

MAKE YOUR HOMEOWNERSHIP DREAMS A REALITY!



# 29TH ANNUAL HOMEOWNERSHIP FAIR

**SATURDAY  
SEPT 13, 2025**

**PILGRIM CONGREGATIONAL CHURCH  
POMONA**

IN COLLABORATION WITH:



**Los Angeles County  
Asian American  
Employees Association**



**Los Angeles County  
Chicano Employees  
Association**



**Los Angeles County  
Hispanic Managers  
Association**

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ncome restrictions apply. Offer available to properties located within First Citizens Bank California assessment counties (Contra 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 AHMP eligible tracts that are over 50% minority based on government issued data through the FFIEC Geo-Coding Mapping System which provides demographic information for census tracts. Website: <https://geomap.ffiec.gov/FFIECGeoCMap/GeocodeMap1.aspx>. 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 availability are subject to change without notice. Other restrictions and limitations may apply.

# 29<sup>TH</sup> ANNUAL HOMEOWNERSHIP FAIR

SATURDAY,  
SEPT 13, 2025

Dear Participants,

On behalf of Faith and Community Empowerment (FACE) and our collaborators, 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 29th Annual Homeownership Fair.

To date, we have helped over 17,000 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



# PROGRAM SCHEDULE

**9:00 AM Registration**

**Co-Emcees: Hyepin Im & Eddie Yen**

**9:15 AM VIP Reception & Photo Op**

**9:45 AM Welcome & Opening Remarks**

*Hyepin Im, President & CEO, FACE*

*Eddie Yen, Executive Officer, LA County Board of Supervisor & FACE Board Member*

**Opening Prayer**

*Kim Anthony, CEO and Founder, Urban Ingenuity & FACE Board Member*

**Fair Overview**

**FACE Homebuyer Testimony**

*Sera Chang, 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)**

*Mayor Tim Sandoval, City of Pomona*

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

*Assessor Jeff Prang, LA County*

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

*Eva Thiel-Maiz, Senior Field Deputy, Office of Supervisor Hilda Solis*

**Recognition of Collaborating Organizations**

*Jayson Chan, President, Los Angeles County Asian American Employees Association (LACAAEA)*

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

*Daniel Rojas, Vice President, Los Angeles County Hispanic Managers Association (LACHMA)*

**Special Remarks**

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

**Raffle Drawing**

**Lender Tip #1**

*Jaime Aguirre, U.S. Bank, Mortgage Sales Supervisor*

**FACE Homebuyer Testimony**

*Louis Mejia, FACE Successful Homebuyer*

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

*Tony Tran, Project Manager, Housing Strategies, LA County Development Authority*

