

Rate Sheet ID: 050923.V1
Date: 05/09/23
Time: 7:34 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	101.451	101.351	101.209 100.958 100.695	
7.500	101.201	101.100		
7.375	100.938	100.837		
7.250	100.674	100.573	100.431	
7.125	100.063	99.963	99.821	
7.000	99.813	99.712	99.570 99.306 99.040	
6.875	99.549	99.448		
6.750	99.282	99.182		
6.625	97.265	97.211	97.201	

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

^{**}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**