

Rate Sheet ID: 051723.V1
Date: 05/17/23
Time: 7:31 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 | 101.450 | 101.379 | 101.314 |
| 7.500 | 101.199 | 101.128 | 101.063 |
| 7.375 | 100.936 | 100.865 | 100.800 |
| 7.250 | 100.672 | 100.601 | 100.536 |
| 7.125 | 100.092 | 100.022 | 99.956  |
| 7.000 | 99.842  | 99.772  | 99.706  |
| 6.875 | 99.578  | 99.508  | 99.442  |
| 6.750 | 99.312  | 99.241  | 99.176  |
| 6.625 | 97.448  | 97.409  | 97.371  |
|       |         |         |         |

#### Chenoa (FHA Only) - 5% Repayable 1

|       | -, - , - , - , - , - , - , - , - , - , |         |         |
|-------|--|---------|---------|
| Rate  | 10 Day                                 | 25 Day  | 40 Day  |
| 7.625 | 100.700                                | 100.629 | 100.564 |
| 7.500 | 100.449                                | 100.378 | 100.313 |
| 7.375 | 100.186                                | 100.115 | 100.050 |
| 7.250 | 99.922                                 | 99.851  | 99.786  |
| 7.125 | 99.342                                 | 99.272  | 99.206  |
| 7.000 | 99.092                                 | 99.022  | 98.956  |
| 6.875 | 98.828                                 | 98.758  | 98.692  |
| 6.750 | 98.562                                 | 98.491  | 98.426  |
| 6.625 | 96.698                                 | 96.659  | 96.621  |
|       |  |         |         |

<sup>(1)</sup> 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

| Charles (Fine Chil) |         |         |         |
|---------------------|---------|---------|---------|
| Rate                | 10 Day  | 25 Day  | 40 Day  |
| 7.625               | 100.200 | 100.129 | 100.064 |
| 7.500               | 99.949  | 99.878  | 99.813  |
| 7.375               | 99.686  | 99.615  | 99.550  |
| 7.250               | 99.422  | 99.351  | 99.286  |
| 7.125               | 98.842  | 98.772  | 98.706  |
| 7.000               | 98.592  | 98.522  | 98.456  |
| 6.875               | 98.328  | 98.258  | 98.192  |
| 6.750               | 98.062  | 97.991  | 97.926  |
| 6.625               | 96.198  | 96.159  | 96.121  |
|                     |         |         |         |

<sup>(2)</sup> Forgivable Second requires a 30 year term. Zero% interest, no monthly payments.

### Chenoa (FHA only) - 5% Forgivable <sup>2</sup>

| Rate  | 10 Day | 25 Day | 40 Day |
|-------|--------|--------|--------|
| 7.625 | 98.150 | 98.079 | 98.014 |
| 7.500 | 97.899 | 97.828 | 97.763 |
| 7.375 | 97.636 | 97.565 | 97.500 |
| 7.250 | 97.372 | 97.301 | 97.236 |
| 7.125 | 96.792 | 96.722 | 96.656 |
| 7.000 | 96.542 | 96.472 | 96.406 |
| 6.875 | 96.278 | 96.208 | 96.142 |
| 6.750 | 96.012 | 95.941 | 95.876 |
| 6.625 | 94.148 | 94.109 | 94.071 |
|       |        |        |        |

#### Loan Level Price Adjustments (LLPAs)

| Eddir Ecver i rice Adjustinicitis (EEI As) |       |
|--|-------|
| Miscellaneous                              |       |
| 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                     | 0.025 |

#### **Fees for All Down Payment Assistance Programs**

| Underwritting Fee | \$1,49 |
|-------------------|--------|
| •                 |        |
|                   |        |
|                   |        |
|                   |        |
|                   |        |

<sup>\*\*</sup>Pricing is subject to change without notice\*\*

<sup>\*\*</sup>Pricing does not indicate program eligibility, please refer to the program matrices and seller guides \*\*