

**From: Chenoa Fund - Down Payment Assistance**

**Subject:** Lender petition signed

**Date:** May 15, 2019 at 11:49 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?**

Better price, 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 coming to you with great concern, that the disbanding of the Chenoa DPA program, will no longer be available to those seeking the American Dream of homeownership.

I fully understand, as a lender, the commitment on your organization to this program, however to eliminate the program in its entirety before modifying the program seems a radical approach at a time when the economy is spirited and employment is at a high. More qualified buyers is your win as is your ability to sell on an aggressive third party market.

Please reconsider this decision to eliminate opportunities for those who could become future homeowners. These new homeowners add to the local tax base which supports public schools, social services and enriches communities... a win-win for all.

**Name:** Barbara T.

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

--

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 4:30 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?**

26-50%

**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**

The Chenoa program is a unique program for home buyers having the opportunity to live the American Dream of Home Ownership with out having a down payment. These mostly younger couples are just staring out and with the high prices of Rents in our area are having a tuff time saving for a 3 to 3.5% down payment. The Veterans Affairs has it correct in offering our Vets a no down payment option and USDA needs to fit into a small rural box with their no down option. I have used this program many times in the past and all my clients are still in their homes. Please continue the Chenoa Program as it again helps so many First Time Home Buyer get into their home that are not Veterans and have to live in or near a larger city were they are employed.

Thank you,

Doug B.

**Name:** Doug B.

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

--

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 5:45 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?**

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?**

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**

Here in the Northwest (Portland) the cost of homes is much higher than most other parts of the country. If a first time home buyer is purchasing a home where they can purchase for under \$200k it requires some saving and planning but more attainable. In the Portland area families looking for a 3 bedroom 2 bath home or even a 2 bedroom 2 bath (Even 2-1's) will pay 3.5% of usually at least \$300k (\$10,500) most first time home buyers are trying to save and take that next step to improving their families lives and achieve homeownership but do NOT have the reserves for the down payment. It makes it tough for some of these families to eve get over the hump so they can too purchase a home.

**Name:** Jason P.

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

--

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 3:04 PM**



---

**Name:** Toni 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?**

26-50%

**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 did recently complete a transaction with the Chenoa funds which worked out perfect and was a very nice easy process. The biggest obstacle I run across in offering to more buyers which I have many this would be ideal for, is they have no or little funds for down and closing costs so we try adding the costs to the purchase price, which in this case worked out because the client had high enough scores there wasnt a huge cost for the rate and the value of the home was high enough to cover the costs. In many cases buyers have the lower end scores so another 3000 plus added to the closing costs to increase the purchase price doesnt typically pan out with the value of the home.

Thank you

--

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 11:49 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?**

Better price, 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 coming to you with great concern, that the disbanding of the Chenoa DPA program, will no longer be available to those seeking the American Dream of homeownership.

I fully understand, as a lender, the commitment on your organization to this program, however to eliminate the program in its entirety before modifying the program seems a radical approach at a time when the economy is spirited and employment is at a high. More qualified buyers is your win as is your ability to sell on an aggressive third party market.

Please reconsider this decision to eliminate opportunities for those who could become future homeowners. These new homeowners add to the local tax base which supports public schools, social services and enriches communities... a win-win for all.

**Name:** Barbara T.

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

--

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 10:26 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?**

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**

Our business mainly serves the Portland, OR metro area where housing prices have seen major increases over the last 5 years. Homeownership is challenging for first time homebuyers, so having access to programs like Chenoa that eliminate the obstacle of down payment are invaluable in our market. The clients that are able to take advantage of the program find that once they're in the home, their life changes for the better with the newfound stability and sense of pride. We've heavily marketed our ability to offer \$0 down options for worthy borrowers who have struggled to save. Chenoa is a helping bridge the gap of wealth equity for people who otherwise might not seek a home. This is especially important to minority communities who have been disproportionately affected by the Great Recession and whose net worth is far below the average caucasian family. The statistics around that are directly related to homeownership. We hope to see this program stay active in an effort to rebuild the American dream for everyone.

**Name:** Jamie H.

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

--

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 10:08 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?**

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?**

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**

We use this program a lot in the Portland market. Due to the high cost of rent it is hard for someone in the median area income to save enough for a full down payment. This helps get more people in home who otherwise would have had no other options. Most of the borrowers whom I've helped with this program have a good credit score and some savings but need a little help. I've had many single moms who this program has helped get into a home rather than renting a small apartment as most 2 bedroom apartments here are about the same payment as buying a 300k home.

**Name:** Tracie D.

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

--

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 16, 2019 at 4:08 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**

Chenoa using FHA is the only way my borrowers could have purchased a house. they are solid customers who just don't have the funds to close. it will be a detriment to the industry to lose this funding.

**Name:** HELEN A.

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

--

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 12:45 PM



---

**Name:** Jacqueline 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?**

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 put home ownership in the palm of everyone's hands. People who may have never been able to purchase because saving that down payment is almost impossible when your rent is higher than what you would pay in rent.

--

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 12:08 PM**



---

**Name:** Julee F.

**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**

Without Chenoa as an option, many of my clients could never purchase a home.

