



# 28TH ANNUAL HOMEOWNERSHIP FAIR

**SATURDAY,  
JUNE 21, 2025**

**GLORY CHURCH OF JESUS CHRIST**

**IN COLLABORATION WITH:**



Los Angeles County Supervisor

**HILDA L. SOLIS**

First District • Chair Pro Tem

**Los Angeles County  
Supervisor Hilda L. Solis**



**Los Angeles County  
African American  
Employees Association**



**Los Angeles County  
Asian American  
Employees Association**



**Los Angeles County  
Chicano Employees  
Association**



**Los Angeles County  
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28th Annual Homeownership Fair

# 28<sup>th</sup> ANNUAL HOMEOWNERSHIP FAIR

SATURDAY,  
JUNE 21, 2025

Dear Participants,

On behalf of Faith and Community Empowerment (FACE) and our collaborators, the LA County African American Employees Association (LACAAEA), the LA County Asian American Employees Association (LACAAEA), the LA County Chicano Employees Association (LACCEA), and the LA County Hispanic Managers Association (LACHMA), we are delighted to welcome you to our 28th 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.

May your dream of homeownership become a reality.

Blessings!



**Hyepin Im**  
FACE CEO & President



**Jos Ferguson**  
FACE Board Chair



28th Annual Homeownership Fair

# PROGRAM SCHEDULE

**9:00 AM Registration & VIP Reception & Photo Op**

**9:30 AM Welcome**

*Jos Ferguson, FACE Board Chair*

## **Opening Prayer**

*Reverend Richard Seung Hoon Shin, Senior Pastor, Glory Church of Jesus Christ*

## **Opening Remarks**

*Hyepin Im, President & CEO, FACE*

## **Fair Overview**

*Justin Davis, Senior Vice President, Hanmi Bank & FACE Board Secretary and Housing Committee Chair*

## **FACE Homebuyer Testimony**

*Lauro Guzman, FACE Successful Homebuyer*

## **Title Sponsor Remarks**

*Eric Asiedu, Manager, Diverse Lending Sales, First Citizens Bank & FACE Board Treasurer*

## **When Buying a Home can be the Best Decision You Can Make (Rent vs. Buy: Homes Build Wealth)**

*Treasurer Fiona Ma CPA., State of California*

## **Special Remarks: LA County Assessor Jeff Prang**

*Introduced by Edward Yen, Executive Officer, Los Angeles County Board of Supervisors & FACE Board Member*

*Assessor Jeff Prang, LA County*

## **Special Remarks: Supervisor Hilda L. Solis**

*Annette Trejo, Environmental Deputy | Policy Advisor, Office of Supervisor Hilda Solis*

## **Recognition of Collaborating Organizations**

*DeLlora Ellis-Gant, President, Los Angeles County African American Employees Association (LACAAEA)*

*Jodi Chen, Member At-Large, Los Angeles County Asian American Employees Association (LACAAEA)*

*Ildefonso Cardenas, 2<sup>nd</sup> Vice President, Los Angeles County Chicano Employees Association (LACCEA)*

*Robert Meneses, President, Los Angeles County Hispanic Managers Association (LACHMA)*

## **Special Remarks**

*Anna Cheong, Community Affairs Officer, Office of the Comptroller of the Currency*

## **Raffle Drawing #1**

## **Sponsor Tip #1**

*Michelle Scott, Community Lending Mortgage Banker, City National Bank*





# PROGRAM SCHEDULE

## **FACE Homebuyer Testimony Video**

### **Government Down Payment Assistance and Other Assistance Programs**

*Leanne Walker, Training and Outreach Specialist, CalHFA Program  
Tony Tran, Project Manager, Housing Strategies, LA County Development Authority  
Vanessa Holmes, Director of Housing & Special Projects, FACE*

