



26TH ANNUAL HOMEOWNERSHIP FAIR

SATURDAY 7.15.2023 | 9am-1pm

Wilshire UMC, Los Angeles, CA

IN COLLABORATION WITH



Los Angeles County
Asian American
Employees Association



Los Angeles County
African American
Employees Association

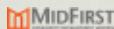
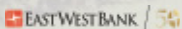
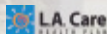
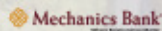


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HOMEOWNERSHIP DREAM TO REALITY

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26th ANNUAL HOMEOWNERSHIP FAIR

SATURDAY, JULY 15TH



Dear Participants,

On behalf of Faith and Community Empowerment (FACE) and our collaborators, the LA County Asian American Employees Association, LA County African American Employees Association, Wilshire UMC, and Dreams Come True Foundation we are delighted to welcome you to our 26th Annual Homeownership Fair.

To date, we have helped over 16,000 homebuyers be on their way to realizing their dream of homeownership. In addition, we have helped 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 sponsors, First Citizens Bank, US Bank and Bank of Hope, 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
CEO & President
FACE



Filiberto Gonzalez
Board Chair
FACE



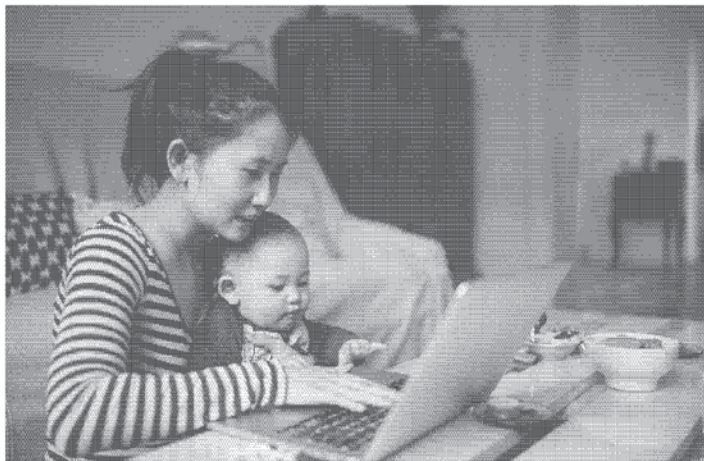


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- Can be combined with other down payment assistance and grant programs

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- Low down payment options
- First-time homebuyer help
- FHA and VA mortgages
- Financing available for a wide price range of homes
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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**.



PROGRAM SCHEDULE

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

9:00am Registration & Check in | VIP Meet & Greet

9:30am Welcome Remarks & Video Testimony

Hyepin Im, FACE President

Myeko Smith, FACE Successful Homebuyer

Fair Overview

Justin Davis, FACE Board Secretary/Housing Chair &

SVP, Correspondent & Warehouse Lending Manager, Hanmi Bank

Collaborator Remarks

Edward Yen, FACE Board Member & Assistant Executive Officer,

Executive Office (EO); President, Los Angeles County Asian American Employees Association (LACAAEA)

