

HOMEOWNERSHIP DREAM TO REALITY!



27TH HOMEOWNERSHIP FAIR



IN COLLABORATION WITH



LA County Asian American Employees Association



LA County African American Employees Association



LA County Hispanic Managers Association



LA County Chicano Employees Association

SATURDAY, MARCH 23, 2024

CARSON COMMUNITY CENTER



Co-hosted by
**MAYOR LULA
DAVIS-HOLMES**
CITY OF CARSON

SPONSORED BY





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Income restrictions apply. Offer available to properties located within First Citizens Bank Call Center assessment counties (Covina, Costa, Los Angeles, Napa, Orange, Placer, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Mateo, Santa Clara and Ventura) and Massachusetts assessment counties (Essex, Middlesex, Norfolk and Suffolk) in First Citizens Bank eligible tracts. Areas are primarily based on government loaned data through the FREDIS-Coding Mapping System which provides demographic information for census tracts. (1) <http://dgs.govmap>, (2) <http://www.fredis.com>. FCB Grant available only on loans funded by First Citizens Bank.

Normal credit approval applies. This offer does not constitute a commitment to lend. Program terms and availability are subject to change without notice. Other restrictions and limitations may apply.

27th ANNUAL HOMEOWNERSHIP FAIR

SATURDAY,
MARCH 23RD

Dear Participants,

On behalf of Faith and Community Empowerment (FACE), and co-host, Mayor Lula Davis-Holmes of the City of Carson, and our collaborators, the LA County African American Employees Association (LACAAEA), LA County Asian American Employees Association (LACAAEA), LA County Chicano Employees Association (LACCEA), and LA County Hispanic Managers Association (LACHMA), we are delighted to welcome you to our 27th Annual Homeownership Fair.

To date, we have helped over 16,000 prospective homebuyers be on their way to realizing their dream of homeownership. In addition, we have provided homebuyers with over \$2.3 million in down payment assistance.

Our fair's theme, Homeownership Dream to Reality, reflects the desire of many Americans who aspire to own a home and achieve a part of the American Dream. As home prices continue to rise, now is the time to purchase a home. It is our desire to provide resources to you today to help you accomplish this goal.

We would like to thank all of our speakers as well as our sponsors, including our lead sponsor, First Citizens Bank, who made this fair happen. We give special thanks to the supporting organizations and elected officials for supporting this event. We also want to thank many of the volunteers and members of the FACE board and staff, without whom this fair would not have been possible. We also wish to thank our co-host, Mayor Lula Davis-Holmes, who has been vital in the success of this event.

May your dream of homeownership become a reality.

Blessings!



Hyepin Im

FACE CEO & President



Edward Yen

FACE Board Chair



PROGRAM SCHEDULE

9:00 AM Registration & VIP Reception & Photo Op

9:30 AM Welcome

Carlos Granda, General Assignment Reporter, ABC7, Emcee

Opening Prayer

Rev. James Han, Senior Pastor, Redeemer Presbyterian Church of Los Angeles and Lomita, School Board Trustee, Torrance Unified School District

Opening Remarks

*Hyepin Im, President & CEO, FACE
Mayor Lula Davis-Holmes, City of Carson*

Recognition of Collaborating Organizations

*Edward Yen, President, Los Angeles County Asian American Employees Association (LACAAEA)
Ernesto Diaz, Secretary, Los Angeles County Hispanic Managers Association (LACHMA); Board Member, LA County Chicano Employees Association (LACCEA)
DeLlora Ellis-Grant, President, Los Angeles County African American Employees Association (LACAAEA)*

FACE Homebuyer Video Testimony

Tanner Griffin, Successful FACE Homebuyer

Fair Overview

Justin Davis, Senior Vice President of Hanmi Bank, FACE Board Secretary & Housing Chair

Special Remarks

Jerrold Mayer, Director of the Office of Outreach and Capacity Building, US Department of Housing Urban Development (HUD)

Sponsor Greetings & Thanks

*Eric Kofi Asiedu, Director, Mortgage Marketing & Sales Support of First Citizens Bank, FACE Board Treasurer
Julie Davis, Community Impact Manager, US Bank
Dr. Vanessa Montañez, Senior Vice President & Head of Community Lending, City National Bank
Chantal Camarillo, Vice President, Senior Business Growth Strategy Consultant, Wells Fargo*

Why Buying a Home Can be the Best Decision You Can Make: Rent vs. Buy: Homes Build Wealth

Treasurer Fiona Ma, State of California

Special Remarks

Assessor Jeffrey Prang, Los Angeles County

FACE Homebuyer Education Client Testimony

Sera Chang



PROGRAM SCHEDULE

Government Down Payment Assistance and Other Assistance Programs LA City & County HOP, CalHFA

Introductions by: Hyepin Im, President & CEO, FACE

Leanne Walker, Training and Outreach Specialist, CalHFA Program

Malek Allen, Management Analyst, Los Angeles Housing Department, City of Los Angeles