*Vanessa Holmes, Director of Housing & Special Projects, FACE*



# PROGRAM SCHEDULE

## FACE Homebuyer Testimony

*Ellaura Rhapsody, FACE Successful Homebuyer*

## Lender Tip #2

*Lisa D. Hedlund, Senior Lending Advisor, Mechanics Bank*

## Becoming Mortgage-Ready: Credit 101

*Veronica Herrera, Director of Product, Core Credit Services, Experian*

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

*Moderated by Hyepin Im, President & CEO, FACE*

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

**Bank of Hope** | Kyungjoo Park, Loan Officer

**Citibank** | Joseph Guzman, Community Lending Mortgage Officer

**City National Bank** | Michelle Scott, Community Lending Mortgage Banker, Assistant Vice President

**First Citizens Bank** | Jeannette Ruiz- Mayes, Loan Officer

**First City Credit Union** | SVP, Chief Lending Officer

**Guild Mortgage** | David Blazek, Director, Product Development

**MidFirst Bank** | Fernando Garces, Assistant Vice President, Community Development Lending Officer

**US Bank** | Jaime Aguirre, Sales Supervisor

**Mechanics Bank** | Julio Valdez, Senior Lender Advisor

## Fireside Chat: Getting Your Offer Accepted in Today's Market

*Jennie Izumi, Realtor, Berkshire Hathaway*

## Wildfire Resources

*Hyepin Im, President & CEO, FACE*

## FACE Homebuyer Testimony

*Iris Johnson, FACE Successful Homebuyer*

## Next Steps: Benefits of Homebuyer Education & Counseling

*Hyepin Im, President & CEO, FACE*

*Vanessa Holmes, Director of Housing & Special Projects, FACE*

## Thank You & Raffle Drawing

## Exhibitor Booths & Raffle Drawings

**1:00 PM Fair Ends**





**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



September 4<sup>th</sup>, 2025

Congratulations on the 29th Annual Homeownership Fair! This impactful event continues to bring communities together, connecting aspiring homeowners across Los Angeles County with the critical resources and information they need to achieve the dream of homeownership. It is a true testament to your unwavering dedication and remarkable contributions in providing essential services that strengthen relationships and uplift our neighborhoods.

Faith and Community Empowerment (FACE) plays a vital role in supporting the residents of the First District—whether through training faith leaders or delivering key services to our most vulnerable communities. Over the years, you have built deep and meaningful connections, empowering families to create generational wealth and pursue the American Dream through events like this. I'm especially excited to see this month's fair in Pomona, extending these valuable opportunities to even more families in the San Gabriel Valley.

May today be filled with inspiration, connection, and celebration as you guide Angelenos on their journey toward homeownership. On behalf of Los Angeles County's First District, I extend my heartfelt congratulations and sincere appreciation for your continued commitment. I look forward to our continued collaboration and to building a brighter, more inclusive future together. Sincerely,

*Hilda L. Solis*

**HILDA L. SOLIS**  
Chair Pro Tem and Supervisor, First District  
Board of Supervisors



TIM SANDOVAL  
Mayor

## OFFICE OF THE MAYOR



September 13, 2025

On behalf of the Pomona City Council, it is my honor to welcome you to the 29th Annual Faith and Community Empowerment (FACE) Homeownership Fair.

I want to extend heartfelt thanks to FACE for its unwavering dedication to empowering our diverse communities through education and advocacy. I also commend the Los Angeles County Asian American Employees Association (LACAAEA) and the Los Angeles County Chicano Employees Association for their continued partnership and support of this important event.

The journey to homeownership—especially for first-time buyers and historically underserved communities—can be challenging. This Fair serves as a vital resource, offering trusted information, expert guidance, and practical tools to help individuals and families achieve lasting financial stability and build generational wealth.

As Mayor of the City of Pomona, I'm proud to support initiatives that advance equity, opportunity, and inclusive prosperity across our region.

Congratulations on another impactful and inspiring Homeownership Fair!

Sincerely,

Tim Sandoval

City Hall, 505 S. Garey Avenue, Box 660, Pomona, CA 91769 (909) 620-2051 Fax (909) 620-3707

**Pomona • Vibrant • Safe • Beautiful**



29th Annual Homeownership Fair



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



September 13, 2025

Faith and Community Empowerment  
 3350 Wilshire Boulevard, Suite 1124  
 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 29th Annual Faith and Community Empowerment (FACE) Homeownership Fair. I would like to extend my appreciation to the Los Angeles County Asian American Employees Association (LACAAEA) and the Los Angeles County Chicano Employees Association for their collaboration on this important homeownership fair.

It is always an honor to support FACE and its profound dedication to providing education and resources to underserved communities and prospective homeowners. The ongoing effort to bring the Homeownership Fair to diverse communities across Los Angeles County is highly commendable, as it equips aspiring homeowners with essential resources, guidance, and support by empowering them to realize their homeownership goals and laying the foundation for long-term family wealth and generational stability.

I look forward to supporting this vital work in partnership with FACE as we work together to build stronger, more inclusive and knowledgeable communities. Congratulations on another successful event.

Sincerely,

**JEFF PRANG**  
*Assessor*



# Congratulations!

September 13th, 2025

Dear FACE (Faith and Community Empowerment),

As a San Gabriel City Councilmember, I extend my warmest congratulations to you on the occasion of your 29th Annual Homeownership Fair. This fair represents more than an event. It symbolizes hope, empowerment, and the opportunity for families to achieve the American dream of homeownership. By providing access to down payment assistance, financial literacy, foreclosure prevention, and tools to build strong credit, FACE is making an immeasurable impact in uplifting families and strengthening communities.