## **Sponsor Tip #2**

*Lisa Hill, FVP, Senior Community Development Officer - CRA, Bank of Hope*

## **Becoming Mortgage-Ready: Credit 101**

*Erin Watts, VP, Product Strategy, Guild Mortgage*

## **Raffle Drawing #2**

### **Fireside Chat: Lender Programs to Help with Down Payment, Closing Costs & Special Loan Products**

*Moderated by Hyepin Im, President & CEO, FACE  
**First Citizens Bank** | Jeannette Ruiz-Mayes, Loan Officer  
**Bank of Hope** | Kyungjoo Park, Loan Officer  
**US Bank** | Jamie Aguirre, Sales Supervisor  
**City National Bank** | Michelle Scott, Community Lending Mortgage Banker  
**Bank of America** | Kerwin Esperias, Senior President; Lending Market Leader  
**Guild Mortgage** | Erin Watts, VP, Product Strategy  
**MidFirst Bank** | Fernando Garces, AVP, Community Development Lending Officer  
**Citibank** | Joseph Guzman, Community Loan Officer*

## **Sponsor Tip #3**

*Jamie Aguirre, Sales Supervisor, US Bank*

## **Raffle Drawing #3**

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

*Jennie Izumi, Realtor, Berkshire Hathaway*

## **Sponsor Tip #4**

*Kerwin Esperias, Senior Vice President; Lending Market Leader, Bank of America*

## **Wildfire Resources**

*Hyepin Im, President & CEO, FACE*

## **FACE Homebuyer Testimony**

*Annsha Harrison, FACE Successful Homebuyer*

## **Closing**

*Hyepin Im, President & CEO, FACE*

## **Thank You & Raffle Drawing #4**

## **Exhibitor Booths & Raffle Drawings**

**1:00 PM Fair Ends**





FIONA MA, CPA  
TREASURER  
STATE OF CALIFORNIA

June 21, 2025

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 its 28th Annual Homeownership Fair.

Since the early 2000s, FACE has been a leader in guiding families along their pathway to homeownership. Through its homeownership fairs, FACE has supported over 16,000 participants with education and tools to assist them achieve their goal of buying a home of their own. I commend FACE for rising to meet the need in the face of a natural disaster by being a key partner in helping Los Angeles County families and businesses rebuild after the L.A. County wildfires this year.



This fair is truly an example of FACE's commitment to better serve disadvantaged communities by connecting them to resources and funds to help revitalize neighborhoods.

Thank you for taking part in this wonderful celebration of faith, empowerment, and community. 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

901 P Street, Suite 411B Sacramento, CA 95814 ♦ P.O. Box 942809 Sacramento, CA 95814 ♦ (916) 653-2995  
[www.treasurer.ca.gov](http://www.treasurer.ca.gov)



28th Annual Homeownership Fair

STATE CAPITOL  
P.O. BOX 942849  
SACRAMENTO, CA 94249-0049  
(916) 319-2049  
FAX (916) 319-2149



DISTRICT OFFICE  
1411 SOUTH GARFIELD AVENUE, SUITE 307  
ALHAMBRA, CA 91801  
(626) 457-4918  
FAX (626) 457-4923

June 21, 2025

Dear Friends,

Congratulations to the Faith and Community Empowerment (FACE) organization on hosting the 28th Annual Homeownership Fair in Los Angeles, California.

I strongly admire and applaud the mission of FACE, which serves to advance the participation, contribution, and influence of the Asian American community through faith and community partnerships. Through the leadership and efforts of your staff, community partners, and faith leaders, more than 1,800 families and individuals will receive assistance to realize their homeownership dreams.



At this year's fair, FACE is providing essential resources including down payment assistance, credit repair, homebuyer education programs, and many other resources. I want congratulate everyone at FACE and your President & CEO, Hyepin Im for your phenomenal work, dedication, and contributions to our community members, helping them achieve the American Dream of home ownership.

On behalf of the California State Assembly's 49th District, I am honored to celebrate the 28th Annual Homeownership Fair hosted by FACE. I offer my congratulations and best wishes for the continued success of your organization.

