

From: Chenoa Fund - Down Payment Assistance Subject: Lender /
Borrower Petition Signed
Date: May 13, 2019 at 8:23 AM



76-100%

Ease of use, Better price, Ability to help more borrowers, Unique program features

Minorities

My name is Anthony 'AJ' Dennis, Sr. Mortgage Loan Officer at Cornerstone Mortgage based in Atlanta, GA. I've been in the industry for 5 years, born and raised in Merrillville, IN. I'm reaching out to voice my opinion, vent, and maybe shake a few tables to those that are on the ground working to ensure people, my people, become homeowners.

When I started in the industry I was mainly out of a call center, I had 16 state licenses and I worked out of an office that bought online leads for borrowers that needed to refinance their home. Did that for the first 4 years in the mortgage industry. It was ok, I had the occasional debt consolidation client where it changed their life but nothing personable. And be it I was licensed throughout the country, I never met these people in person. Again, that was ok.

This year I wanted to switch gears, I didn't like the idea of not being able to help people in my backyard, or be a part a family's milestone of them purchasing their first home. So I forfeited 14 licenses this year, keeping only Georgia and Indiana (where I live, and where I'm from) shifted my business to primary purchase market. Instant gratification. I found myself in homebuyers seminars and networking events, talking to people sharing ideas and experiences with brokers and realtors about this awesome CHENOA product that could put clients in their dream house. "This is what I'm supposed to be doing." I thought. I made an effort to educate the African American community by hosting first time homebuyer seminars, emphasizing, you don't need a down payment! You can see the excitement and confusion in their eyes and that always lit me up. Phone hadn't stopped ringing for months.

Fast forward to April 19th. A bomb shell. All of those people I've been in contact with discussing not needing down payment, deflated. My people. "I knew it was too good to be true," is what my childhood friend that was purchasing her home for the first time in Indianapolis told me before she cancelled her showing with her realtor just last night. As a black people, we are always ready for the other shoe to drop. We can't accept that that this is just a good situation, or good news. It's a defense mechanism we use to prepare our mind for loss. I tried to break that mindset with this product. And in some cases I did. But for all those other people back home in Indiana, they're just waiting again. Same thing here in Georgia.

My realtors are cancelling events because this product was their primary topic of discussion. This is what has happened and I couldn't be any more furious for the black community constantly getting the short end of the stick by bigger companies throwing phrases around like "efforts to reduce risks". It's not fair. We clearly see who this Mortgagee Letter is targeting. Not wanting people of color to move into nice neighborhoods thinking it will diminish the value of the community. I see right through that letter. And hopefully my voice is one of the many to express their extreme displeasure of the recent events taken place at the hands of the almighty trump Administration.

AJ Dennis

Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: June 4, 2019 at 10:52 AM



Name: Eric C.

May we share your information outside our organization?: Yes

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?

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

My client base is mostly hard working FHA minority buyers with credit scores in the mid 600's that would love to buy a home, but cannot save up the money to buy because they do not make a lot of money and their other financial responsibilities make it impossible to save. CHENOA gives these folks a chance to own a part of the American Dream and feel like they belong in our society. Many of my clients are single women with Children. The other choice in Georgia is the Georgia dream program or a few local programs that offer down payment assistance they is not forgivable and limit the DTI so severely that the client cannot find a home in the price point they qualify in. Please keep this program alive so that we can continue to help people live the American Dream.

Thank you

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This e-mail was sent from a contact form on Chenoa Fund - Down Payment Assistance (<https://chenoafund.org>)

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: June 4, 2019 at 1:13 PM



Name: Erica L H.

May we share your information outside our organization?: Yes

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?

Ability to help more borrowers, Other (Add In Comments)

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

All Races Equally

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

This program is important because I have a nurse/officer manager who has had the same employment for 12 years, great credit score but cannot save more than 4000.00 at at time because of being a single parent. So the down payment assistance CHENOA is making her home buying dream come true. She is a perfect candidate for this so now she can cover her closing costs and Chenoa will cover her down payment and she can afford to live in her new dream home!

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This e-mail was sent from a contact form on Chenoa Fund - Down Payment Assistance (<https://chenoafund.org>)

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 10:23 AM



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?

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

It offers the possibility of home ownership to more borrowers that do not have the savings to cover down payment. A lot of times, they can move out of renting into home ownership, save money, and start to build equity in their own home.