Your continued dedication to collaboration, bringing together mortgage lenders, government agencies, and community partners, ensures that residents of Los Angeles County and beyond have equitable access to resources that can transform their lives. The success of past fairs, with over a thousand attendees, shows the vital need and the trust that our communities place in your leadership.

I commend FACE, the Los Angeles County Asian American Employees Association, the Los Angeles County Chicano American Employees Association and the Los Angeles County Hispanic Managers Association for your steadfast commitment to equity and empowerment. May this year's fair continue to inspire and open doors for generations to come.

With deepest appreciation and respect,

Sincerely,

*Jorge Herrera Ávila*

Jorge Herrera Ávila  
San Gabriel City Councilmember



# SPONSORS

## PLATINUM

**First Citizens Bank**

## GOLD

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**Mechanics Bank**

## SILVER

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**MidFirst Bank**

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**Bank of Hope**

**City National Bank**

**FirstCity Credit Union**

## EXHIBITORS

Banner Bank  
Berkshire Hathaway  
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Cathay Bank  
HomeShield Real Estate

## EXHIBITOR BOOTHS

Faith and Community Empowerment  
City of Pomona  
LA County Asian American Employees Association  
LA County Assessment Appeals Board  
LA County Office of the Assessor  
LA County Chicano Employees Association  
LA County Development Authority (LACDA)  
LA County Hispanic Managers Association  
LA County Supervisor Hilda L. Solis



# THANK YOU TO OUR 29TH ANNUAL HOMEOWNERSHIP FAIR PARTNERS!

## Honorary Committee



**Supervisor Hilda L. Solis**

LA County



**Mayor Tim Sandoval**

City of Pomona



**Assessor Jeff Prang**

LA County



**Councilmember Jorge Herrera Avila**

San Gabriel Councilmember

## Planning Committee Members

- Kim Anthony
- Eric Asiedu
- Jayson Chan
- Jodi Chen
- Nora Guerra
- Johanna Hernandez
- Daniel Rojas
- Jeannette Villa



# THANK YOU TO OUR 29TH ANNUAL HOMEOWNERSHIP FAIR PARTNERS!

## Raffle Sponsors

- Banner Bank
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- Cathay Bank
- Guild Mortgage
- First Citizens Bank
- FirstCity Credit Union
- Los Angeles County Asian American Employees Association
- Los Angeles County Chicano Employees Association
- Los Angeles County Hispanic Managers Association
- Mechanics Bank
- MidFirst Bank

## Media Sponsors & Coverage

- ABC7
- Inland Valley News
- Korea Times
- Univision

## Special Thanks

- John-Pierre (JP) Abilla
- Kim Anthony
- Brian Cochran
- Justin Chu
- Sophia Kim
- Freddie Mac
- Celso Templo
- Eddie Yen



# 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.



# 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
- Marielle Pineda, Intake Specialist
- Bernadine Jalos, Intake Specialist

# FACE INTERNS

- Gabby Kim
- Ethan Su
- Lauren Tieu



[usbank.com/communitypossible](https://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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**We're proud  
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Homeownership  
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# Urban Ingenuity<sup>SM</sup>

Reimagine Possible<sup>SM</sup>



## The Network for Mission Driven Business & Community Leaders

- Entrepreneurial Training & Academies
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- Mission Driven PR & Media



Find out more at:  
[UrbanIngenuity.net](http://UrbanIngenuity.net)  
(310) 773-6140

**Kim Anthony - Founder & Lead Trainer**



# Think a home in California is out of reach? Know your options

- ▶ 1% Down 3-2-1 Home Plus powered by The Home Depot
- ▶ Zero Down
- ▶ Community Lending Program
- ▶ CalHFA CalPLUS with ZIP
- ▶ CalHFA MyHome Assistance
- ▶ GSFA Platinum Program
- ▶ GSFA Platinum Assistance to Own
- ▶ GSFA Golden Opportunities
- ▶ LAHD Low Income Purchase Assistance (LIPA)
- ▶ Los Angeles County Home Ownership Program (HOP)
- ▶ WISH Program
- ▶ Habitat for Humanity LA DPA Program
- ▶ LAHD Moderate Income
- ▶ Purchase Assistance (MIPA)