Sincerely,

Mike Fong  
Assembly Member, 49th District





# BOARD OF SUPERVISORS COUNTY OF LOS ANGELES

866 KENNETH HAHN HALL OF ADMINISTRATION / LOS ANGELES, CALIFORNIA 90012 / (213) 974-1111

**HILDA L. SOLIS**  
SUPERVISOR, FIRST DISTRICT



June 11, 2025

Dear Los Angeles County Prospective Homeowner,

As Chair Pro Tem and Supervisor of Los Angeles County's First District, I am pleased to welcome you to the 28th Annual Homeownership Fair, hosted by Faith and Community Empowerment in collaboration with the Los Angeles County African American Employees Association (LACAAEA), Los Angeles County Asian American Employees Association (LACAAEA), Los Angeles County Chicano Employees Association (LACCEA), and Los Angeles County Hispanic Managers Association (LACHMA).

This Homeownership Fair is a great opportunity for first-time homebuyers to learn more about homeownership, assistance programs, and the steps to start their journey to buy a home. Owning a home is a fantastic pathway to building generational wealth, and to date this annual event has provided over 16,000 people with the information and tools to help them purchase a home.

I am pleased to congratulate all the individuals who made this event possible. Thank you to all experts for their participation and for helping residents achieve their dream of homeownership.

Sincerely,

HILDA L. SOLIS

Supervisor, First District  
Board of Supervisors





## BOARD OF SUPERVISORS COUNTY OF LOS ANGELES

822 KENNETH HAHN HALL OF ADMINISTRATION/ LOS ANGELES, CALIFORNIA 90012

Telephone (213) 974-4444 / FAX (213) 228-3676

**JANICE HAHN**

Fourth District

June 21, 2025

Dear Friends,

Welcome to Faith & Community Empowerment's (FACE) 28th Annual Homeownership Fair.

For nearly three decades, FACE has helped homebuyers fulfill their dreams of becoming a homeowner. FACE has brought together mortgage lenders and minority experts who will provide all the necessary tools to help you purchase a home. Sessions topics will include down payment assistance, credit, home buying process, and foreclosure prevention assistance programs.

It gives me great please to congratulate FACE on another great homeownership fair. I know this wonderful organization will continue to bring these resources together in the hopes of helping our residents achieve their home buying dreams.

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



June 21, 2025

Faith and Community Empowerment  
 3435 Wilshire Boulevard, Suite 350  
 Los Angeles, CA 90010

Dear Friends,

On behalf of the Los Angeles County Assessor's Office, it is my great pleasure to welcome you to the 28th Annual Faith and Community Empowerment (FACE) Homeownership Fair. I would like to extend my gratitude to Los Angeles County Supervisor Hilda Solis, the Los Angeles County African American Employees Association (LACAAEA), the Los Angeles County Asian American Employees Association (LACAAEA), the Los Angeles County Chicano Employees Association, and the Los Angeles County Hispanic Managers Association for co-hosting this important event.

As a member of the Honorary Committee, I am honored to support FACE and its steadfast commitment to advancing equity through access to essential resources and education for underserved communities. Their ongoing efforts are not only commendable, but also vital in bridging systemic gaps and empowering individuals with knowledge and opportunity.



This annual event plays a crucial role in equipping aspiring homeowners with the practical tools, guidance, and support needed to achieve their dreams of homeownership—a key step toward building lasting familial wealth and generational stability.

I look forward to continuing to champion this important work alongside FACE as we collectively invest in stronger, more inclusive communities. Congratulations on another successful event, and best wishes for many more to come.

Sincerely,

JEFF PRANG  
 Assessor





# Congratulations!

June 21st, 2025

To Faith and Community Empowerment (FACE),

As a San Gabriel City Councilmember, I extend my sincere commendation and gratitude for your continued leadership in hosting the 28th Annual Homeownership Fair.

Through this long-standing annual event, FACE has helped countless individuals and families, especially within underserved communities, access the resources, education, and support needed to achieve the American Dream of homeownership. Your commitment to economic equity, financial empowerment, and cross-cultural collaboration is both inspiring and essential.

Events like this bring together diverse sectors, banks, realtors, government agencies, and community-based organizations, all united in the shared goal of building stronger, more informed, and more resilient communities.