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

Peter Park, Founder/Chairperson, Dreams Come True Foundation

Collaborator Remarks & Opening Prayer

Rev. Suzana Park, Pastor, Wilshire UMC

Certificate Presentation

Jimmy Wu, Field Deputy, Office of Supervisor Kathryn Barger

Sponsor Greetings & Thanks

Introductions By: Maury Ruano, FACE Board Member

Moe Amhaz, VP, Regional Sales Manager, First Citizens Bank

Julie Davis, Mortgage Sales Supervisor, US Bank

Peter Park, SVP, National Sales Manager, Mortgage Banking, Bank of Hope

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

Jason Pu, Director, US Department of Housing Urban Development Regional Office

FACE Homebuyer Education Client Testimony

Sequoia Tully, FACE Successful Homebuyer

Government Down Payment Assistance and Other Assistance Programs

Introductions By: Carol Chung, FACE Board Member

Hyepin Im, FACE President

Rosa Amaya, Field Mortgage Banker, First Citizens Bank

Leanne Walker, Training and Outreach Specialist, CalHFA

PROGRAM SCHEDULE

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

Veronica Herrera, Director of Product Management, Experian

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

First Citizens Bank | Moe Amhaz, VP, Regional Sales Manager

US Bank | Julie Davis, Mortgage Sales Supervisor

Bank of Hope | Peter Park, SVP, National Sales Manager -
Mortgage Banking

Mechanics Bank | Fred Lambright, Senior Vice President,
Community, Development/CRA Officer

East West Bank | Alex Islas, VP, Mortgage Community
Outreach Office

Bank of America | Nelson Menendez, Community Lending
Officer

City National Bank | Vanessa Montanez, Senior Vice President

MidFirst Bank | Fernando Garces, AVP Community
Development Lending Officer

Tying it all together: How First Time Homebuyer Program Works

Hyepin Im, President & CEO, FACE

Getting Your Offer Accepted in Today's Market

Jennie Izumi, Realtor, Berkshire Hathaway

Joel Fajardo, Realtor, Keller Williams Encino-Sherman Oaks

Douglas Lee, Broker Associate, Compass Probate

Mortgage Relief & Foreclosure Prevention

Hyepin Im, President & CEO, FACE

Next Steps: Homebuyer Education Sign Up & Closing Remarks

Hyepin Im, President & CEO, FACE

Closing Prayer

*Rev. John Jongdai Park, Senior Pastor of Joong Ang Presbyterian
Church*

11:30am Visit Exhibitors and Qualify to Win Prizes!

1:00pm Fair Ends

Homebuyer Education Class certificate is required to qualify for downpayment programs.



26th Annual Homeownership Fair

JUDY CHU, Ph.D.
28th DISTRICT, CALIFORNIA

WASHINGTON, D.C. OFFICE
2423 RAYBURN HOUSE OFFICE BUILDING
WASHINGTON, DC 20515
(202) 225-5464
(202) 225-5467 (FAX)

PASADENA DISTRICT OFFICE
527 SOUTH LAKE AVENUE, SUITE 250
PASADENA, CA 91101
(626) 394-0110
(626) 394-0132 (FAX)



Congress of the United States
House of Representatives
Washington, DC 20515

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SUBCOMMITTEE ON CONTRACTING AND
INFRASTRUCTURE
SUBCOMMITTEE ON INNOVATION,
ENTREPRENEURSHIP, AND WORKFORCE
DEVELOPMENT

July 15, 2023

Faith and Community Empowerment
4350 Wilshire Boulevard
Los Angeles, CA 90010

Dear Friends,

I would like to extend a warm welcome to all those gathered here with the Faith and Community Empowerment (FACE) to celebrate its 26th Annual Homeownership Fair. FACE is excited to host this fair in collaboration with the Los Angeles County Asian American Employees Association (LACAAEA) and Los Angeles County African American Employees Association (LACAAEA).



As a United States Department of Housing and Urban Development (HUD)-approved non-profit housing counseling agency, FACE has served as a strong connection between the Asian American and Pacific Islander (AAPI) community and the larger community through organizing numerous events over the years to benefit the diverse populations in Los Angeles and elsewhere.

The 26th Annual Homeownership Fair seeks to unite thousands of homeowners and connect them with mortgage lenders and industry experts, overall providing them with the tools to purchase a home.

On behalf of the United States House of Representatives and the people of the 28th Congressional District, I offer my congratulations and best wishes for the continued success of the Faith and Community Empowerment.