Tony Tran, Project Manager, Housing Strategies, Housing Investment & Finance Division, Los Angeles County Development Authority, LA County HOP

Becoming Mortgage-Ready: What You Need to Know. How to Obtain, Fix, Increase, and Optimize Credit

Veronica Herrera, Director of Core Credit Services, Experian

Raffle Drawing #1

Lender Programs to Help with Down Payment, Closing Costs & Special Loan Products

Moderated by Hyepin Im, President & CEO, FACE

First Citizens Bank | Clemen Mendoza, Field Loan Officer

City National Bank | Michelle Scott, Community Lending Mortgage Bank

US Bank | Julie Davis, Community Impact Manager

Bank of America | Nelson Menendez, Community Lending Officer

Bank of Hope | Ian Hwang, VP, Sr Mortgage Loan Officer,

PNC | William Hendriz-Griffin, Senior Vice President, Affordable Lending

Citi | Veronica De La Cruz, Producing Lending Manager

Wells Fargo | Revi Chohan, Private Mortgage Banker, President's Club Member

Tying it all together: How First Time Homebuyer Program Works

Hyepin Im, President & CEO, FACE

Special Remarks & Certificate Presentation

Mike Gipson, California State Assemblymember

Fire Side Chat: Getting Your Offer Accepted in Today's Market

Jennie Izumi, Realtor, Berkshire Hathaway

Mortgage Assistance/Foreclosure Prevention CMR (\$80,000)

Hyepin Im, President & CEO, FACE

Next Steps: Sign up for Homebuyer Education Class

Hyepin Im, President & CEO, FACE

FACE Client Testimony

Stacie Martin, Successful FACE Client

Closing Remarks

Edward Yen, FACE Board Chair

Raffle Drawings and Exhibitors Booths

1:00 PM Fair Ends





FROM THE OFFICE OF
MAYOR LULA DAVIS-HOLMES



December 5, 2023

It is with great pride and appreciation that I commend FACE LA for their unwavering commitment to the betterment of the City of Carson, with our forged partnership for the upcoming Homeownership Fair scheduled for March 23, 2024.

This collaboration is the cornerstone of community development, and the efforts put forth by FACE LA have surpassed expectations. This partnership exemplifies the shared commitment to empowering our residents and providing them with invaluable resources to realize their dreams of homeownership.

The Homeownership Fair represents the culmination of our joint efforts, and I am confident that it will be a resounding success. I am sincerely grateful for the dedication and hard work that FACE LA has invested in making this event a reality. I look forward to continuing this fruitful partnership and to witnessing the positive impact it will undoubtedly have on the residents of Carson.

Thank you for your commitment to the well-being of our community and for the outstanding collaboration on the Homeownership Fair.

Sincerely,

Mayor Lula Davis-Holmes

701 EAST CARSON STREET, CARSON, CALIFORNIA 90745 • (310) 830-7600





REP. NANETTE DIAZ BARRAGÁN
44TH DISTRICT, CALIFORNIA



March 23, 2024

Dear Friends,

On behalf of California's 44th Congressional District, it is my pleasure to welcome you to Faith and Community Empowerment (FACE)'s 27th Annual Homeownership Fair. I would like to applaud FACE, Mayor Lula Davis-Holmes of the City of Carson, Los Angeles County Hispanic Managers Association, Los Angeles County Asian American Employees Association (LACAAEA), Los Angeles County African American Employees Association (LACAAEA), and Los Angeles County Chicano Employees Association for hosting this extraordinary event.

FACE has been a change agent for those who encounter housing inequity and has provided powerful tools for our underserved communities who lack the resources required for homeownership. I am proud and honored to be part of the Honorary Committee and look forward to the future success of FACE and all those impacted by their contributions.

Sincerely,

Nanette Diaz Barragán

Nanette Diaz Barragán
Congresswoman, California's 44th Congressional District



TED W. LIEU
 36TH DISTRICT, CALIFORNIA
 COMMITTEE ON THE
 JUDICIARY
 COMMITTEE ON
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House of Representatives
Washington, DC 20515-0536

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 LOS ANGELES, CA 90025
 (323) 651-1040

1600 ROSECRANS AVENUE, 4TH FLOOR
 MANHATTAN BEACH, CA 90266
 (310) 321-7664

March 23, 2024



Dear Friends,

Please accept my warmest wishes as you gather for the 27th Annual Homeownership Fair hosted by Faith and Community Empowerment (FACE). I would like to join FACE in thanking this year’s collaborators, Mayor Lula Davis-Holmes of the City of Carson, the Los Angeles County Hispanic Managers Association, Los Angeles County Asian American Employees Association (LACAAEA), Los Angeles County African American Employees Association (LACAAEA), and Los Angeles County Chicano Employees Association.

