

Rate Sheet ID: 051623.V1 05/16/23 Date: Time: 7:32 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 | 101.407 | 101.337 | 101.260 |
| 7.500 | 101.157 | 101.086 | 101.009 |
| 7.375 | 100.893 | 100.823 | 100.746 |
| 7.250 | 100.630 | 100.559 | 100.482 |
| 7.125 | 100.050 | 99.980 | 99.902 |
| 7.000 | 99.800 | 99.729 | 99.652 |
| 6.875 | 99.536 | 99.466 | 99.388 |
| 6.750 | 99.270 | 99.199 | 99.122 |
| 6.625 | 97.493 | 97.446 | 97.388 |
| | | | |

Chenoa (FHA Only) - 5% Repayable 1

| Rate | 10 Day | 25 Day | 40 Day |
|-------|---------|---------|---------|
| 7.625 | 100.657 | 100.587 | 100.510 |
| 7.500 | 100.407 | 100.336 | 100.259 |
| 7.375 | 100.143 | 100.073 | 99.996 |
| 7.250 | 99.880 | 99.809 | 99.732 |
| 7.125 | 99.300 | 99.230 | 99.152 |
| 7.000 | 99.050 | 98.979 | 98.902 |
| 6.875 | 98.786 | 98.716 | 98.638 |
| 6.750 | 98.520 | 98.449 | 98.372 |
| 6.625 | 96.743 | 96.696 | 96.638 |
| | | | |

⁽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 | 100.157 | 100.087 | 100.010 |
| 7.500 | 99.907 | 99.836 | 99.759 |
| 7.375 | 99.643 | 99.573 | 99.496 |
| 7.250 | 99.380 | 99.309 | 99.232 |
| 7.125 | 98.800 | 98.730 | 98.652 |
| 7.000 | 98.550 | 98.479 | 98.402 |
| 6.875 | 98.286 | 98.216 | 98.138 |
| 6.750 | 98.020 | 97.949 | 97.872 |
| 6.625 | 96.243 | 96.196 | 96.138 |
| | | | |

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

Loan Level Price Adjustments (LLPAs)

| Extension Cost per day | -0.25 |
|--------------------------------------|-------|
| High Balance | -2.50 |
| Exceed Income Limits | -0.25 |
| Manual Underwrite | -0.25 |
| 2 Units | -0.25 |
| Manufactured Home (Double Wide only) | -0.25 |
| Miscellaneous | |

Chenoa (FHA only) - 5% Forgivable 2

| Rate | 10 Day | 25 Day | 40 Day |
|-------|--------|--------|--------|
| 7.625 | 98.107 | 98.037 | 97.960 |
| 7.500 | 97.857 | 97.786 | 97.709 |
| 7.375 | 97.593 | 97.523 | 97.446 |
| 7.250 | 97.330 | 97.259 | 97.182 |
| 7.125 | 96.750 | 96.680 | 96.602 |
| 7.000 | 96.500 | 96.429 | 96.352 |
| 6.875 | 96.236 | 96.166 | 96.088 |
| 6.750 | 95.970 | 95.899 | 95.822 |
| 6.625 | 94.193 | 94.146 | 94.088 |
| | | | |

Fees for All Down Payment Assistance Programs

| Underwritting Fee | \$1,49 |
|-------------------|--------|
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^{**}Pricing is subject to change without notice**

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