Sincerely,

JUDY CHU, Ph.D.
Member of Congress, 28th District



TED W. LIEU
36TH DISTRICT, CALIFORNIA

COMMITTEE ON THE
JUDICIARY

COMMITTEE ON
FOREIGN AFFAIRS

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Congress of the United States
House of Representatives
Washington, DC 20515-0536

2454 RAYBURN HOUSE OFFICE BUILDING
WASHINGTON, DC 20515
(202) 225-3976

1545 CORNITH AVENUE, SUITE 101
LOS ANGELES, CA 90025
(323) 651-1040

1600 ROSECRANS AVENUE, 4TH FLOOR
MOUNTAIN VIEW, CA 90266
(310) 321-7664

July 15, 2023



Dear Friends,

Please accept my warmest wishes as you gather for the 26th Annual Homeownership Fair hosted by Faith and Community Empowerment (FACE).

For 22 years, FACE has worked tirelessly with community leaders and other organizations to provide educational and advocacy training regarding homeownership for underserved communities. FACE has led the way in addressing barriers to homeownership and has provided services and support for potential homeowners in low-income, immigrant, and disenfranchised communities. The Homeownership Fair is a great opportunity for first-time homebuyers to learn more about resources and assistance programs available to them that will help make their dream of homeownership a reality.

I would like to join FACE in thanking partner organizations which have helped make this event a success. The Los Angeles County Asian American Employees Association (LACAAEA) and the Los Angeles County African American Employees Association (LACAAEA) and other sponsors have provided critical support to make this event successful.

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

Sincerely,

Ted W. Lieu

Ted W. Lieu
Member of Congress

PRINTED ON RECYCLED PAPER





FIONA MA, CPA
TREASURER
STATE OF CALIFORNIA

July 15, 2023

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 26th Annual Homeownership Fair.

Since 2003, 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. As a bridge connecting our state's historically underserved communities with critical resources, FACE continues to serve as an invaluable resource for socioeconomically disadvantaged Californians.

Today's event is an example of FACE's ongoing commitment to revitalizing neighborhoods and empowering low-income individuals and families to realize financial stability through home ownership.

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



900 P Street, Suite 411B Sacramento, CA 95814 • P.O. Box 941809 Sacramento, CA 95814 • (916) 653-2995
www.treasurer.ca.gov



26th Annual Homeownership Fair

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



DISTRICT OFFICE
1255 CORPORATE CENTER DR., SUITE 216
MONTEREY PARK, CA 91754
(323) 264-4949
FAX (323) 264-4916

July 15, 2023

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



Dear Friends,

Congratulations to the Faith and Community Empowerment organization on hosting the 26th 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 12,000 families and individuals will receive assistance to realize their homeownership dreams.

On behalf of the California State Assembly's 49th District, I am honored to celebrate the 26th 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



STATE CAPITOL
P.O. BOX 942849
SACRAMENTO, CA 94249-0066
(916) 319-2066



DISTRICT OFFICE
3424 WEST CARSON STREET, SUITE 450
TORRANCE, CA 90503
(310) 375-0891
FAX (310) 375-6245

July 15, 2023



Dear Friends:

Please accept my warmest wishes as Faith and Community Empowerment (FACE) celebrates its 26th Annual Homeownership Fair.

I commend President/CEO Hyepin Im, the Board of Directors, the Staff and membership of FACE for their commitment to advancing the Asian American and Pacific Islander community's participation, contribution and influence through faith-based and community partnerships. For over two decades, FACE has provided people with the resources they need to pursue home ownership in the most difficult times.

Thank you FACE for all your hard work and dedication.

Best wishes for a successful and memorable event!

Sincerely,

AL MURATSUCHI
Member of California State Assembly, 66th District



STATE CAPITOL
P.O. BOX 942845
SACRAMENTO, CA 94249-0354
(916) 319-2654
FAX (916) 319-2154

DISTRICT OFFICE
320 WEST 4TH STREET, SUITE 1050
LOS ANGELES, CA 90013
(213) 620-4640
FAX (213) 620-6319

E-MAIL

Assemblymember.Santiago@assembly.ca.gov



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HIGHER EDUCATION
PUBLIC SAFETY
UTILITIES AND ENERGY

SELECT COMMITTEES
CHAIR: LOS ANGELES COUNTY
HOMELESSNESS

July 15, 2023

Dear Friends,

Greetings and a warm welcome to all those attending Faith and Community Empowerment's (FACE) 26th Annual Homeownership Fair! I would like to thank FACE's Board of Directors and staff for hosting this wonderful event.