FACE has worked tirelessly to meet the various demands of underserved communities including homelessness, through training future leaders and providing advocacy for the voiceless. FACE has led the way in addressing community challenges and enhancing quality services and support for low-income, immigrant and disenfranchised communities. The Homeownership Fair is a great opportunity for first-time homebuyers to learn more about resource and assistance programs available to them that will help make their dream of homeownership a reality.

Congratulations to FACE and best wishes for a wonderful event and many more years of success in serving underserved communities throughout Southern California and beyond.

Sincerely,

Ted W. Lieu
 Member of Congress

PRINTED ON RECYCLED PAPER





FIONA MA, CPA
 TREASURER
 STATE OF CALIFORNIA

March 23, 2024

Dear Friends,

As the 34th Treasurer of the State of California, it is my pleasure to join Faith and Community Empowerment (FACE) in celebration of their 27th Annual Homeownership Fair.

For over two decades, FACE has been dedicated to advancing the economic and cultural prosperity of California's Asian American and Pacific Islander communities through faith and community partnerships. I commend FACE for being an invaluable resource for socioeconomically disadvantaged Californians by revitalizing neighborhoods of historically underserved communities.



This homeownership fair is an example of FACE's ongoing commitment to empowering low-income individuals and families to realize financial stability through home ownership in the Golden State.

Thank you for joining FACE in supporting our state's low- or moderate-income residents and first-time homebuyers. I extend my sincere best wishes for a successful event and many more years of service.

In Peace and Friendship,

FIONA MA, CPA
 California State Treasurer



STATE CAPITOL
SACRAMENTO, CA 95814
(916) 651-4025

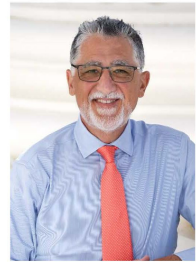
California State Senate

SENATOR
ANTHONY J. PORTANTINO
TWENTY-FIFTH SENATE DISTRICT



March 23, 2024

Faith and Community Empowerment
3550 Wilshire Boulevard, Suite 1124
Los Angeles, CA 90010



Dear Friends,

On behalf of the California State Senate, I extend my warmest welcome to everyone attending the 27th Annual Homeownership Fair hosted by Faith and Community Empowerment (FACE).

I applaud the organization's dedication to fostering the Asian American community's participation, contribution, and influence through faith and community partnerships. Additionally, FACE has been effective in giving faith community leaders the tools they need to better assist underserved communities. It is amazing that over 15,000 participants have benefited from the homeownership fairs by connecting with resources to fulfill their dream of becoming homeowners

Congratulations on another successful event and may your organization continue to flourish for many more years to come!

Sincerely,

A handwritten signature in black ink that reads "Anthony J. Portantino". The signature is fluid and cursive, written in a professional style.

Hon. Anthony J. Portantino
Senator, 25th District





ASSEMBLY MEMBER

Mike A. Gipson

DISTRICT 65



March 8, 2024

On the Occasion of the Faith and Community Empowerment Annual Homeownership Fair

Greetings,

As Assemblymember for the State of California's 65th Assembly District, I am honored to welcome you to the 27th Annual Homeownership Fair. I have the privilege to serve on the Honorary Committee for this exciting and well-attended event - one that I know will unlock benefits for your family and many others.

This year, our event is co-hosted by Faith and Community Empowerment (FACE) and City of Carson Mayor Lula Davis-Holmes in collaboration with the Los Angeles County African American Employees Association, Los Angeles County Asian American Employees Association, Los Angeles County Chicano Employees Association, and the Los Angeles County Hispanic Managers Association. A cornerstone of FACE's work, and a belief that I share, is the idea of homeownership as the American Dream. Empowering our neighbors with the tools to build familial wealth is one of the keys to achieving a more prosperous and equal society, within my Assembly District and every other.

Thank you to our hosts for the time and energy that they have put into what I know will be an excellent Homeownership Fair. May 2024 be a year of great successes for each of you, and God bless.

Sincerely,

MIKE A. GIPSONAssemblymember, 65th District

STATE CAPITOL
P.O. BOX 942849
SACRAMENTO, CA 94249-0069
(916) 319-2069
FAX (916) 319-2169



March 23, 2024

Dear Friends,

On behalf of the 69th Assembly District, I am pleased to welcome you to the Faith and Community Empowerment (FACE)'s 27th Annual Homeownership Fair.

It is with great pleasure that I get the chance to acknowledge the remarkable achievements of FACE as they celebrate another successful year of empowering the Asian American community through homeownership initiatives.

This year, it is my honor to serve as a member of the Honorary Committee. For 27 years, FACE has served as a beacon of hope, providing invaluable resources and guidance to aspiring homeowners. Their dedication and unwavering support have enabled countless individuals and families to foster a stronger and more vibrant community through achieving the dream of homeownership.

Congratulations to FACE and best wishes for a wonderful event and for many more years of success!