**Amy Cordero**  
Sr. Loan Officer NMLS #1420260  
O: 310.418.9780  
acordero@guildmortgage.net

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more

Amy Cordero is authorized to do business in the state of California. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act; Guild Mortgage Company; NMLS #3274; Equal Housing Opportunity; www.nmlsconsumeraccess.org. All information, loan programs & interest rates are subject to change without notice. All loans subject to underwriter approval. Terms and conditions apply. Always consult an accountant or tax advisor for full eligibility requirements on tax deduction. Guild Mortgage is not affiliated with The Home Depot. The Home Depot is a registered trademark of Home Depot Product Authority, LLC. All rights reserved. Contact your loan officer for current program guidelines.

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# Hope feels right at home

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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.

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City National® proudly supports

# FAITH & COMMUNITY EMPOWERMENT.

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**Fernando Garces**

AVP, Community Development  
Lending Loan Officer

NMLS ID# 245648

O: 310.867.6803  
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). A down payment may be required under certain circumstances — ask for details when you apply. <sup>2</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>3</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 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.





## Get one step closer to homeownership with \$7,500 off closing costs

Terms and conditions apply<sup>1</sup>

Citi's Lender Paid Assistance program<sup>2</sup> can help make owning a home more affordable with up to \$7,500 toward closing costs for eligible applicants who:

- Purchase a primary residence in specific geographic areas
- Meet income limitations for the program
- Complete pre-purchase homebuyer education from a Citi-approved housing counseling agency

Lender Paid Assistance cannot be combined with any other offer or incentive.

Talk to a Mortgage Representative to learn more.

Visit [citi.com/mortgage](http://citi.com/mortgage) or give us a call at 1-800-248-4638. For TTY: We accept 711 or other Relay Service.

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Sat.: 9 a.m. to 7 p.m. ET

Terms, conditions and fees for accounts, programs, products and services are subject to change. This is not a commitment to lend. All loans are subject to credit and property approval. Certain restrictions may apply on all programs. Offer cannot be combined with any other mortgage offer. This offer contains information about U.S. domestic financial services provided by Citibank, N.A. and is intended for use domestically in the U.S. Citibank, N.A. is not responsible for the obligations of its affiliates.

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# BANK OF AMERICA



# FIRST TIME HOME BUYER PROGRAM

FROM PRE-APPROVAL TO KEYS IN HAND – WE'VE GOT YOU COVERED!

Loan Amounts Up to

**\$1.2**  
Million

**LOW**  
Down Payments

*Fixed and*  
Adjustable Rate  
Options



Subject to membership eligibility. Fixed-rate loan terms are available for 30-year periods. Adjustable-rate loans are also available; rates may vary after the initial 7 or 10 year fixed-rate period. All loans are subject to credit approval. Rates and terms are subject to change without notice.



## BECOME A HOMEOWNER TODAY!

### DID YOU KNOW?

THERE IS A

# \$380K

WEALTH DISPARITY BETWEEN

## HOMEOWNERS VS RENTERS

Take your first step to homeownership.  
Sign up for FACE's Homebuyer  
Education Class today!

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





## ***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  
(213) 985-1500**

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





HUD Approved Housing  
Counseling Agency

# 주택 소유의 꿈이 이루어집니다!



다운페이먼트 보조 \$132,796.00 지원받  
현금 모기지 \$1,881.00 (원래 \$325.00 포함)

Sales Price	\$396,379.00
Client Downpayment	\$13,000.00
Total Downpayment Assistance	\$124,796.00
Other Assistance	\$8,000.00
<b>Total Assistance</b>	<b>\$132,796.00</b>
Mortgage Payment	\$1,556.00
HCA	\$305.00
<b>Total Monthly Payment</b>	<b>\$1,881.00</b>
Seller Credit	\$8,500.00
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)





**F A C E**

FAITH & COMMUNITY  
EMPOWERMENT

# 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





**F A C E**

FAITH & COMMUNITY  
EMPOWERMENT

**THANK YOU FOR COMING TO OUR  
29TH 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)