Since its inception in 2001, FACE has provided through faith-based and community partnerships educational and economic development services to the most vulnerable and underserved communities of Los Angeles. I commend FACE for their leadership and determination in improving the quality of life for these residents and empowering them to overcome the barriers to success.

I look forward to continuing to work with FACE to serve our residents in the state of California and the 54th Assembly District in Los Angeles. Please accept my best wishes for continued success!

Sincerely,

MIGUEL SANTIAGO

Assembly Member, 54th District





BOARD OF SUPERVISORS COUNTY OF LOS ANGELES

869 KENNETH HAHN HALL OF ADMINISTRATION/LOS ANGELES, CALIFORNIA 90012
Tel: 213-974-5555 Fax: 213-974-1010

KATHRYN BARGER
SUPERVISOR, FIFTH DISTRICT

July 15, 2023

FACE
3550 Wilshire Boulevard, Suite 1124
Los Angeles, CA 90010

Dear Friends,

It is a privilege to join you to celebrate Faith and Community Empowerment's (FACE) 26th Annual Homeownership Fair.

Our Los Angeles County residents benefit from your efforts to connect them to mortgage lenders and industry experts who aid in the process of purchasing a home. I commend FACE for your consistent community engagement through faith and community partnerships. Prospective homeowners have better access to resources and funds because of your commitment to bridge the gap for both the Asian American community and community at large.

Congratulations on 26 years of dedication and advocacy for future homeowners. I look forward to your continued success in the years to come.

Best wishes,

A handwritten signature in black ink that reads "Kathryn Barger".

KATHRYN BARGER
Supervisor, Fifth District
Los Angeles County





**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



July 15, 2023

Dear Friends,

On behalf of the First District of Los Angeles County, I am pleased to welcome you to Faith and Community Empowerment (FACE)'s 26th Annual Homeownership Fair.

I commend FACE, the Los Angeles County Asian American Employees Association, and the African American Employees Association for hosting this wonderful event. I also want to express my gratitude for extending me the honor of serving in the Honorary Committee.

For two decades, FACE has been committed to serving and uplifting underserved communities by empowering faith community leaders, advocating for marginalized groups, and guiding thousands of families to reach the "American Dream" by providing counseling and helping them become homeowners.

I send my best wishes for a successful event and the continued success of FACE. I look forward to seeing more of the positive impact FACE has in the lives our LA County families.

Sincerely,

Hilda L. Solis

HILDA L. SOLIS
Supervisor, First District
Board of Supervisors.





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



July 15, 2023

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

Dear Friends,

It's my honor to welcome you to the 26th Annual Faith and Community Empowerment (FACE) Homeownership Fair. I want to also give recognition to your partners in this most vital journey toward home ownership - the Los Angeles County Asian American Employees Association (LACAAEA) and Los Angeles County African American Employees Association (LACAAEA).

Whether you are Black, Asian, Hispanic, Indigenous, or another ethnicity, know that equity for all in this great nation is achievable, especially with the support of organizations like FACE. Make no mistake about it: Our strength is our diversity.

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. Count on having an advocate in the Los Angeles County Assessor's Office and I encourage you to review the tax savings' programs available to you including the Homeowners' Exemption by visiting our website at assessor.lacounty.gov.



Your presence at today's 26th Annual FACE Homeownership Fair is a reflection of the progress we have made in tackling racial and economic inequality in home ownership. Take these resources and tools and use them to capture your part of the "American Dream."