Sincerely,

A handwritten signature in black ink that reads "Josh Lowenthal". The signature is written in a cursive, flowing style.

JOSH LOWENTHAL
Assemblymember, 69th District





**BOARD OF SUPERVISORS
COUNTY OF LOS ANGELES**

822 KENNETH HAHN HALL OF ADMINISTRATION/ LOS ANGELES, CALIFORNIA 90012
Telephone (213) 974-4444 / FAX (213) 229-3676

JANICE HAHN

Fourth District

March 23, 2024

Dear Friends:

It is my pleasure to welcome you to the 27th Annual Homeownership Fair, co-hosted by Faith and Community Empowerment and Mayor Lula Davis-Holmes of the City of Carson, in collaboration with the Los Angeles County Hispanic Managers Association, Los Angeles County Asian American Employees Association (LACAAEA), Los Angeles County African American Employees Association (LACAAEA), and Los Angeles County Chicano Employees Association.

This collaborative effort sets out to bring countless resources and information to our residents to better their understanding of the home-buying process and make residents' dreams of purchasing their own homes a reality.

I am pleased to congratulate all the individuals involved who made this event possible. Thank you to all the experts for their participation and for sharing their knowledge to better the lives of many of our residents. I look forward to all the amazing success stories that can result from events like today.

Sincerely,

JANICE HAHN
Supervisor, Fourth District
County of Los Angeles





JEFFREY PRANG
 ASSESSOR
COUNTY OF LOS ANGELES
 500 WEST TEMPLE STREET, ROOM 320
 LOS ANGELES, CALIFORNIA 90012-2770
 assessor.lacounty.gov
 (213) 974-3101



March 23, 2024

Faith and Community Empowerment
 3550 Wilshire Boulevard, Suite 1124
 Los Angeles, CA 90010

Dear Friends,

It's my honor to welcome you to the 27th Annual Faith and Community Empowerment (FACE) Homeownership Fair. I want to also give recognition to today's partners in this most vital journey toward home ownership - Mayor Lula Davis-Holmes of the City of Carson, the Los Angeles County Hispanic Managers Association, the Los Angeles County Asian American Employees Association (LACAAEA) and Los Angeles County African American Employees Association (LACAAEA), and the Los Angeles County Chicano Employees Association.



As the Los Angeles County Assessor, I understand the significant impact homeownership has on individuals, families, and communities. It is a cornerstone of the "American Dream", representing stability, security, and opportunity for generations to come.

I am humbled to be invited to serve on the Honorary Committee and I am excited for you as you take these first steps toward home ownership. These fairs are an invaluable opportunity for aspiring homeowners to meet experts, find resources, and develop their plans to make their homeownership dreams a reality. I applaud FACE for making these resources accessible to communities across Los Angeles County.

I wish you all a successful and enriching experience at today's 27th Annual FACE Homeownership Fair. May it inspire and empower you on your journey to homeownership and beyond.

Sincerely,

JEFF PRANG
Assessor



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LA County African American Employees
Association (LACAAEA)
LA County Asian American Employees
Association (LACAAEA)
Housing Investment & Finance Division
Los Angeles County Development Authority
Los Angeles County Assessor
Congresswoman Nanette Barragán
Assessor Jeffrey Prang
Assemblymember Mike Gipson
Supervisor Holly Mitchell
Solomon King LLC (Photo Booth)

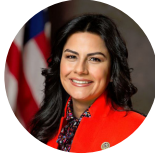


THANK YOU TO OUR 27TH ANNUAL HOMEOWNERSHIP FAIR PARTNERS!

Honorary Committee



Mayor Lula Davis-Holmes
City of Carson
FAIR CO-HOST



**Congresswoman
Nannette Barragan**
US Congress



Congressman Ted Lieu
US Congress



State Treasurer Fiona Ma
CA State



**Senator Anthony J.
Portantino**
CA Senator



**Assemblymember
Mike Gipson**
CA Assemblymember



**Assemblymember
Josh Lowenthal**
CA Assemblymember



Supervisor Janice Hahn
LA County



**Supervisor Holly
Mitchell**
LA County



Assessor Jeffrey Prang
LA County

Planning Committee Members

- Eric Asiedu
- Martha Diaz
- Ernesto Diaz
- DeLlora Ellis-Gant
- Julio Garcia Jr
- Johanna Hernandez
- Myeshia Horton
- Robert Meneses
- Wendy Morales
- Tara Parham
- Ravynne Staine
- Dianne Thomas
- Edward Yen
- Justin Davis



THANK YOU TO OUR 27TH ANNUAL HOMEOWNERSHIP FAIR PARTNERS!

