

Rate Sheet ID: 051523.V1 05/15/23 Date: Time: 8:49 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) - 3.5% Repayable 1

Rate	10 Day	25 Day	40 Day
7.625	101.400	101.336	101.231
7.500	101.149	101.085	100.980
7.375	100.886	100.822	100.717
7.250	100.622	100.558	100.453
7.125	100.043	99.978	99.873
7.000	99.793	99.728	99.623
6.875	99.529	99.464	99.359
6.750	99.262	99.198	99.093
6.625	97.510	97.461	97.376

Chenoa (FHA Only) - 5% Repayable 1

Rate	10 Day	25 Day	40 Day
7.625	100.650	100.586	100.481
7.500	100.399	100.335	100.230
7.375	100.136	100.072	99.967
7.250	99.872	99.808	99.703
7.125	99.293	99.228	99.123
7.000	99.043	98.978	98.873
6.875	98.779	98.714	98.609
6.750	98.512	98.448	98.343
6.625	96.760	96.711	96.626

⁽¹⁾ Standard pricing requires a repayble second on a 10-year term with a note rate 2% above the first mortgage note rate.

Chenoa (FHA Only) - 3.5% Forgivable ²

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Rate	10 Day	25 Day	40 Day
7.625	100.150	100.086	99.981
7.500	99.899	99.835	99.730
7.375	99.636	99.572	99.467
7.250	99.372	99.308	99.203
7.125	98.793	98.728	98.623
7.000	98.543	98.478	98.373
6.875	98.279	98.214	98.109
6.750	98.012	97.948	97.843
6.625	96.260	96.211	96.126

Forgivable Second requires a 30 year term. Zero% interest, no monthly payments.

Loan Level Price Adjustments (LLPAs)

-0.25
-0.25
-0.25
-0.25
-2.50
-0.25

Chenoa (FHA only) - 5% Forgivable 2

Rate	10 Day	25 Day	40 Day
7.625	98.100	98.036	97.931
7.500	97.849	97.785	97.680
7.375	97.586	97.522	97.417
7.250	97.322	97.258	97.153
7.125	96.743	96.678	96.573
7.000	96.493	96.428	96.323
6.875	96.229	96.164	96.059
6.750	95.962	95.898	95.793
6.625	94.210	94.161	94.076

Fees for All Down Payment Assistance Programs

Hadamattiaa Faa	Ć4 40i
Underwritting Fee	\$1,49

^{**}Pricing is subject to change without notice**

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