

Rate Sheet ID: 072023.V1
Date: 07/20/23
Time: 7:22 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	100.819	100.741	100.668
7.500	100.568	100.490	100.417
7.375	100.305	100.227	100.154
7.250	100.041	99.963	99.890
7.125	99.087	99.009	98.936
7.000	98.836	98.758	98.685
6.875	98.572	98.494	98.421
6.750	98.306	98.228	98.155
6.625	96.307	96.284	96.269

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

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Rate	10 Day	25 Day	40 Day
7.625	100.069	99.991	99.918
7.500	99.818	99.740	99.667
7.375	99.555	99.477	99.404
7.250	99.291	99.213	99.140
7.125	98.337	98.259	98.186
7.000	98.086	98.008	97.935
6.875	97.822	97.744	97.671
6.750	97.556	97.478	97.405
6.625	95.557	95.534	95.519

<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>

Rate	10 Day	25 Day	40 Day
7.625	99.569	99.491	99.418
7.500	99.318	99.240	99.167
7.375	99.055	98.977	98.904
7.250	98.791	98.713	98.640
7.125	97.837	97.759	97.686
7.000	97.586	97.508	97.435
6.875	97.322	97.244	97.171
6.750	97.056	96.978	96.905
6.625	95.057	95.034	95.019

Chenoa (FHA only) - 5% Forgivable <sup>2</sup>

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Rate	10 Day	25 Day	40 Day
7.625	97.519	97.441	97.368
7.500	97.268	97.190	97.117
7.375	97.005	96.927	96.854
7.250	96.741	96.663	96.590
7.125	95.787	95.709	95.636
7.000	95.536	95.458	95.385
6.875	95.272	95.194	95.121
6.750	95.006	94.928	94.855
6.625	93.007	92.984	92.969

<sup>(2)</sup> 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

#### Fees for All Down Payment Assistance Programs

	Ao=
Underwritting Fee	\$1,495

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

<sup>\*\*</sup>Pricing does not indicate program eligibility, please refer to the program matrices and seller guides\*\*