Raffle Sponsors

- APAPA - Asian Pacific Islander American Public Affairs
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- Berkshire Hathaways
- BMO
- City National Bank
- First Citizens Bank
- LA County African American Employees Association
- LA County Asian American Employees Association
- LA Financial Credit Union
- LA County Chicano Employees Association (LACCEA)
- Los Angeles County Hispanic Managers Association (LACHMA)
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- KBS
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- Kmex-34 Univision
- Making Hope Happen Foundation
- The Korea Daily

Supporting Organizations



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◆ JEFF PRANG ◆
LOS ANGELES COUNTY ASSESSOR



Thank you to Our Special Donor

- Carson Citizens Cultural Arts Foundation

Thank you to Our Volunteer Organizations

- City National Bank
- Dress for Success
- Valley View Realty
- EXP Realty



FACE PROGRAMS

Affordable Housing, Homeownership Programs

In 2012, FACE was successful in organizing faith and community leaders to advocate for a community benefit from J.H. Snyder that led to FACE partnering with AMCAL Multi-housing Inc. to develop 100 units of affordable housing, called Meridian Apartments. Also, since 2012, FACE has been acquiring foreclosed properties and transforming and revitalizing blighted sites.

Homeownership Program & LMI Resources

As a HUD-approved housing counseling agency, FACE assists first-time homebuyers in their homeownership process through homebuyer education, financial literacy, and counseling. Prospective homeowners learn about government down payment assistance programs, escrow, and related topics that will equip them to purchase a home and be an informed, smart buyer. FACE has educated over 16,000 potential homeowners and connecting them with over \$2.3 million in downpayment assistance to help them on their way to attaining their dream of homeownership.

FACE provides existing homeowners with mortgage relief and foreclosure prevention counseling, saving over \$93 Million in mortgages from going into foreclosure. FACE's Homeownership Program and Fairs have helped over 16,000 individuals be on their way to homeownership. We hope to continue to share these resources with the community through our multiple Homeownership Fairs. We believe that everyone should know the pathway to homeownership.

Church & Non-Profit Leadership and Advocacy Training

FACE has trained over 5,000 faith and community leaders how to leverage resources, navigate government, create partnerships, implement programs and services and effectively advocate for their community. FACE's National Lighting the Community (LTC) Summit is a national conference, held at Washington D.C. & Los Angeles, CA. It brings together policymakers, elected officials, corporations, pastors, media, community leaders, and other stakeholders to provide faith leaders and underserved communities to learn how to access funding opportunities, build successful partnerships with various stakeholders, and better implement community programs and services, allowing the faith community to be a "light to the world."



FACE PROGRAMS

Church & Non-Profit Leadership and Advocacy Training (cont.)

It provides a forum for collaboration, engagement and dialogue, as well as training/workshops to address key economic and social issues, such as housing, small business, mental health, immigration reform, human trafficking, amongst others. Churches & nonprofits learn about the numerous funding, collaboration, and networking opportunities. Other conference highlights include the National Asian American Prayer Breakfast, the Awards Gala and Dinner, and the White House Briefing. Previous summits have featured prominent speakers and honorees from government agencies, corporations, foundations, and educational institutions.

C2 (Church and Community) Leadership Institute Program

C2 Leadership Institute is a transformative leadership program that empowers leaders and awakens them to new possibilities and sustainability for their ministries by strengthening church and community partnerships in community development through community engagement and advocacy.

FACE C2 Fellows will gain the tools, skills and relationships to create success and sustainability in their community development initiatives. Over the course of the Institute, each fellow will launch or strengthen a community project. Fellows will be mentored by various leaders, including funders, government officials, media, faith leaders and community development experts. Fellows will develop their projects using the skills they attain such as fundraising, media and government relations, partnership building, networking, financial literacy, grant writing, eventing, advocacy, program development, outreach strategies, and community needs assessments. Finally, fellows will receive ongoing one on one technical assistance to ensure successful implementation of their project.



SUPPORT FACE

Faith and Community Empowerment (FACE) is an award-winning, faith-based non-profit organization founded in 2001. Our mission is to advance the Asian American community's participation, contribution, and influence through faith-based and community partnerships. To date, we have garnered over 1000 partners from across the country, including the White House, Fortune 500 companies, local nonprofit organizations, and key institutional stakeholders. Since 2001, FACE has led efforts to advance recognition and participation of the Korean/Asian American community as full partners in society by eliminating cultural, linguistic, and economic barriers through educational and economic development programs, strategic public and private partnerships, and capacity building for Asian Pacific Islander American faith communities and community nonprofits. Through strategic partnerships, FACE addresses community challenges, enhances the quality of services for low-income, immigrant, and disenfranchised individuals, and positively impacts the landscape for the Korean/Asian American community as a whole.

Your support is invaluable to us. With your help, FACE will be able to continue the programs and work that have benefitted the Asian American and broader community over the last 23 years. To make a contribution, please visit www.facea.org.