--

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 10:30 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**

I serve clients trying to purchase homes in Portland, Oregon. As home prices and rents continue to escalate at a pace that far exceeds income, home ownership is increasingly out of reach for many of my clients. High rents make it impossible for many who can afford a mortgage to save for a down payment. The Chenoa Fund has been a go-to program for these worthy clients.

**Name:** Julee F.

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

--

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 2:02 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

**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 a great way to get a borrower in a home that maybe wouldn't qualify on a regular FHA or conventional loan. Our borrowers are hardworking and may just need a bit of help regarding the down payment.

Taking this away will really effect negatively on our borrowers that need a bit of extra help.

**Name:** Kristin Kathleen R.

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

--

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 11:52 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**

In Today's market it's very hard for young couples to save for a down payment, and the Chenoa loan was a very good program to help theses young kids starting out.

**Name:** Lance B.

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

--

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 11:21 AM**



---

**Name:** Debra 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?**

26-50%

**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**

There are people out there that have good credit, job and residence stability, paying their debts and rents on time that unfortunately are challenged to save enough monies for the required down payment. For some, the down payment is the only limiting factor that prevents them from achieving the American dream of home ownership. With our current rental market and high rents folks can benefit from home ownership now more than ever.

--

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 11:07 AM



---

**Name:** jeffrey e n.

**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**

Down payment is the biggest challenge my clients face. My clients have good jobs and have seen their income rise with the better economy but student loans and other debts continue to make it hard for them to save money to buy a home. Without programs like Chenoa these people might have to wait years to become homeowners. Instead, they get a fair rate and payment and a chance to take advantage of the strong housing market.

--

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 5, 2019 at 9:44 AM**



---

**Name:** Adnan 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?**

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**

Due to high rent and student loan debt, it is difficult for some borrowers to save a down-payment, even if they are highly qualified to purchase a home. this program helps our clients with the ability to purchase a home without risking market shifts while saving for a down-payment.

--

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 12:42 PM**



---

**Name:** Arron 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?**

**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 a huge benefit to the Salem and Portland area. With our Government and the new taxes, clients are having a hard time coming up with the down or closing cost. They can save for one of them but its tough to have both. They are building so many apartments right now because of the influx of California buyers coming to Oregon. Rent is at an all time high and clients can actually buy a home for less than it is to rent.

--

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 1:48 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, 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**

This program helps ALL borrowers that need assistance getting into a home. First time home buyers from ALL races and backgrounds often need assistance with a down payment so they can afford to get into a home. With increasing home prices – WE as a general public must take care of our home buyers.

**Name:** Amy B.

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

--

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 9:55 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**

Absolutely stunning that under the leadership of a real estate mogul that the American dream could die on his watch. This action is attempting to kill the dream for many folks who without this great service will NEVER experience home ownership.

**Name:** Ben R.

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

--

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 4:18 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, 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**

Most of the people I have been able to help with the Chenoa program are minority buyers who don't have a family member who can gift them funds for a down payment. This program has been a huge blessing for those who don't have someone to help them buy their first home.

**Name:** David K.

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

--

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 16, 2019 at 10:21 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, Other (Add In Comments)

**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 gives many borrowers the ability to become homeowners. Most of our borrowers that utilize this program do not have the down payment and fall under 115% AMI and can utilize the forgivable 2nd. It helps our borrowers achieve the dream of home ownership.

**Name:** Desi E.

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

--

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 9:59 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?**

Ease of use, 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**

I have been a loan officer for the past 10 years, each month for almost the past two years I have had the privilege of aiding families and individuals to attain the American dream of homeownership through the help provided by the CHENOA DPA program. These families are in their own homes today instead of continuing to throw money away each month on continually escalating rent solely through the help given them by the CHENOA Funds

**Name: Steve F M. III**

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

--

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 5, 2019 at 12:59 AM**



---

**Name:** Steve M. III

**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**

I would not have been able to assist numerous families to achieve the American dream of home ownership without the CHENOA DPA Program. With the increasing prices of entry level homes in my area in the last 18 months from \$190,000 to around \$250,000 and interest rate having risen from 3.75% to around 5.00%. Fewer and fewer 1st time buyers just dont have the funds for both down payments and closing costs

--

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 16, 2019 at 5:09 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, 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?**

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:** Kathleen K.

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

--

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 10:49 AM**



---

**Name:** Michael F.

**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 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 10:38 AM**



---

**Name:** Dave 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

**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 is a program which opens doors for people who would not otherwise be able to buy a home

--

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 1:03 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, 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?**

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 been an indispensable part of our business, and has allowed more borrowers to become homeowners, who couldn't otherwise afford a down payment.

**Name:** Diane C.

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

--

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 1:48 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**

It gives the consumer the ability to reach the American Dream of home ownership. This tool also sets us apart and/or to run with our competitors.

**Name:** Renee F.

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

--

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 15, 2019 at 9:12 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?**

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:** Tracy T.

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

--

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 1:08 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?**

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**

**Name:** Christy C.

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

--

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 1:16 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

**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:** David C.

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

--

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 7:22 AM**



---

**Name:** Veronica 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?**

26-50%

**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**

- Removing this program will eliminate the opportunity To obtain a home for so many minority families.
- It will impact the sustainability to become homeowner
- It is targeted to the underserved communities

--

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