

Rate Sheet ID: 060923.V1
Date: 06/09/23
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 | 101.162 | 101.092 | 101.009 |
| 7.500 | 100.912 | 100.841 | 100.758 |
| 7.375 | 100.648 | 100.578 | 100.495 |
| 7.250 | 100.385 | 100.314 | 100.231 |
| 7.125 | 99.711  | 99.641  | 99.558  |
| 7.000 | 99.461  | 99.391  | 99.308  |
| 6.875 | 99.197  | 99.127  | 99.044  |
| 6.750 | 98.931  | 98.860  | 98.778  |
| 6.625 | 96.968  | 96.914  | 96.862  |
|       |         |         |         |

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

| Rate  | 10 Day  | 25 Day  | 40 Day  |
|-------|---------|---------|---------|
| 7.625 | 100.412 | 100.342 | 100.259 |
| 7.500 | 100.162 | 100.091 | 100.008 |
| 7.375 | 99.898  | 99.828  | 99.745  |
| 7.250 | 99.635  | 99.564  | 99.481  |
| 7.125 | 98.961  | 98.891  | 98.808  |
| 7.000 | 98.711  | 98.641  | 98.558  |
| 6.875 | 98.447  | 98.377  | 98.294  |
| 6.750 | 98.181  | 98.110  | 98.028  |
| 6.625 | 96.218  | 96.164  | 96.112  |
|       |         |         |         |

<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

| Chemoa (Trist Chily) Sissor Chightable |        |        |        |
|--|--------|--------|--------|
| Rate                                   | 10 Day | 25 Day | 40 Day |
| 7.625                                  | 99.912 | 99.842 | 99.759 |
| 7.500                                  | 99.662 | 99.591 | 99.508 |
| 7.375                                  | 99.398 | 99.328 | 99.245 |
| 7.250                                  | 99.135 | 99.064 | 98.981 |
| 7.125                                  | 98.461 | 98.391 | 98.308 |
| 7.000                                  | 98.211 | 98.141 | 98.058 |
| 6.875                                  | 97.947 | 97.877 | 97.794 |
| 6.750                                  | 97.681 | 97.610 | 97.528 |
| 6.625                                  | 95.718 | 95.664 | 95.612 |
| ·                                      |        |        |        |

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>

| - Circuit Circuit Circuit | e, e : e : g : r a : e : e |        |        |
|---------------------------|----------------------------|--------|--------|
| Rate                      | 10 Day                     | 25 Day | 40 Day |
| 7.625                     | 97.862                     | 97.792 | 97.709 |
| 7.500                     | 97.612                     | 97.541 | 97.458 |
| 7.375                     | 97.348                     | 97.278 | 97.195 |
| 7.250                     | 97.085                     | 97.014 | 96.931 |
| 7.125                     | 96.411                     | 96.341 | 96.258 |
| 7.000                     | 96.161                     | 96.091 | 96.008 |
| 6.875                     | 95.897                     | 95.827 | 95.744 |
| 6.750                     | 95.631                     | 95.560 | 95.478 |
| 6.625                     | 93.668                     | 93.614 | 93.562 |
|                           |                            |        |        |

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

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|--|---------|
| Underwritting Fee                          | \$1,495 |
|  |         |
|  |         |
|  |         |
|  |         |
|  |         |

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