FACE BOARD OF DIRECTORS 2024

- Hyepin Im, President and CEO, FACE
- Edward Yen, FACE Board Chair, Assistant Executive Officer, Executive Office (EO) & President, Los Angeles County Asian American Employees Association (LACAAEA)
- Justin Davis, FACE Board Secretary/Housing Chair & SVP, Correspondent & Warehouse Lending Manager, Hanmi Bank
- Rev. John Jongdai Park, FACE Board Member & Sr. Pastor, Joong-Ang Korean Church
- Maury Ruano, FACE Board Member, Housing Development Director, Pair-A-Dice Development, LLC
- Eric Asiedu, FACE Board Treasurer & Director, Mortgage Marketing & Sales Support, First Citizens Bank



FACE STAFF

- Hyepin Im, President and CEO
- Jeremy Mo, Director of Operations & Programs
- Levana Kazi, Program Coordinator & Housing Staff
- Rhea Woo, Program Coordinator
- Gwen Serrano, Program Assistant, NAPCA Participant
- Marielle Pineda, Intake Specialist
- Bernadine Jalos, Intake Specialist

FACE INTERNS

- Edward De Vera
- Vivien Lu
- Lisa Miao
- Jason Djunaedy
- Suki Zhao
- Garrison Chan

AAPI Career Pathways Initiative Youth@Work Program

Research shows that AAPIs have the highest education attainment rates nationwide but one of the lowest when it comes to promotion to management (lower than most BIPOC groups).

To address this disparity in the workforce, FACE has developed a preventative initiative. FACE's AAPI Career Pathways Initiative is a partnership with LA County Workforce Development that provides youth with paid internship opportunities in public and private sectors. AAPI youth (ages 14-24) will gain access to job training and internships for \$16.90/hour up to 160 hours. Internship opportunities include over 700 participating sites in the county. In addition to job training, through this unique opportunity, AAPI Interns will be able to gain leadership skills and be mentored by influential leaders from CEOs to government officials.

FACE's aim is to increase the percentage of AAPI youth within the Youth@Work program from current 3% to closer to 17% to accurately reflect the county's AAPI population. Long term, we hope that this initiative will be a catalyst for additional counties state and nationwide to implement similar programs and reduce the promotional gap for AAPIs.





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- Low down payment options
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27th Annual Homeownership Fair

THANKS FOR ALL THAT YOU DO.

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Deeper collaboration creates stronger communities.

We're proud to support organizations like **Faith and Community Empowerment** that share our commitment to helping our neighbors grow and thrive. Working together, we can all *Reach Further*.



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27th Annual Homeownership Fair

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See what's possible with a Chase DreaMakerSM mortgage¹

Take advantage of reduced mortgage insurance coverage, a low 3% down payment² and no \$500 deposit or good faith funds required. Plus, in select areas across the country, our exclusive Chase Homebuyer Grant³ could give you up to \$7,500 to lower your mortgage costs or reduce the amount you'll pay at closing. To qualify, the home must be your primary residence.

Learn about all your options at chase.com/AffordableLending and contact me today.



Terrence Aguas, Retail Relationship Manager
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terrence.l.aguas@jpmchase.com
NMLS ID: 299739



¹The DreaMakerSM mortgage is only available for purchase and no-cash-out refinancing of a primary residence 1-4 unit property for 30-year fixed rate terms. Income limits and homebuyer education may apply on a DreaMaker mortgage.
²A 3% down payment on a 30-year, fixed rate loan of \$250,000 with an interest rate of 7.00% / 7.574% APR will have 360 monthly principal and interest payments of \$1,663.26. Payments shown do not include taxes, homeowner's insurance, or mortgage insurance (if applicable). Actual payments will be higher. This is assuming a New Jersey purchase transaction, 45-day lock, 97% LTV, 720 FICO, detached single family, owner-occupied, closest to zero points, rates change daily.

³The APR shown is based on the interest rate, points, and mortgage insurance only and does not take into account other loan-specific finance charges you may be required to pay.

⁴For down payments less than 20% on conventional loans, Mortgage Insurance (MI) may be required and MI charges may apply.

⁵The Chase Homebuyer Grant is available on primary residence purchases only. You may qualify for up to \$7,500 in savings when applying for a DreaMakerSM. Standard Agency, FHA and VA home purchase mortgage loan product and when applicable, census tract requirements are met. Income limits and homebuyer education may apply on a DreaMaker mortgage.

The Chase Homebuyer Grant funds will be applied at purchase loan closing first to points on the loan, if any, then to Chase fees, then to non-Chase fees or down payment. Grant funds may not be used for the down payment on an FHA purchase loan. Speak with a Chase Home Lending Advisor for more information on the savings, including the borrower eligibility. The Homebuyer Grant may be considered ancillary income and may be reportable on Form 1099-MISC, Miscellaneous Information or Form 1042-S (Foreign Person's U.S. Source Income Subject to Withholding) to the customer and the IRS for the year in which they are awarded. We encourage customers to consult with a personal tax advisor for questions about the impact to personal income tax returns.

