



Mortgage Lender Agreement In Support of the CHES, Inc. Down Payment Assistance Program Funded by Health Forward Foundation

This Agreement is made between CHES, Inc. and the undersigned Mortgage Lender to define the terms and conditions for participating in CHES, Inc.'s Down Payment Assistance (DPA) Program, which is funded by the Health Forward Foundation.

Mission Alignment

CHES, Inc. is committed to fostering economic empowerment through initiatives like financial education, credit recovery, and housing counseling. As a participating Mortgage Lender, you are expected to align with and endorse this mission by engaging in ethical and fair lending practices.

Program Overview

During the current funding period, eligible homebuyers may qualify for up to \$10,000 in down payment assistance. This assistance can be utilized for closing costs and/or the down payment, with no requirement for a second deed of trust or forgivable lien.

Terms & Conditions of Participation

1. Use of CHES, Inc. Marketing Materials

Mortgage Lenders are prohibited from modifying, editing, or misrepresenting any marketing materials created or distributed by CHES, Inc.

2. Approval of Co-Branded Materials

Any marketing materials (whether digital or print) produced by the Mortgage Lender that references or promotes a collaboration with CHES, Inc. must receive prior written approval from CHES, Inc. before being circulated to the public.

3. Accurate Financial Qualification

The income and debt-to-income ratio of homebuyers must be assessed in strict adherence to applicable state and federal mortgage regulations, with no unauthorized deviations or modifications. Failure to maintain accuracy in qualifications may lead to disqualification from the program.

4. Partnership Engagement

The Mortgage Lender commits to meeting with CHES, Inc.'s Program Development Lead or Executive Leadership to explore further collaboration opportunities, including volunteer efforts and client education initiatives.

5. No Guarantee of DPA Funds

The Mortgage Lender must not assure, suggest, or guarantee Down Payment Assistance to any applicant, including those referred by CHES, Inc. Access to DPA funds is contingent upon CHES, Inc.'s final evaluation of eligibility.



Acknowledgment and Agreement

By signing below, the Mortgage Lender confirms understanding and agrees to adhere to the terms and conditions specified above. CHES, Inc. reserves the authority to suspend participation in the DPA Program in instances of noncompliance.

Initial: _____ I have reviewed and accept the terms and conditions stated above. I acknowledge that noncompliance may lead to exclusion from the CHES, Inc. DPA Program.

Signature: _____

Date: _____

Printed Name of Lender Contact: _____

Lender Company Name: _____