Thank you for the vision, dedication, and impact you continue to bring to Los Angeles County and beyond.

With great respect and appreciation,



Jorge Herrera Avila  
San Gabriel City Councilmember



# SPONSORS

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## EXHIBITOR BOOTHS

LA County African American Employees Association  
LA County Asian American Employees Association  
LA County Assessor  
LA County Assessment Appeals Board  
LA County Chicano Employees Association  
LA County Department of Consumer and Business Affairs (DCBA)  
LA County Development Authority  
LA County Hispanic Managers Association  
Supervisor Hilda L. Solis  
LA County Treasurer and Tax Collector



# THANK YOU TO OUR 28TH ANNUAL HOMEOWNERSHIP FAIR PARTNERS!

## Honorary Committee



**State Treasurer Fiona Ma, CPA**  
CA State



**Assemblymember Mike Fong**  
CA Assemblymember



**Supervisor Hilda L. Solis**  
LA County



**Supervisor Janice Hahn**  
LA County



**Assessor Jeff Prang**  
LA County



**Councilmember Jorge Herrera Avila**  
San Gabriel Councilmember

## Planning Committee Members

- Eric Asiedu
- Jodi Chen
- Justin Davis
- Guadalupe Duran-Medina
- DeLlora Ellis-Gant
- Johanna Hernandez
- Reina Medrano
- Robert Meneses
- Susana Ortega
- Tara Parham
- Diane Park
- Dara Smith
- Annette Trejo
- Daniella Urbina
- Jeannette Villa
- Eddie Yen
- Jesse Zhu



# THANK YOU TO OUR 28TH ANNUAL HOMEOWNERSHIP FAIR PARTNERS!

## Raffle Sponsors

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- BMO
- East West Bank
- First Citizens
- Guild Mortgage
- Korean Media Foundation
- Los Angeles County African American Employees Association
- Los Angeles County Asian American Employees Association
- Los Angeles County Chicano Employees Association
- Los Angeles County Hispanic Managers Association
- MidFirst Bank

## Media Sponsors & Coverage

- ABC7
- Chosun Daily
- KBS
- Korea Daily
- Korea Times
- Los Angeles Sentinel
- Radio Seoul
- Spectrum
- Univision

## Supporting Organizations



# ABOUT FACE

## FACE's Mission

**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 24 years. To make a contribution, please visit [www.facea.org](http://www.facea.org).

## FACE PROGRAMS

### Affordable Housing

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. Now, FACE is walking with churches to assist them with developing affordable housing on their own land. We raise awareness of the opportunity to build multi-million dollar affordable housing without upfront out of pocket costs or expertise. In return, churches can receive cash flow without selling their land.



# FACE PROGRAMS

## Homeownership Program & LMI Resources

FACE assists first-time homebuyers in their homeownership journey through our Homeownership Fairs, Homebuyer Education, and counseling. FACE has had many homeownership fairs over the years. This event is a beacon of hope, a gateway to a brighter future for countless families in our community. We bring together experts, resources, and invaluable information to guide aspiring homeowners on their journey. As a HUD-approved housing counseling agency, we assist first-time homebuyers in their homeownership process through our Homebuyer Education. Prospective homeowners learn about financial literacy, down payment assistance programs, escrow, and related topics that will equip them to purchase a home and be a prepared, informed buyer.

To date, 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. In addition, FACE provides existing homeowners with mortgage relief and foreclosure prevention counseling, saving over \$93 Million in mortgages from going into foreclosure.

We hope to continue to share these resources with the community through our Homeownership Fairs and Homebuyer Education Classes. We believe that everyone should know the pathway to homeownership.

## Youth Workforce Development

Throughout the years, FACE has championed many initiatives to promote workforce development. FACE was an Americorps Vista sponsor for over ten years. We received a \$5 million grant from the United States Department of Labor to provide job training, professional development, and employment opportunities for at-risk AAPI youth. FACE was also a LA Hire partner and ran a workforce initiative targeting AAPI individuals with the City of Los Angeles.

