



# No-Down HOME LOANS

→ 100% FINANCING

## The Dream Of Home Ownership Meets The Financial Tools To Get It Done



### Who Are We?

An FHA Approved Government Lender. CBC Mortgage Agency, a government lender, created the Chenoa Fund program to assist borrowers to achieve the dream of home ownership. We have the unique capacity to provide an FHA first mortgage as well as a grant or second mortgage to cover the borrower's down payment. We partner with quality mortgage professionals to offer borrowers an amazingly easy home-buying experience. For more information, call 866-563-3507.

### 100% Home Financing

Chenoa Fund provides first mortgages to any borrower meeting our minimum credit standards. This is not a narrow, limited program that only a select few borrowers can qualify for. There is no first-time homebuyer, income or geographic restrictions or recapture provisions.

Borrowers who qualify for a first mortgage may also receive a assistance with their down payment.

### Second Mortgages

Under FHA guidelines, Chenoa Fund is qualified to provide borrowers with grants or second mortgages to cover the borrower's 3.5% minimum contribution (down payment), with rates as low as 0% to help in qualifying.

Borrowers qualifying for an FHA first mortgage through Chenoa Fund can obtain a grant or second mortgage if they have at least a 640 credit score and a 43% DTI ratio.

### Your Information?

1 **Your Information.** Your information

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### Getting Started

