

Rate Sheet ID: 050823.V1
Date: 05/08/23
Time: 7:27 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	101.503	101.403	101.287 101.036 100.773	
7.500	101.253	101.152		
7.375	100.989	100.889		
7.250	100.726	100.625	100.509	
7.125	99.802	99.702	99.586 99.335 99.071 98.805	
7.000	99.552	99.452		
6.875	99.288	99.188		
6.750	99.022	98.921		
6.625	97.278	97.194	97.122	

Loan Level Price Adjustments (LLPAs)

Miscellaneous	
Forgivable 3.5%	-1.25
Forgivable 5%	NA
Repayable 5% DPA	-0.75
Manufactured Home (Double Wide only)	-0.25
2 Units	-0.25
Manual Underwrite	-0.25
Exceed Income Limits	-0.25
High Balance	-2.50
Extension Cost per day	-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

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

^{**}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)**