Our current AAPI Career Pathways Initiative addresses the underrepresentation of AAPI youth in job training programs. The AAPI population makes up 17% of the county population, yet only 3% of the participants in the LA County's paid job training/internship program. FACE's AAPI Career Pathways Initiative has provided over 900 youth access to paid internships and job training.





# FACE PROGRAMS

## Stop AAPI Hate & Racial Solidarity

FACE works to increase accurate visibility and awareness of struggles faced by the AAPI Community by combatting myths used to marginalize and pin minorities against each other. We fight for a world standing in solidarity by bringing truth, justice and understanding. We work to create a seat at the table for the AAPI community.

FACE has hosted many convenings with government/corporate decision makers and stakeholders in the community to facilitate partnerships that will address challenges faced by the community. Some past convenings have included with SBA, Metro CEO, LAPD, LAHSA, various elected officials, White House, SAMHSA, HUD (Housing and Urban Development), U.S. Department of LABOR Secretary, amongst others. In response to the disproportionate impact of COVID-19 on the AAPI community, we also launched Black & Asian Solidarity, Stop AAPI Hate, and COVID-19 relief movements. We worked in collaboration with Black and Asian leaders to discuss true allyship, raise awareness on myths and issues facing AAPI, and advocate for the AAPI community in the White House.

FACE is an awardee of the historic Stop the Hate grant in California. With this grant we are furthering our mission to stop AAPI hate through advocacy, research, and solidarity. FACE has hosted various Stop the Hate townhalls, advocated for AAPI inclusion in PNC's \$88 Billion Community Benefits Initiative, and furthered our S.A.I.G.U campaign commemorating the LA Riots and bringing healing through truth & understanding. Finally, FACE contributed to creating curriculum that is integrated in the state ethnic curriculum.

## Church & Non-Profit Leadership Development 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 Development Training (Cont).

FACE's C2 (Church and Community) Leadership Institute is a transformative professional leadership program targeting faith leaders, ministers, and lay leaders who are interested in community development. The program empowers and awakens them to new possibilities and sustainability for their ministries by strengthening church and community partnerships through community engagement and advocacy.

Through this program, akin to a master's level course, 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. The class is 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, event planning, advocacy, program development, outreach strategies, and community needs assessments.

Throughout the program, fellows receive at least 8 one-on-one office-hour sessions to ensure their initiative's success. The whole program culminates in a Pitch Competition, where each fellow presents their finalized initiative to a funding panel before moving on to graduation.

## Special Thanks

- John-Pierre (JP) Abilla
- Sam Assoum
- Michael Ellison
- Kevin Kalin
- Sophia Kim
- Chris Lim
- Reverend Richard Seung Hoon Shin
- Celso Templo
- Vikki Valles
- Eddie Yen

## Thank You to Our Volunteer Organization

- PAVA World



# FACE BOARD OF DIRECTORS

- Jos Ferguson, FACE Board Chair
- Eric Asiedu, FACE Board Treasurer, First Citizens Bank, Director of Mortgage Marketing & Sales Support
- Justin Davis, FACE Board Secretary & Housing Chair, Hanmi Bank Sr. VP
- Hyepin Im, FACE President and CEO
- Kim Anthony Morrow, FACE Board Member, Urban Business Institute, Founder & Director,
- Nora Guerrero, FACE Board Member, Guild Mortgage, Senior Vice President, Community Lending Solutions
- Christine Youn Hung, FACE Board Member, Northern California District Church of the Nazarene, Assistant District Superintendent
- Phyllis Myung, FACE Board Member, New City Church of Los Angeles, Lead Pastor
- Rev. John Jongdai Park, FACE Board Member, Joong-Ang Korean Church, Sr. Pastor
- Maury Ruano, FACE Board Member, LAUSD, Project Development Manager
- Eddie Yen, FACE Board Member, LA County Board Of Supervisors, Executive Officer

