

Rate Sheet ID: 050323.V1
Date: 05/03/23
Time: 7:33 AM

Lock Desk Hours: 8:00 AM - 1:00 PM PST

CALHFA DOWN PAYMENT ASSISTANCE PROGRAMS

Click the link below for Rates and Allowable Products

CalHFA Rates

TEXAS STATE AFFORDABLE HOUSING CORPORATION (TSAHC) HFA PROGRAMS

Click the link below for Rates and Allowable Products

Loans and Home Down Payment Assistance - Texas State Affordable Housing Corporation (TSAHC)

CHENOA DOWN PAYMENT ASSISTANCE PROGRAMS

Click the link below for Allowable Products

https://chenoafund.org/lender

Chenoa (FHA Only)

| Rate | 10 Day | 25 Day | 40 Day | |
|-------|---------|---------|---------|--|
| 7.625 | 101.717 | 101.538 | 101.407 | |
| 7.500 | 101.466 | 101.287 | 101.156 | |
| 7.375 | 101.203 | 101.024 | 100.893 | |
| 7.250 | 100.939 | 100.760 | 100.629 | |
| 7.125 | 100.078 | 99.899 | 99.769 | |
| 7.000 | 99.828 | 99.649 | 99.518 | |
| 6.875 | 99.564 | 99.385 | 99.254 | |
| 6.750 | 99.298 | 99.118 | 98.988 | |
| 6.625 | 97.687 | 97.649 | 97.580 | |
| | | | | |

Loan Level Price Adjustments (LLPAs)

| -1.25 NA |
|-------------|
| NA |
| INA |
| -0.75 |
| -0.25 |
| -0.25 |
| -0.25 |
| -0.25 |
| -2.50 |
| -0.25 |
| |

Fees for All Down Payment Assistance Programs

| Underwritting Fee | \$1,495 |
|-------------------|---------|
| | |
| | |

^{**}Standard pricing requires a repayble second on a 10-year term with a note rate 2% above the first mortgage note rate **

Pricing is subject to change without notice

^{**}Standard pricing applies to repayable 3.5% DPA (see above LLPAs for all other DPA options)**

^{**}Forgivable Second requires a 30 year term, ZERO% interest, no monthly payments (requires LLPA)**

^{**}Pricing does not indicate program eligibility, please refer to the program matrices and seller guides **