Name: Bogdan T

May we share your information outside our organization?: Yes

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This e-mail was sent from a contact form on Chenoa Fund - Down Payment Assistance (<https://chenoafund.org>)

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 10:25 AM



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, Unique program features

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

This program has really helped make homeownership possible for many borrowers with the ability to repay. It would be a huge impact to first time homebuyers to take it away. This program not only assists with down payment, but also assists in the responsibility to educate on homeownership.

Name: Sherina P

May we share your information outside our organization?: Yes

From: Info Inbox
Subject: Re: Lender petition signed
Date: May 16, 2019 at 9:42 AM



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?

Ability to help more borrowers

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

All Races Equally

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

I work with everyone that needs assistance budgeting & credit management. Sometimes this can takes weeks, months or even a year. All of these steps cost money and it helps to have assistance with the down payment so they are able to use there earnings to get into a good position to buy.

Name: Erik M

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: June 4, 2019 at 10:32 AM



Name: Ryon H.

May we share your information outside our organization?: Yes

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?

Ability to help more borrowers, Unique program features

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

This program is fundamentally the same as any other state sponsored DPA program and should be allowed. The state programs are too restrictive and limit the ability of many potential homebuyers. Chenoa opens the door for them.

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This e-mail was sent from a contact form on Chenoa Fund - Down Payment Assistance (<https://chenoafund.org>)

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: May 29, 2019 at 2:29 PM



Name: Benita P

May we share your information outside our organization?: Yes

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?

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

This program allows for individuals to become homeowners. It benefits people with good credit but does not have funds for down payment.

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This e-mail was sent from a contact form on Chenoa Fund - Down Payment Assistance (<https://chenoafund.org>)

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 10:34 AM



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, Better price, Ability to help more borrowers, Unique program features

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

I work with minorities, they often don't qualify for other DPA programs. This has been a life saver and a way for many families to make their dreams come true. I truly believe that our community is better and our economy is better because of families who have benefit from this program.

Name: Maui P

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 13, 2019 at 4:42 PM



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?

51-75%

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

Ability to help more borrowers

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

All Races Equally

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

Chenoa – Down Payment Assistance is very important as the helps making purchasing a home attainable. As interest rates are on the rise, Chenoa DPA serves as an instrument that allows many new homebuyers to take action, purchase now and move off the sidelines. Chenoa allows many homebuyers to turn their homeownership dream into realities... As a MLO, Chenoa is a big part of my first time buyers financing program

Name: Beverley M

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: May 20, 2019 at 8:59 AM



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?

Ability to help more borrowers

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

All Races Equally

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

It gives an option for the homebuyer that does not have an option of a gift or DP. Most of the time, the soft 2nd is under 10K, less than a auto payment, and the payment a month is less than what a buyer would spend going to dinner and movie these days. Instead they can make dinner at home for a fraction of the cost. With the education that is required and the LO explaining the program, I have had several buyers say if it was not for chenoa, they would not be able to own a home. It helps those that would not be able to have a home.

Name: Lynel A

State: GA

May we share your information outside our organization?: Yes

Lance A

From: Jay A

Sent: Tuesday, April 23, 2019 2:15 PM

Subject: Re: Mortgagee Letter 2019-06

I have a customer, Juan and Rheagan Vidal.

They are purchasing a home b/c their landlord decided to sale and not to continue renting to the Vldals.

The Vidals do not have a down paymetn saved up as they were not intending to move. They make too much money to qualify for basically another other DPA program.

There file is setup to go Chenoa. We have a case number pull on 4/18. File is dead and they are homeless unless we can come up with something else. (They don't have the credit to qualify conventional).

Jay A.

Mortgage Loan Originator

From: Chenoa Fund - Down Payment Assistance
Subject: Lender / Borrower Petition Signed
Date: May 14, 2019 at 12:13 PM



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?

51-75%

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

Ability to help more borrowers, Unique program features

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

All Races Equally

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

The Chenoa Fund is different from the rest because of it's ease of guidelines. No tax returns required, no household income requirement, no second underwrite, follows FHA guidelines, etc. I love this product and sell it everyday! I'd be sad to lose it permanently!!

Name: Brittany P

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: May 31, 2019 at 4:24 PM



Name: Will C.

May we share your information outside our organization?: Yes

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?