## FACE STAFF

- Hyepin Im, President and CEO
- Vanessa Holmes, Director of Housing & Special Projects
- Claire Shin, Marketing & Programs Coordinator
- Gwen Serrano, Program Assistant, NAPCA Participant
- Marielle Pineda, Intake Specialist
- Bernadine Jalos, Intake Specialist

## FACE INTERNS

- Katelyn Hung
- Sarah Seo
- Krystal Tran





## Faith and Community Empowerment (FACE) — We're proud to support you

At Bank of America, we are committed to improving financial lives. We focus on issues that fundamentally connect to economic mobility — like workforce training, affordable housing and addressing basic needs. By partnering with organizations that drive local solutions, we can help people build better lives and create strong sustainable local communities.

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28th Annual Homeownership Fair

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28th Annual Homeownership Fair

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28th Annual Homeownership Fair



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| by <b>The Home Depot</b>          | <b>Purchase Assistance</b>       |               |
| ▼ <b>Zero Down</b>                | (LIPA)                           |               |
| ▼ <b>Community Lending</b>        | ▼ <b>Los Angeles County</b>      |               |
| ▼ <b>Program</b>                  | <b>Home Ownership</b>            |               |
| <b>CalHFA CalPLUS</b> with ZIP    | <b>Program (HOP)</b>             |               |
| ▼ <b>CalHFA MyHome</b>            | <b>WISH Program</b>              |               |
| ▼ <b>Assistance</b>               | ▼ <b>Habitat for Humanity LA</b> |               |
| ▼ <b>GSFA Platinum Program</b>    | <b>DPA Program</b>               |               |
| ▼ <b>GSFA Platinum Assistance</b> | ▼ <b>LAHD Moderate Income</b>    |               |
| to Own                            | <b>Purchase Assistance</b>       |               |
| ▼                                 | (MIPA)                           |               |
|                                   | ▼                                |               |



**Lily Navarro**

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**Amy Cordero**

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acordero@guildmortgage.net

### Se habla español

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Learn more



28th Annual Homeownership Fair

usbank.com/communitypossible



## The changes we make today shape the possibilities of tomorrow

Sometimes, one small change can create an echo that impacts the entire community. That's why U.S. Bank proudly supports, invests and volunteers in communities like yours. Because we believe the changes, we make today will inspire even greater change tomorrow.

U.S. Bank is proud to support FAITH AND COMMUNITY EMPOWERMENT.

|



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28th Annual Homeownership Fair

FDIC EQUAL HOUSING LENDER SBA Preferred Lender



# Hope feels right at home



We know hope has the power to open new doors and keep our communities thriving. That's why Bank of Hope is a proud sponsor of **FACE**.

Follow us on   





Deeper collaboration  
creates stronger  
communities.

East West Bank has worked to build stronger communities for more than 50 years. We're proud to support organizations like **Faith and Community Empowerment (FACE)** that share our commitment to helping our neighbors grow and thrive. Working together, we can take the future further.

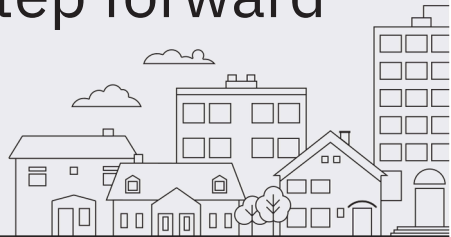
 **EASTWESTBANK**  
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 Equal Housing Lender    Member FDIC

**FHLBank**  
San Francisco

## Helping aspiring homeowners take a big step forward

FHLBank San Francisco's WISH Program offers first-time homebuyers matching grants for downpayment and closing costs.



FHLBank San Francisco partners with our members in Arizona, California, and Nevada to promote homeownership.

Since 2000, the WISH Program has funded \$160 million in matching grants for more than 10,000 first-time homebuyers.

WISH grants are only available through FHLBank San Francisco's members. Interested homebuyers should contact a participating member bank or credit union directly to learn about eligibility and how to apply for a matching grant.