Sincerely,

JEFF PRANG
Assessor



CITY OF HAWTHORNE



4455 West 126th Street • Hawthorne, California 90250-4482

July 5, 2023

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

Dear Friends:

I'm honored to celebrate your supporters gathered for the Faith and Community Empowerment (FACE) 26th Annual Homeownership Fair on July 15th at the Wilshire United Methodist Church.

I commend President/CEO Hypein Im, the Board of Directors, the Staff and membership of FACE for their commitment to advancing the Asian American and Pacific Islander community's participation, contribution and influence through faith-based and community partnerships. FACE provides people with the resources they need to pursue home ownership in the most difficult times. In addition, I applaud FACE's fierce advocacy and commitment to continuing to uplift other diverse community members.

Thank you FACE for all your hard work and dedication.

Best wishes for a successful and memorable event!

Sincerely,

Alexandre Monteiro
Councilmember, City of Hawthorne



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26th Annual Homeownership Fair

THANK YOU TO OUR 26TH ANNUAL HOMEOWNERSHIP FAIR PARTNERS!

Honorary Committee



Congresswoman Judy Chu
US Congress



Congressman Ted Lieu
US Congress



State Treasurer Fiona Ma
CA State



Assemblymember Al Muratsuchi
CA State



Supervisor Hilda Solis
LA County



Assessor Jeffrey Prang
LA County



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Supporting Organizations



Ours Foundation, Inc Jerome Horton, Former Chairman, Board of Equalization

LA Dept. of Aging and Disability County of LA Public Libraries

LA County Dept. of Public Social Services

Special Thanks to our Korean Translator

- Peter Joun, Escrow Officer, Pacific Coastline Escrow

Volunteers & Interns

- | | | | |
|----------------|---------------------|---------------------|-----------------------------|
| • Autumn Eaves | • Nathan Kim | • Kathy Green-Jones | • Erica Boatman-Dixon |
| • Cindy Chie | • Suhh Yeon Kim | • Kari Mozena | • Gloria Ward |
| • Dakota Lee | • Tashad Barnes | • William Yen | • Yvette Gilliam-McCullough |
| • Heather Jeon | • Victoria Gonzalez | • Domo McQ | • Raul Saldana |
| • Jeremiah Jun | • Wendy Nan | • Sunshine Davis | • Michael Xie |
| • Julia Choi | • Peter Kim | • Young Choi | • William Yen |
| • Kyan Hsu | • James Jeon | • Mary Lee | • Nykeah Parham |
| • Matthew Zhao | • Mary Lee | • Seungwoo Kim | • Carol Chung |
| • Maylie Duong | • Sungjin Irene Kim | • Joyce McMurry | |

Volunteer Organizations

- | | |
|--|--|
| • LA Eco Village | • MOMME Consulting Inc |
| • Special Needs Network | • DMH |
| • United Mission Evangelical Church | • Miracle Temple COGP-Inglewood |
| • City National Bank | • Los Angeles County African American Employee Association |
| • Los Angeles County Asian-American Employee Association | |

FACE INTERNSHIP & VOLUNTEER OPPORTUNITIES

Gain valuable experience as an intern in Government & Public Relations, Marketing/Outreach, Social Media & Communication, Public Policy, Research & Advocacy Accounting, Grant Writing, Graphic & Video Editing, Website Development, Program Implementation, (i.e. Housing - Financial Literacy - Digital Literacy). To apply, submit your resume to info@facela.org. For more information, please visit www.facela.org.



FACE PROGRAMS

Affordable Housing, Homeownership Programs, & REO Rehab

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

FACE has educated over 15,000 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 actively serves underserved communities by hosting various seminars such as the Homeownership, Foreclosure, and Disaster Readiness Fairs as well as Electric Vehicles, which serve over 1,000 low-income families and individuals annually.

Church & Non-Profit Leadership and Advocacy Training

FACE has trained over 4,000 faith and community leaders how to leverage resources, navigate government, create partnerships, implement programs and services and effectively advocate for their community through seminars and our National Lighting the Community Summit. FACE has also created a Faith and Community Collaborative on Mental Health and Drug Abuse to connect faith leaders with resources in the community.

