



Chenoa Program Fund

Who can benefit from these loans?

- Credit-worthy individuals who lack down payment funds

Loan Program Details

- 3.5% down payment assistance in the form of a gift or a second mortgage.
- Straightforward FHA Underwriting
- Minimum 620 credit score
- No First Time Homebuyer restrictions
- 3.5% down payment provided by Chenoa Fund
 - 115% or less of area median income=down payment assistance can be forgivable
 - 115% or more of area median income=down payment assistance paid back through a monthly payment

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