

Rate Sheet ID: 052423.V1
Date: 05/24/23
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	101.204	101.138	101.075
7.500	100.953	100.887	100.824
7.375	100.690	100.624	100.561
7.250	100.426	100.360	100.297
7.125	99.878	99.812	99.749
7.000	99.628	99.561	99.499
6.875	99.364	99.297	99.235
6.750	99.098	99.031	98.968
6.625	97.118	97.084	97.053

Chenoa (FHA Only) - 5% Repayable 1

Rate	10 Day	25 Day	40 Day
7.625	100.454	100.388	100.325
7.500	100.203	100.137	100.074
7.375	99.940	99.874	99.811
7.250	99.676	99.610	99.547
7.125	99.128	99.062	98.999
7.000	98.878	98.811	98.749
6.875	98.614	98.547	98.485
6.750	98.348	98.281	98.218
6.625	96.368	96.334	96.303

⁽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	99.954	99.888	99.825
7.500	99.703	99.637	99.574
7.375	99.440	99.374	99.311
7.250	99.176	99.110	99.047
7.125	98.628	98.562	98.499
7.000	98.378	98.311	98.249
6.875	98.114	98.047	97.985
6.750	97.848	97.781	97.718
6.625	95.868	95.834	95.803

⁽²⁾ 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	97.904	97.838	97.775
7.500	97.653	97.587	97.524
7.375	97.390	97.324	97.261
7.250	97.126	97.060	96.997
7.125	96.578	96.512	96.449
7.000	96.328	96.261	96.199
6.875	96.064	95.997	95.935
6.750	95.798	95.731	95.668
6.625	93.818	93.784	93.753

Fees for All Down Payment Assistance Programs

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Underwritting Fee	\$1,495

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