⁶All home lending products are subject to credit and property approval. Rates, program terms and conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions and limitations apply. Home lending products provided by JPMorgan Chase Bank, N.A. Member FDIC ©2024 JPMorgan Chase & Co. 80124-245492-107675F-12157473

You're an inspiration to us all

Faith and Community Empowerment (FACE) is making a difference in our neighborhood.

Helping the local economy thrive is just one of the many positive attributes you bring to our area. Extending your abilities and resources to the community through service and other initiatives makes you a true leader.

We're proud to work with Faith and Community Empowerment (FACE).

Visit us at bankofamerica.com/homeloans



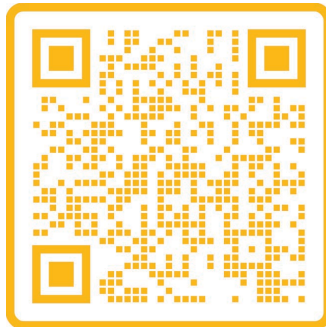


F A C E

FAITH & COMMUNITY
EMPOWERMENT

**THANK YOU FOR COMING TO OUR
27TH HOMEOWNERSHIP FAIR!**

**PLEASE TAKE OUR SHORT
SURVEY!**



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SureStart® is a registered service mark of Citigroup Inc. Final commitment is subject to verification of information, receipt of a satisfactory sales contract on the home you wish to purchase, appraisal and title report, and meeting our customary closing conditions. This offer is not a commitment to lend and is subject to change without notice. There is no charge for the SureStart® pre-approval, but standard application and commitment fees apply.



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27th Annual Homeownership Fair



MIDFIRST
COMMUNITY DEVELOPMENT LENDING

Let the experts at MidFirst Bank help find your dream home.

As a first-time homebuyer, there is a lot to think about. That's why MidFirst Bank makes it easy with an affordable mortgage program designed to meet the unique needs of first-time homebuyers. Plus, our loan prequalification process allows you to determine your budget before you begin shopping for your new dream home.

MidFirst Dream Home Loan¹

- Up to 100% financing²
- Flexible underwriting
- No Private Mortgage Insurance (PMI)
- Lender Origination Fees of \$895 waived
- Borrower must be a first-time homebuyer³

MidFirst Down Payment Assistant & Closing Cost Grant Program⁴

- Limited availability — ask for details
- A \$6,500 or \$5,000 grant, available exclusively for MidFirst Dream Home Loan borrowers⁵
- Grant can be applied to the down payment and/or closing costs of a home purchase
- No payback of grant required
- Can be layered with other down payment assistance programs
- The property must be owner-occupied as a primary residence



Fernando Garces

AVP, Community Development Lending Loan Officer

NMLS ID# 245648

O: 310.867.6803

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Suite 501

Encino, CA 91436

fernando.garces@midfirst.com

Hablo Español



Scan QR Code for more information

midfirst.com/mortgageca

Loan Eligibility: Limited to first-time homebuyers 18 years or older. Collateral must be the applicant's primary residence located in a MidFirst Assessment Area. To qualify either 1) the applicant must be within a Majority Minority Census Tract (tract minority population greater than 50 percent) or a Low-to-Moderate Income Census Tract (tract income is less than 80% of the median income), or 2) the applicant must be considered a low-to-moderate (less than 80% of the median family income of the MidFirst Assessment Area) based on data published by Federal institutions. (Some lenders may require a credit score within certain circumstances) — ask for details when you apply. ²MidFirst follows Home Mortgage Lenders, which considers a first-time homebuyer as someone who has not owned a home in the last three years. ³Down payment and/or closing cost grants: Grant limits and interest — ask for details on availability. If grants are available, grant programs are limited to applicants who are using a MidFirst Home Loan to purchase a primary residence within a Majority Minority Census Tract (tract minority population greater than 50 percent) or the applicant(s) combined annual income must be less than 80% of the median family income of MidFirst Assessment Area based on data published by the Federal financial institutions. (Some lenders may be required to make a down payment on loan and cannot be combined with other MidFirst grant programs. MidFirst will report payment of the grant funds to the IRS as required by applicable law. There may be a tax credit when receiving the grant) — please consult your tax advisor if you have any questions. ⁴Grant depends on loan amount — ask for details when you apply.



REGISTER FOR A HOMEBUYER EDUCATION CLASS TODAY FOR A 20% DISCOUNT!



REGISTER HERE!



27th Annual Homeownership Fair

Make Your Homeownership Dreams Come True!



HUD Approved Housing
Counseling Agency

CAIN RIVIERA
AGE 22
SUCCESSFUL FACE
CLIENT

"I received
\$115,000 in down
payment
assistance.
Thank you FACE!"



Get Up to \$192,000 DOWN PAYMENT

Learn to be a SMART homebuyer!

Sign Up for our 8 hour class which is a requirement for many down payment programs.