See a list of participants at [fhlsf.com/wish25](http://fhlsf.com/wish25)



28th Annual Homeownership Fair

## A strong community is built on a solid foundation.

At PNC, we're proud to live and work among the people and organizations that dedicate themselves to making our communities brilliant.



BRILLIANTLY BORROWING

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**Fernando Garces**

AVP, Community Development  
Lending Loan Officer

NMLS ID# 245648

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M: 661.220.9220

16633 Ventura Blvd.  
Suite 601  
Encino, CA 91436

fernando.garces@midfirst.com

Hablo Español

## 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 Loan<sup>1</sup>

- Up to 100% financing<sup>2</sup>
- Flexible underwriting
- No Private Mortgage Insurance (PMI)
- Lender Origination Fees of \$895 waived<sup>3</sup>
- Borrower must be a first-time homebuyer<sup>3</sup>



Scan QR Code for more information

### MidFirst Down Payment Assistance & Closing Cost Grant Program<sup>4</sup>

- Limited availability — ask for details
- A \$6,500 or \$5,000 grant available exclusively for MidFirst Dream Home Loan borrowers\*\*
- 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

midfirst.com/mortgageca



**<sup>1</sup>Dream Home 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 collateral property must be located within a Majority Minority Census Tract (tract minority population greater than 50 percent) or Low-to-Moderate Income Census Tract (tract income is less than 80% area median income), or 2) the applicant(s) combined annual income must be considered Low-to-Moderate (less than 80% of the median family income of the MidFirst Assessment Area) based on data published by Federal Institutions Examination Council (FFIEC). <sup>2</sup>A down payment may be required under certain circumstances — ask for details when you apply. <sup>3</sup>MidFirst follows Fannie Mae guidelines, which considers a first-time homebuyer as someone who has not owned a residential property in the last three years. <sup>4</sup>**Down payment and/or closing cost grant:** Grant funds are limited — ask us about availability. If funds are available, grant programs are limited to applicants who qualify for and use the Dream Home Loan to purchase a primary residence within in a Majority Minority Census Tract (tract minority population greater than 50 percent) or the applicant(s) combined annual income must be considered Low-to-Moderate (less than 80% of the median family income of MidFirst Assessment Area) based on data published by the Federal Financial Institutions Examination Council (FFIEC). Grant funds must be applied to closing costs and/or 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 tax implications associated with receiving the grant — please consult your tax advisor if you have any questions.

**\*\*** Amount offered depends on loan amount — ask for details when you apply.



28th Annual Homeownership Fair







# C2 | Leadership Institute

## ***Fund Your Good Work!***



As a C2 Fellow, you will gain the essential tools, skills, and networks needed to lead impactful community development initiatives. During the Institute, each fellow will launch or enhance a community project, guided by mentors including funders, government officials, media professionals, faith leaders, and community development experts.

### EXPAND YOUR

- FUNDING
- RESOURCES
- PARTNERSHIPS



### **Rev. Gary Bernard Williams - Saint Mark UMC**

"We just received the largest grant that I've ever received. \$150,000 just to get to get us started. A lot of that has come through going through the C2 Leadership process—being able to pitch concisely has allowed me to build my partners. That's been really key to how we do ministry."

***Are you ready to become a leader for change in your community? Learn more and apply here!***





# AAPI CAREER PATHWAYS INITIATIVE

**EARN \$17.20 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 \$17.20 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](http://WWW.FACELA.ORG/PATHWAYS)**

**Apply Now: [bit.ly/aapi-pathways](http://bit.ly/aapi-pathways)  
 Or Email [Pathways@facela.org](mailto:Pathways@facela.org)**





# BUILD AFFORDABLE HOUSING ON YOUR CHURCH PROPERTY

**STRUGGLING WITH DECLINING  
ATTENDANCE OR OFFERINGS?**

**DON'T SELL YOUR LAND —  
BUILD ON IT.**  
**GET THE SAME FINANCIAL RETURN!**



## TURN YOUR CHURCH LAND INTO A BLESSING

Through FACE's Affordable Housing Program, we walk alongside churches like yours to help develop affordable housing on your property.