C2 (Church and Community) Leadership Institute

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 gain the tools, skills and relationships to create success and sustainability in their community development initiatives. Over the course of the Institute, each fellow launches or strengthens a community project. Fellows are mentored by various leaders, including funders, government officials, media, faith leaders and community development experts. Fellows 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 receive ongoing one on one technical assistance to ensure successful implementation of their project.

AAPI Career Pathways Initiative

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 targeting AAPI youth. In outreach for LA County's Youth@Work Program, AAPI youth (ages 14-24) will gain access to job training and internships for \$17/hour up to 160 hours. Internship opportunities include over 700 participating sites in the county, and private or non-profit sectors. County placements open the door to year long internships that could lead to secured employment with the county. 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.



SUPPORT FACE

Faith and Community Empowerment (FACE), is an award-winning, faith-based non-profit organization that was 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 600 partners from across the country, ranging from the White House to Fortune 500 companies, local nonprofit organizations and key institutional stakeholders. Since 2001, FACE has been leading the way in advancing Korean/Asian American community's recognition and participation as full partners in society by removing 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 is addressing community challenges, enhancing the quality of services for low-income, immigrant, and disenfranchised individuals, and changing the landscape for the Korean/Asian American community as a whole.

Your support is valuable to us. Through you, FACE will be able to continue the programs and work that has been done to help the Asian American and greater community in the last 16 years. Make a contribution by visiting www.facela.org If you are interested in internships, job opportunities, or contracting opportunities in the construction, healthcare, engineering and architecture fields (and more!), along with free training opportunities, please sign up.

Visit our [AAPI Youth@Work Career Pathways Initiative](#) page to learn more.

FACE BOARD OF DIRECTORS 2023

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Faith and Community Empowerment 26th Annual Home Ownership Fair



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Deeper collaboration creates stronger communities.

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



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Hablo Español

Give me a call to see how you
can take advantage today.

Homeownership dreams?

The MidFirst Bank Dream Home Loan¹ is a great option for first-time and repeat homebuyers looking for affordable financing.

- Up to 100% financing²
- No Private Mortgage Insurance (PMI)
- Lender Origination Fees of \$895.00 Waived
- Borrower must be a first-time homebuyer³
- Flexible Underwriting
- Limited availability - ask for details
- A \$6,500 grant⁴ 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

¹**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 Financial Institutions Examination Council). Limited down payment may be required under certain circumstances - ask for details when you apply. MidFirst follows FHLM guidelines which consider a first-time homebuyer as someone who has not owned a property in the last three years. ²**Down payment and/or closing cost grants:** 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 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's 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 issue a \$3500-C which required by law as there may be tax implications associated with receiving the grant. Please consult your tax advisor if you have any questions.



Home is where the heart is.

Thank you to Faith and Community Empowerment,
Los Angeles County Asian American Employees Association, and
Los Angeles County African American Employees Association
for equipping families through the Homeownership Fair!



Kathryn
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5th District Supervisor • County of Los Angeles



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Isn't the best time to continue building your legacy right now?

Through our **Community Homeownership Commitment**,¹ we've helped over 34,000 people and families get an affordable loan to buy a home. Here's how it can help you secure your family's future:

-  Down payment help up to **\$10,000** or 3% of the purchase price, whichever is less. Product availability and income restrictions apply.²
-  Closing costs help up to **\$7,500** as a lender credit.³
-  Down payment as low as **3%** down. Income limits apply.⁴

Learn more at bankofamerica.com/homeowner

BANK OF AMERICA 



You are invited to apply. Your receipt of this material does not mean you have been prequalified or pre-approved for any product or service we offer. This is not a commitment to lend; you must submit additional information for review and approval.