Ability to help more borrowers, Unique program features

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

All Races Equally

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

In the current mortgage climate this is the best option for customers who are looking for down payment assistance. I can not tell you how many customers I have seen at the closing table completely overwhelmed with joy because they came to me for help when other lenders could not provide them a viable option. This would be a huge blow to consumers who have good credit and good income but lack down payment. It also helps first time homebuyers who just have not had time to save up cash for down payment and would take 6 months to a year or longer to save. This program offers a lot of options to all different walks of life truly a product that does not discriminate. In todays world that is extremely impressive in itself. Especially when you consider the origins of the program.

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This e-mail was sent from a contact form on Chenoa Fund - Down Payment Assistance (<https://chenoafund.org>)

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: June 4, 2019 at 10:52 AM



Name: Benjamin M.

May we share your information outside our organization?: Yes

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?

Ability to help more borrowers, Unique program features

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

Don't know

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

This program gives new loan originators a way of getting in front of agents and offer a program that clients can use to get in a home that otherwise couldn't without Chenoa. Doing away with Chenoa will really hurt the new LO's in this business more than the ones that have already established a name for themselves. Not to mention Chenoa has helped me put families in a home that really deserved it and needed the help. The people the program was designed to help really need the help. Most first time buyers cant save up 10K for a down payment so this gives them the opportunity to get in a home and start building equity.

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This e-mail was sent from a contact form on Chenoa Fund - Down Payment Assistance (<https://chenoafund.org>)

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 1:29 PM



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, Unique program features, Other (Add In Comments)

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

All Races Equally

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

It has allowed me to help more individuals and families become homeowners. Most down payment assistance only covers low to moderate income buyers, with rising construction costs and rising home values this program also helps those

Name: Russell E

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: May 20, 2019 at 1:38 AM



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?

26-50%

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

Better price, 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

This program is more beneficial to the first time home buyers in Georgia than any other program that we have and it is much easier to use. It is important that we keep it.

Name: Priscilla N

State: Georgia

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 10:58 AM



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, Unique program features

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

This program does allow minorities access to purchasing a home and helping with their down payment so they can afford the home purchase. Otherwise, they wouldn't qualify to purchase a home. They have good credit and income, but just need the help on the front-end with the down payment.

Name: Jay C

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: May 15, 2019 at 5:31 PM



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?

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

Without DPA funds such as Chenoa less people who deserve to become homeowners would have the opportunity. These under-served communities are able and willing to make and on-time payment but due to other circumstances aren't able to save substantial amounts of funds in shorter periods of time in order to buy a home, but they can and will make their mortgage payment on-time.

Name: Gerard D

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: June 3, 2019 at 1:29 PM



Name: Steve D.

May we share your information outside our organization?: Yes

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, Unique program features

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

We've closed many Chenoa loans for deserving families who have good credit but not the funds required for a down payment. In every instance the new homeowners were thrilled to have access to a program that allows them to own a home vs. renting.

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This e-mail was sent from a contact form on Chenoa Fund - Down Payment Assistance (<https://chenoafund.org>)

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: June 10, 2019 at 9:00 AM



Name: Jay C.

May we share your information outside our organization?: Yes

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, Unique program features

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

This program is important to me because it absolutely allows homebuyers that need the additional funds to be able to purchase a home that they otherwise wouldn't be able to purchase. These buyers have good credit and just the help with the additional funds.

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This e-mail was sent from a contact form on Chenoa Fund - Down Payment Assistance (<https://chenoafund.org>)

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: June 6, 2019 at 3:28 PM



Name: Rosner C.

May we share your information outside our organization?: Yes

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, Better price, Ability to help more borrowers, Unique program features, Other (Add In Comments)

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

All Races Equally

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

100% is 100% financing, whether is USDA or VA. Downpayment assistance does not create a higher rate of defaults.

Chenoa has been a heaven sent to turn renters into homeowners. Because of past generations not being able to own homes. in 2019 alot of America's are still the first to go to college and the first to own homes. They don't have their parents equity to use as a gift of equity or down payment. Chenoa gives renters and 1st time homebuyers hope and builds equity sooner when you need it instead of later.

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This e-mail was sent from a contact form on Chenoa Fund - Down Payment Assistance (<https://chenoafund.org>)

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: June 18, 2019 at 10:05 AM



Name: Ron R.

May we share your information outside our organization?: Yes

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?

Ability to help more borrowers

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

All Races Equally

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

A good option for homebuyers to consider all mortgage possibilities.

