

**From:** Chenoa Fund - Down Payment Assistance info@chenoafund.org  
**Subject:** Lender / Borrower Petition Signed  
**Date:** May 14, 2019 at 10:43 AM  
**To:** info@chenoafund.org



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**What percentage of applicants who you've offered Chenoa Fund to in the past, would NOT have been able to buy a home without this program?**

76-100%

**What are the main reasons you offer the Chenoa Fund program?**

Ease of use, Ability to help more borrowers

**Based on your book of business, who will be most hurt by this new mortgagee letter?**

Minorities

**Please provide any additional thoughts regarding why this program is important to you, and why Chenoa Fund should be allowed to continue its work**

All state run DPA programs are ridiculously restrictive, expensive, and often do not provide sufficient funds for down payments, requiring prospective home buyers an inability purchase a home. The feature of this program that allows for anyone who is not a homeowner to use it is a huge benefit. All other programs require a 3 year waiting period before someone can buy again. With many homeowners who wish to sell and unable to get enough equity from their existing home to purchase another, it is the only program that is available to this subset of buyers.

**Name:** Jeffrey L.

**May we share your information outside our organization?:** Yes

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