

From: **Christian C**
Date: Sat, May 18, 2019 at 11:32 AM
Subject: RE: Talked to you for a second ab the HUD Mortgagee Letter
To: Shawn K

Shawn,

Here is my statement regarding the support of the Chenoa fund that I submitted this morning.

I use the Chenoa fund as much as I possibly can. This program gives families an opportunity to purchase home when they no other means of locating a down pmt., or family members who cannot help them with down pmt. assistance. This program has competitive rates, has ease of use. The Chenoa fund changes lives for the better.

It creates stability in neighborhoods, The Chenoa fund gets families in better financial shape as they now start building equity in a home and for the children of parents who use this Chenoa Fund they have large smiles, a place of belonging, peace of mind that they have a home and they do not have to move once a year as renters constantly have to deal with that. Studies show that kids who live in houses that their parents own do better in school, better in social settings and feel less peer pressures from others and they score better on tests. I show 100% support for the Chenoa fund. We all need to do more in the world to create a better supportive foundation for the upcoming generation of children. The Chenoa fund is creative way in the financial world to help families achieve financial success and attain a beautiful house.

Christian C • Branch Manager

From: Chenoa Fund - Down Payment Assistance

Subject: Lender petition signed

Date: May 18, 2019 at 11:34 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, 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

I use the Chenoa fund as much as I possibly can. This program gives families an opportunity to purchase home when they no other means of locating a down pmt., or family members who cannot help them with down pmt assistance. This program has competitive rates, has ease of use. The Chenoa fund changes lives for the better.

It creates stability in neighborhoods, The Chenoa fund gets families in better financial shape as they now start building equity in a home and for the children of parents who use this Chenoa Fund they have large smiles, a place of belonging, peace of mind that they have a home and they do not have to move once a year as renters constantly have to deal with that. Studies show that kids who live in houses that their parents own do better in school, better in social settings and feel less peer pressures from others and they score better on tests. I show 100% support for the Chenoa fund. We all need to do more in the world to create a better supportive foundation for the upcoming generation of children. The Chenoa fund is creative way in the financial world to help families achieve financial success and attain a beautiful house to grow and nurture their families.

Name: Christian C

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 petition signed

Date: June 4, 2019 at 11:02 AM



Name: James

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

Chenoa is important to me because it allows me to provide more than one option for down payment assistants to first time home buyers. The current administration should understand this helps bring competition to other DPA programs that will help with costs to borrowers. This is why Chenoa should be allowed.

Why eliminate options when more options should be available.

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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 12:31 PM



Name: Kathleen W.

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

There are so many first time homebuyers who have good paying jobs, but have not had the time to save for a down payment. They want to buy because rents keep going up and many have student loans that preclude them from saving significant money, but they CAN afford a home. Also, some of these exceed the income cap and the ability to use Chenoa and add a payment on the DPA is very important. Lastly, the attraction of the DPA being forgiven if they stay in the loan three years is also significant.

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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 17, 2019 at 3:20 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?

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

Having down payment options is always a good thing considering this particular program fills the void for many clients needing help with a down payment that don't fall under the typical low income limits. Other programs require very low income to qualify for down payment assistance. Well...what about the average to above average buyer that wants to own a home? this program fills that void!

Name: Bill D

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 petition signed

Date: May 18, 2019 at 5:51 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?

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 program has made it possible to help so many families in undeserved markets. Without this program, thousands more families in those markets will continue to be undeserved.

Name: Jefferson B.

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 petition signed
Date: June 4, 2019 at 10:37 AM



Name: Steve L.

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?

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

Most homebuyers using minimum down payment mortgage programs are challenged to save a down payment due to rising home prices. The Chenoa Fund offers buyers the opportunity to purchase a home with down payment assistance.

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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 1:26 PM



Name: Kevin S

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?

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

As home prices continue to increase, first time buyers are finding it very difficult to save enough money for traditional down payments. Chenoa loans give those first time buyers a very good option.

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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 17, 2019 at 4:33 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?

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

To be honest, I only use this program when there is absolutely no other option to use any other program I have available because it is a little more expensive and harder to get to work, but it has helped me get 4 to 5 customers in the homes that would not have qualified otherwise. It would be sad to see it go.

Name: Azure C

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 petition signed

Date: June 4, 2019 at 11:07 AM



Name: Lori L.

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, 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 is a beneficial program for those that do not have a down payment or do not qualify for other DPA programs.

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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 7, 2019 at 5:34 PM



Name: Jeffrey L 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?

26-50%

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?

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 do many loans on Oregon and all they espouse is Oregon Bond which have limited funds and most don't qualify even when funds are available.

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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 11:07 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?

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

Name: Ryan B

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 petition signed

Date: June 6, 2019 at 11:07 AM



Name: Heather V

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 / Borrower Petition Signed

Date: May 14, 2019 at 10:56 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

Name: tina h

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 10:15 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

Name: Billie L

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>)