- Learn Various Bank and Government Down Payment Programs
- Zero Down Payment, No PMI Loans
- 4 to 1 Match Savings, up to \$22,000
- Build Your Credit Score
- Tips to Avoid Costly Mistakes
- Expert Guidance throughout the Process



REGISTER HERE

To learn more or if you have any questions, email us at housing@facela.org





C2 | Leadership Institute

CULTIVATING LEADERS AT THE INTERSECTION OF CHURCH AND COMMUNITY



CHURCH & COMMUNITY

Designed for leaders who are interested in civic engagement, public-private partnerships, and being a social justice advocate while strengthening church and community partnerships.



HOW C2 WORKS

Through this program, akin to a master's level course, FACE C2 fellows gain the tools, skills and relationships to create success and sustainability in their community ministries. Over the course of the Institute, each fellow launches or strengthens a community development initiative. Fellows are mentored by funders, government officials, media, faith leaders, and community development experts. Fellows develop their initiative using the skills they attain such as fundraising, media and government relations, partnership building, networking, financial literacy, grant writing, eventing, advocacy, program development, outreach strategies, and community needs assessments. Throughout the program, fellows receive up to 8 one on one office hour sessions to ensure successful implementation of their initiative. The whole program culminates to a Pitch Competition, where each fellow presents their finalized initiative to a funding panel before moving on to graduation.

OUTCOMES

- Custom sponsorship package, certificate/ commendation letter request, and press release
- Expanded contacts with local elected officials, media, potential funders, and other community stakeholders
- Custom brochure/flyer of your church's community work
- Established community program
- Elevated visibility in the community and online
- Engaged/Inspired next generation for church for community engagement Increased impact & witness



NOW ACCEPTING APPLICATIONS
2024 FALL PASTOR & LEADERS COHORT

Rolling Applications

Tuesdays 1:00 PM - 5:00 PM, Sept.-Dec. 2024 (Fall Pastor Cohort), 15 Weeks

To apply and see schedule: www.FACELA.ORG/C2-LEADERSHIP-INSTITUTE



Marcy Palos
Restore LA CDC

"I have had the privilege of being a part of the Fall 2022 Cohort of C2 Leadership Institute. This cohort has been a huge blessing in assisting me as I transition from a ministry role to a director of a Community Development Corporation (CDC). The C2 Leadership Institute course has taught me how to use practical tools in setting up our CDC. Furthermore, the C2 team has helped us to focus on how the work we are already doing can have a greater impact!"



Rev. Gary Williams
Saint Mark UMC

"The C2 Institute has poured a wealth of knowledge in me through inspiring speakers and presentations. Because of C2, I've gained a better understanding of how important fundraising and networking really are to my success."



Rev. Won-Seok Suh
Harris UMC

"The C2 Leadership Institute program brought us the tools, the know-how, and the relationships to access resources that can help more quickly meet the current needs of our communities."



AAPI CAREER PATHWAYS INITIATIVE



EARN \$16.90 PER HOUR!
REMOTE & IN-PERSON OPTIONS
FLEXIBLE HOURS: CREATE YOUR OWN SCHEDULE

PAID INTERNSHIPS FOR AGES 14-24!

County Government & Private Sector Internships

700+ Placement Sites: Government, Corporations, and Nonprofits.

Since 2001, Faith and Community Empowerment (FACE) has worked to advance opportunities and leadership for the AAPI Community.

WHAT IS IT?

FACE's AAPI Career Pathways Initiative provides youth with paid internship opportunities in public and private sectors. Through this unique opportunity, AAPI Interns will be able to gain job training and professional skills. In addition, through our mentorship speaker series, youth will be invited to hear from and be mentored by influential leaders from CEOs to government officials.

DETAILS

- Earn \$16.90 per hour
- 160 hours of paid training and work experience. *
- Over 700 internship sites at Businesses, Non-Profits, & LA County Government such as Parks & Recreation, LA County Supervisors, District Attorney's Office and more!
- Jobs include administrative, clerical, IT, hospitality, etc.
- Opportunity to network with County leadership!

DO YOU QUALIFY?

- LA County Residents Ages 14-24
- Must have the right to work in the United States
- If male and 18 years old or older, you may be required to register for Selective Service

For County placements, upon completion of 120 hours, candidates will be eligible to compete for 1-year full time internships and then potential permanent county work positions.

"I am excited to have the opportunity to gain work experience and leadership skills that can be applicable towards my future career! Thank you FACE!"

Dakota Lee, 15, FACE Youth Ambassador

FOR MORE INFORMATION VISIT: WWW.FACELA.ORG/PATHWAYS

Apply Now: <https://forms.office.com/r/WLHVsbVpJJ>
Or Email Pathways@facela.org





F A C E

**FAITH & COMMUNITY
EMPOWERMENT**

CONTACT US

face@facela.org | housing@facela.org
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