

Rate Sheet ID: 052323.V1
Date: 05/23/23
Time: 7:29 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	101.210	101.146	101.086
7.500	100.959	100.895	100.835
7.375	100.696	100.632	100.572
7.250	100.433	100.368	100.308
7.125	99.884	99.820	99.760
7.000	99.634	99.569	99.509
6.875	99.370	99.305	99.246
6.750	99.104	99.039	98.979
6.625	97.050	97.023	96.991

Chenoa (FHA Only) - 5% Repayable 1

Rate	10 Day	25 Day	40 Day
7.625	100.460	100.396	100.336
7.500	100.209	100.145	100.085
7.375	99.946	99.882	99.822
7.250	99.683	99.618	99.558
7.125	99.134	99.070	99.010
7.000	98.884	98.819	98.759
6.875	98.620	98.555	98.496
6.750	98.354	98.289	98.229
6.625	96.300	96.273	96.241

⁽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

Rate	10 Day	25 Day	40 Day
7.625	99.960	99.896	99.836
7.500	99.709	99.645	99.585
7.375	99.446	99.382	99.322
7.250	99.183	99.118	99.058
7.125	98.634	98.570	98.510
7.000	98.384	98.319	98.259
6.875	98.120	98.055	97.996
6.750	97.854	97.789	97.729
6.625	95.800	95.773	95.741

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 ²

Rate	10 Day	25 Day	40 Day
7.625	97.910	97.846	97.786
7.500	97.659	97.595	97.535
7.375	97.396	97.332	97.272
7.250	97.133	97.068	97.008
7.125	96.584	96.520	96.460
7.000	96.334	96.269	96.209
6.875	96.070	96.005	95.946
6.750	95.804	95.739	95.679
6.625	93.750	93.723	93.691

Fees for All Down Payment Assistance Programs

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Underwritting Fee	\$1,495

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