- ✓ FREE Consultation
- ✓ Zero/minimal out of pocket upfront cost
- ✓ Address the need for affordable housing
- ✓ Generate long-term cash flow
- ✓ ZERO expertise needed!

## CONTACT US

✉ [info@facela.org](mailto:info@facela.org)

☎ 213-985-1500



🌐 [www.facela.org](http://www.facela.org)





HUD Approved Housing  
Counseling Agency

# Homeownership Dreams Can Come True!



**CAIN RIVERA, AGE 22  
NEW HOMEOWNER**

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

**ABC 7 NEWS**

**Sign up for our Homebuyer Education Class and  
learn from industry experts!**

\*Our HUD approved class is a requirement for many down payment programs

## Up to \$213,000 DOWN PAYMENT

City of LA LIPA & Other Programs

- Learn Various Bank and Government Down Payment Programs
- Zero Down Payment, No PMI Loans
- 4 to 1 Match Savings, up to \$32,000
- Build Your Credit Score
- Tips to Avoid Costly Mistakes
- Expert Guidance throughout the Process

**Register  
Here!**



**Inquiries:**  
[housing@facela.org](mailto:housing@facela.org)  
(213) 985-1500

**Learn More at [www.facela.org](http://www.facela.org)**



28th Annual Homeownership Fair



HUD Approved Housing  
Counseling Agency

# 주택 소유의 꿈이 이루어집니다!



다운페이먼트 보조 \$132,796.00 지원받  
한달 모기지 \$1,881.00 (현재 \$325.00 포함)

Sales Price	\$390,370.00
Client Downpayment	\$13,800.00
Total Downpayment Assistance	\$124,796.00
Other Assistance	\$0.00
Total Assistance	\$124,796.00
Mortgage Payment	\$1,556.00
HOA	\$305.00
Total Monthly Payment	\$1,861.00
Seller Credit	\$6,500.00
Bank Credit	\$1,500.00
	\$8,000.00
City of Los Angeles LIPA	\$84,296.00
Project Rainwest	\$10,500.00
Equity Builder Boston Private	\$15,000.00
DCAP Funds Boston Private	\$15,000.00
Total Downpayment Assistance	\$124,796.00
	\$132,796.00

장세라, 27 세  
새로운 주택 소유자

"저는 FACE 단체에 도움으  
로 \$ 13만2천불 다운 페이  
먼트 보조금을 받게되었습  
니다. 감사합니다!"

## 주택 구입자 교육 수업을 듣고 전문가로부터 배우세요!

\*많은 계약금 프로그램에 필요한 8시간 수업에 등록하세요.

# \$213,000 다운페이 보조금

LA시 LIPA 프로그램

- 다양한 은행 및 정부 지원 프로그램
- 특별 융자상품 - 0% 다운 페이먼트, No 모기지 보험
- 4 대 1 메칭 적금 프로그램, 최대 \$ 32,000
- 크레딧 점수 수정 및회복
- 구입 과정에 실수를 피하는 팁
- 구입 과정중 전문 상담 가능

등록하다  
아래에!



질문하기:

[housing@facela.org](mailto:housing@facela.org)  
(213) 985-1500

자세히 알아보기: [www.facela.org](http://www.facela.org)





# **GET A JUMPSTART ON YOUR HOMEOWNERSHIP JOURNEY**

## **SIGN UP FOR AN UPCOMING HOMEBUYER EDUCATION CLASS!**

SHOW PROOF OF PURCHASE AND GET TWO  
EXTRA RAFFLE TICKETS AT FACE'S BOOTH







**THANK YOU FOR COMING TO OUR  
28TH HOMEOWNERSHIP FAIR!**

**PLEASE TAKE OUR SHORT  
SURVEY!**





**F A C E**

FAITH & COMMUNITY  
EMPOWERMENT

**CONTACT US**

face@facela.org | housing@facela.org  
213-985-1500

**3435 WILSHIRE BLVD., SUITE 350  
LOS ANGELES, CA 90010**

[www.facela.org](http://www.facela.org)