

Rate Sheet ID: 051923.V1
Date: 05/19/23
Time: 7:19 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	101.293	101.215	101.158
7.500	101.042	100.964	100.908
7.375	100.779	100.701	100.645
7.250	100.515	100.437	100.381
7.125	99.967	99.889	99.832
7.000	99.716	99.638	99.582
6.875	99.453	99.374	99.318
6.750	99.186	99.108	99.052
6.625	97.222	97.199	97.161

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

Rate	10 Day	25 Day	40 Day
7.625	100.543	100.465	100.408
7.500	100.292	100.214	100.158
7.375	100.029	99.951	99.895
7.250	99.765	99.687	99.631
7.125	99.217	99.139	99.082
7.000	98.966	98.888	98.832
6.875	98.703	98.624	98.568
6.750	98.436	98.358	98.302
6.625	96.472	96.449	96.411

<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

Rate	10 Day	25 Day	40 Day
7.625	100.043	99.965	99.908
7.500	99.792	99.714	99.658
7.375	99.529	99.451	99.395
7.250	99.265	99.187	99.131
7.125	98.717	98.639	98.582
7.000	98.466	98.388	98.332
6.875	98.203	98.124	98.068
6.750	97.936	97.858	97.802
6.625	95.972	95.949	95.911

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

### Loan Level Price Adjustments (LLPAs)

* * * *	
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 <sup>2</sup>

Rate	10 Day	25 Day	40 Day
7.625	97.993	97.915	97.858
7.500	97.742	97.664	97.608
7.375	97.479	97.401	97.345
7.250	97.215	97.137	97.081
7.125	96.667	96.589	96.532
7.000	96.416	96.338	96.282
6.875	96.153	96.074	96.018
6.750	95.886	95.808	95.752
6.625	93.922	93.899	93.861

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

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Underwritting Fee	\$1,495

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