

Rate Sheet ID: 052223.V1 05/22/23 Date: Time: 7:17 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	101.246	101.162	101.107
7.500	100.995	100.912	100.857
7.375	100.732	100.648	100.593
7.250	100.468	100.385	100.330
7.125	99.920	99.836	99.781
7.000	99.670	99.586	99.531
6.875	99.406	99.322	99.267
6.750	99.139	99.056	99.001
6.625	97.178	97.151	97.120
(1)			

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

Rate	10 Day	25 Day	40 Day
7.625	100.496	100.412	100.357
7.500	100.245	100.162	100.107
7.375	99.982	99.898	99.843
7.250	99.718	99.635	99.580
7.125	99.170	99.086	99.031
7.000	98.920	98.836	98.781
6.875	98.656	98.572	98.517
6.750	98.389	98.306	98.251
6.625	96.428	96.401	96.370

 $<sup>^{(1)}</sup>$  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 <sup>2</sup>

Loan Level Price Adjustments (LLPAs)

Rate	10 Day	25 Day	40 Day
7.625	99.996	99.912	99.857
7.500	99.745	99.662	99.607
7.375	99.482	99.398	99.343
7.250	99.218	99.135	99.080
7.125	98.670	98.586	98.531
7.000	98.420	98.336	98.281
6.875	98.156	98.072	98.017
6.750	97.889	97.806	97.751
6.625	95.928	95.901	95.870

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	97.946	97.862	97.807
7.500	97.695	97.612	97.557
7.375	97.432	97.348	97.293
7.250	97.168	97.085	97.030
7.125	96.620	96.536	96.481
7.000	96.370	96.286	96.231
6.875	96.106	96.022	95.967
6.750	95.839	95.756	95.701
6.625	93.878	93.851	93.820

Ć1 40E
\$1,495

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