

Rate Sheet ID: 072523.V1
Date: 07/25/23
Time: 7:40 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	100.825	100.751	100.657
7.500	100.574	100.500	100.406
7.375	100.311	100.237	100.143
7.250	100.047	99.973	99.879
7.125	99.093	99.019	98.925
7.000	98.843	98.768	98.674
6.875	98.579	98.504	98.410
6.750	98.312	98.238	98.144
6.625	96.278	96.258	96.211

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

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Rate	10 Day	25 Day	40 Day
7.625	100.075	100.001	99.907
7.500	99.824	99.750	99.656
7.375	99.561	99.487	99.393
7.250	99.297	99.223	99.129
7.125	98.343	98.269	98.175
7.000	98.093	98.018	97.924
6.875	97.829	97.754	97.660
6.750	97.562	97.488	97.394
6.625	95.528	95.508	95.461

<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	99.575	99.501	99.407
7.500	99.324	99.250	99.156
7.375	99.061	98.987	98.893
7.250	98.797	98.723	98.629
7.125	97.843	97.769	97.675
7.000	97.593	97.518	97.424
6.875	97.329	97.254	97.160
6.750	97.062	96.988	96.894
6.625	95.028	95.008	94.961

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

Cherioa (Frix Only)	370 TOI SIVADIC		
Rate	10 Day	25 Day	40 Day
7.625	97.525	97.451	97.357
7.500	97.274	97.200	97.106
7.375	97.011	96.937	96.843
7.250	96.747	96.673	96.579
7.125	95.793	95.719	95.625
7.000	95.543	95.468	95.374
6.875	95.279	95.204	95.110
6.750	95.012	94.938	94.844
6.625	92.978	92.958	92.911

#### (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

#### Fees for All Down Payment Assistance Programs

Jnderwritting 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\*\*