

Rate Sheet ID: 051223.V1
Date: 05/12/23
Time: 7:14 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	101.502	101.429	101.354
7.500	101.251	101.178	101.103
7.375	100.988	100.915	100.840
7.250	100.724	100.651	100.576
7.125	100.176	100.103	100.028
7.000	99.925	99.853	99.778
6.875	99.661	99.589	99.514
6.750	99.395	99.323	99.248
6.625	97.753	97.704	97.661
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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)**