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This e-mail was sent from a contact form on Chenoa Fund - Down Payment Assistance (<https://chenoafund.org>)

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: June 4, 2019 at 11:04 AM



Name: Eric B.

May we share your information outside our organization?: Yes

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, Unique program features

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

The Chenoa Fund has helped my client obtain wealth thru Home Ownership

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This e-mail was sent from a contact form on Chenoa Fund - Down Payment Assistance (<https://chenoafund.org>)

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 13, 2019 at 7:15 PM



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

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

Name: Machel L

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: June 6, 2019 at 6:35 AM



Name: Dianne J.

May we share your information outside our organization?: Yes

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, Unique program features

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

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This e-mail was sent from a contact form on Chenoa Fund - Down Payment Assistance (<https://chenoafund.org>)

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 8:14 PM



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, Unique program features

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

Name: Lashonte H

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 11:19 AM



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

Name: Kathleen J

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: June 4, 2019 at 11:32 AM



Name: Ja'Neen G.

May we share your information outside our organization?: Yes

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?

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

Chenoa helps families become homeowners. Period. Dot.

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This e-mail was sent from a contact form on Chenoa Fund - Down Payment Assistance (<https://chenoafund.org>)

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: May 15, 2019 at 12:45 PM



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?

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

Name: KRISTY R

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 9:45 AM



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?

All Races Equally

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

Name: Jaime C

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 10:13 AM



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?

Ability to help more borrowers

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

All Races Equally

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

This is an incredible program to help borrowers that otherwise would have to continue to rent because they do not have their down payment saved up.

Name: Kimberly C

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 10:08 AM



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?

Ability to help more borrowers, Unique program features

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

This is a great program. Sometimes borrowers fall outside of traditional guidelines and this is Godsend for them.

Name: Stephen A

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 10:19 AM



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?

0-25%

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

Ease of use, Better price, Ability to help more borrowers, Unique program features

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

The Chenoa Fund is one of the few 100% financing programs with lower interest rate and less red tape and a much higher closing ratio.

Name: Larry D

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender / Borrower Petition Signed

Date: May 14, 2019 at 9:44 AM



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, Unique program features

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

Name: Kevin J

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: May 31, 2019 at 2:34 PM



Name: Linda K.

May we share your information outside our organization?: Yes

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?

0-25%

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

Ability to help more borrowers

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

All Races Equally

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

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This e-mail was sent from a contact form on Chenoa Fund - Down Payment Assistance (<https://chenoafund.org>)

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: May 31, 2019 at 2:39 PM



Name: Robert B.

May we share your information outside our organization?: Yes

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, Unique program features

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

All Races Equally

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

This program has allowed a lot of my clients the actual viable option to owning a home where without it they would not have even been considered.

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This e-mail was sent from a contact form on Chenoa Fund - Down Payment Assistance (<https://chenoafund.org>)

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: May 31, 2019 at 3:34 PM



Name: Wanda I. C.

May we share your information outside our organization?: Yes

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, Unique program features

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

When other programs will shut the doors to some borrowers Chenoa is there to help.

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This e-mail was sent from a contact form on Chenoa Fund - Down Payment Assistance (<https://chenoafund.org>)

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: May 15, 2019 at 2:32 PM



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?

Ability to help more borrowers

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

All Races Equally

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

Name: Chandra B

May we share your information outside our organization?: Yes

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: May 31, 2019 at 6:29 PM



Name: Maxwell E. J.

May we share your information outside our organization?: Yes

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?

51-75%

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

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

CHENOA makes home ownership possible for so many who otherwise cannot overcome the down payment barrier to purchasing a home.

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This e-mail was sent from a contact form on Chenoa Fund - Down Payment Assistance (<https://chenoafund.org>)

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: June 10, 2019 at 5:43 PM



Name: Erica H.

May we share your information outside our organization?: Yes

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?

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

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This e-mail was sent from a contact form on Chenoa Fund - Down Payment Assistance (<https://chenoafund.org>)

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: June 10, 2019 at 7:53 AM



Name: Michelle P

May we share your information outside our organization?: Yes

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?

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

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This e-mail was sent from a contact form on Chenoa Fund - Down Payment Assistance (<https://chenoafund.org>)

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: June 20, 2019 at 12:56 PM



Name: Lisa D.

May we share your information outside our organization?: Yes

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?

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

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This e-mail was sent from a contact form on Chenoa Fund - Down Payment Assistance (<https://chenoafund.org>)