¹ **Down Payment program and America's Home Grant program:** Qualified borrowers must meet eligibility requirements such as being owner-occupants and purchasing a home within a certain geographical area. Maximum income and loan amount limits apply. Minimum combined loan-to-value must be greater than or equal to 80%. The home loan must fund with Bank of America.

Bank of America may change or discontinue the Bank of America Down Payment Grant program or America's Home Grant program or any portion of either without notice. Not available with all loan products; please ask for details.

² **Additional information about the Down Payment program:** Down Payment program is available with one mortgage product. Program funds can be applied toward down payment only. Borrowers cannot receive program funds as cash back in excess of earned money deposits. Down Payment Grant program may be considered taxable income; a 1099-MISC will be issued; consult with your tax advisor. May be combined with other offers. The Bank of America Down Payment Grant program may only be applied once to an eligible mortgage/property, regardless of the number of applicants. Homebuyer education is required.

³ **Additional information about the America's Home Grant program:** The America's Home Grant program is a lender credit. Program funds can only be used for nonrecurring closing costs including title insurance, recording fees, and, in certain situations, discount points may be used to lower the interest rate. The grant cannot be applied toward down payment, prepaid items or recurring costs, such as property taxes and insurance. Borrowers cannot receive program funds as cash back.

⁴ Maximum income and loan amount limits apply. Fixed-rate mortgages (no cash-out refinances), primary residences only. Certain property types are ineligible. Maximum loan-to-value ("LTV") is 97%, and maximum combined LTV is 105%. For LTV > 95%, any secondary financing must be from an approved Community Second Program. Homebuyer education may be required. Other restrictions apply.

Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Bank of America, N.A., Member FDIC, Equal Housing Lender 

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FORECLOSURE PREVENTION COUNSELING

**GET UP TO \$80,000
MORTGAGE RELIEF**

In the State of California

- Up to \$20,000 Property Tax Relief in the State of California
- Up to \$30,000 Mortgage Relief in LA County
- Get FREE counseling to:
 - Apply for relief funds
 - Apply for a loan modification

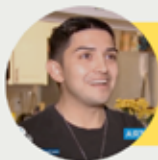
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**Are you a Struggling
Renter?**

- Get FREE rental counseling to:
 - Determine the right rental for you
 - Understand lease & rental agreements
 - Know your fair housing rights.



CLIENT SUCCESSES



**"I received \$115,000
in downpayment
assistance."**

Successful Homebuying Client:
Cain Riviera, Age 22

**"I received \$77,000+ in
mortgage assistance. Thank
you FACE!"**

Successful Foreclosure Prevention Client:
Ms. Dribben

Contact us at:

**housing@facela.org
OR (213) 985-1500**

Learn More at www.facela.org

Faith & Community Empowerment (FACE) is a HUD Approved Housing Counseling Agency





C2 | Leadership Institute

Taking Your Community Ministry to a Professional Community Development Model

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

Resources & Partnerships



Expanded Vision & Opportunities

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.

Funding & Sustainability

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
- Expanded vision & opportunities for increased impact & witness
- Transformative identity in leadership



Rev. Wonseok 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."



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."



Alyssa Gonzaga
UC Berkeley Student

"It was truly a unique and priceless experience, where I gained skills in a way so well integrated that I don't think I can ever find it anywhere else."

NOW ACCEPTING APPLICATIONS FOR OUR 2023 COHORT

Fall 2023

Faith Leaders Cohort

Application Deadline: August 1st

Start: Week of September 12th

End: Week of December 19th

To apply and for more details: www.FACELA.ORG/C2-LEADERSHIP-INSTITUTE

Young Adult Cohort (18-30)

Application Deadline: TBD

Start: TBD

End: TBD

****All sessions are conducted virtually.****



AAPI CAREER PATHWAYS INITIATIVE



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.

WHAT YOU DO:

- Earn \$17 per hour starting **July 1, 2023.**
- 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



TO APPLY: EMAIL PATHWAYS@FACELA.ORG

For more information visit: www.facela.org/pathways







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