

Rate Sheet ID: 051823.V1 05/18/23 Date: Time: 7:43 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	101.364	101.309	101.251
7.500	101.113	101.058	101.000
7.375	100.850	100.795	100.737
7.250	100.586	100.531	100.473
7.125	100.038	99.983	99.925
7.000	99.787	99.733	99.675
6.875	99.523	99.469	99.411
6.750	99.257	99.202	99.145
6.625	97.336	97.297	97.269

Chenoa (FHA Only) - 5% Repayable 1

Rate	10 Day	25 Day	40 Day
7.625	100.614	100.559	100.501
7.500	100.363	100.308	100.250
7.375	100.100	100.045	99.987
7.250	99.836	99.781	99.723
7.125	99.288	99.233	99.175
7.000	99.037	98.983	98.925
6.875	98.773	98.719	98.661
6.750	98.507	98.452	98.395
6.625	96.586	96.547	96.519

⁽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

Loan Level Price Adjustments (LLPAs)

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Rate	10 Day	25 Day	40 Day
7.625	100.114	100.059	100.001
7.500	99.863	99.808	99.750
7.375	99.600	99.545	99.487
7.250	99.336	99.281	99.223
7.125	98.788	98.733	98.675
7.000	98.537	98.483	98.425
6.875	98.273	98.219	98.161
6.750	98.007	97.952	97.895
6.625	96.086	96.047	96.019

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

Miscellaneous	
FICO => 680	0.250
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

Chenoa (FHA only) - 5% Forgivable 2

Rate	10 Day	25 Day	40 Day
7.625	98.064	98.009	97.951
7.500	97.813	97.758	97.700
7.375	97.550	97.495	97.437
7.250	97.286	97.231	97.173
7.125	96.738	96.683	96.625
7.000	96.487	96.433	96.375
6.875	96.223	96.169	96.111
6.750	95.957	95.902	95.845
6.625	94.036	93.997	93.969

Fees for All Down Payment Assistance Programs

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Underwritting Fee	\$1,495

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