



# 2023 BLACK HOMEOWNERSHIP FAIR

IN COLLABORATION WITH



Los Angeles County  
African American  
Employees Association

The African  
Consular Corps

## HOMEOWNERSHIP DREAM TO REALITY



SATURDAY 3.25.2023 | 9am-1pm  
South Bay Celebration Assembly Church, Hawthorne, CA

SPONSORED BY





**First Citizens Bank.**

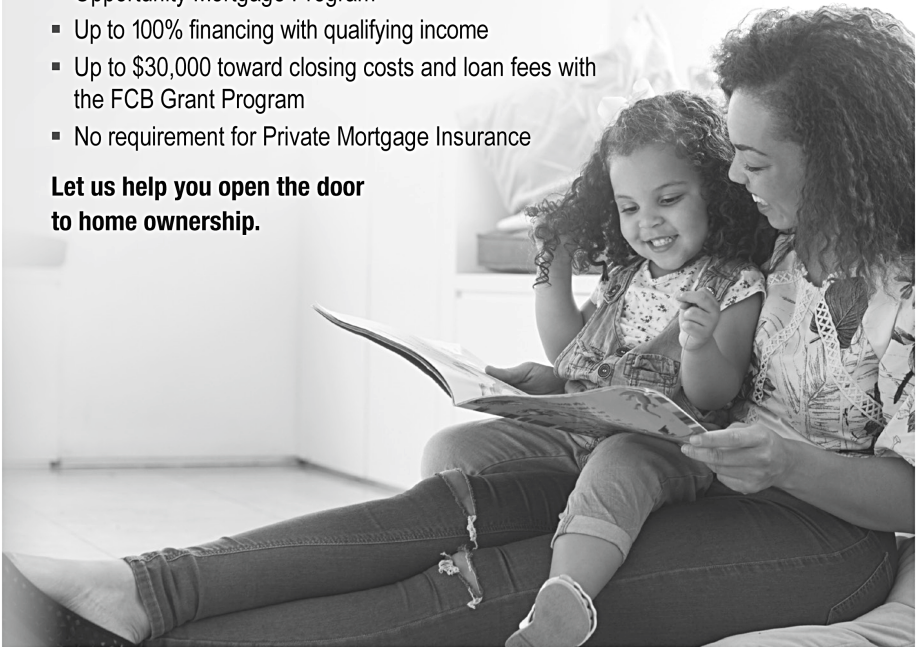
# We all need a place to call home.

At First Citizens Bank, we want to help you buy your home. That's why we offer options with only \$500 down and coverage for closing costs and fees.

**Benefits<sup>1</sup> include:**

- Only \$500 down payment required with the Community Opportunity Mortgage Program
- Up to 100% financing with qualifying income
- Up to \$30,000 toward closing costs and loan fees with the FCB Grant Program
- No requirement for Private Mortgage Insurance

**Let us help you open the door to home ownership.**



Get started today – 1-833-408-2735

<sup>1</sup>Income restrictions apply. Call for eligibility. FCB Grant eligibility is based on 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. Offer available to properties located within First Citizens Bank Southern California assessment counties only (Los Angeles, Orange, Riverside, San Bernardino, San Diego or Ventura). FCB Grant available only on loans funded by First Citizens Bank. Please consult your tax advisor for tax implications. 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.

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# 2023 BLACK HOMEOWNERSHIP FAIR

SATURDAY, MARCH 25TH



Dear Participants,

On behalf of Faith and Community Empowerment (FACE) and our collaborators, the LA County African American Employees Association and the African Consular Corps, we are delighted to welcome you to our 2023 Black Homeownership Fair.

To date, we have helped over 15,000 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 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



# PROGRAM SCHEDULE

COMPLETE THE  
BUDGET  
TO WIN A  
RAFFLE PRIZE

**9:00am Visit Exhibitors and Qualify to Win Prizes!**

**10:00am Welcome Remarks**  
*Hyepin Im, FACE President*

**'Lift Every Voice & Sing' (Black National Anthem)**  
*Tara Parham, Vice President, LACAAEA*

**Special Performance**  
*Abiodun (Abi) Koya, Classical & Operatic Singer*

**Fair Overview**  
*Justin Davis, FACE Board Secretary & Housing Committee Chair*

**Co-hosting Organization Greetings**  
*Consul General Mame Mbaye, Senegal*  
*DeLlora Ellis-Gant, President, LACAAEA*

**Special Remarks**  
*Supervisor Holly Mitchell, LA County Board of Supervisors*  
*Mayor Pro Tem Angie Reyes, City of Hawthorne*

**Sponsor Greetings & Thanks**  
*Introductions by: Filiberto Gonzalez, FACE Board Chair & VP,*  
*Development & Strategic Initiatives at Grapevine Development, LLC*  
*Eric Asiedu, Director, Mortgage Marketing & Sales Support, First*  
*Citizens Bank*

**Why Buying a Home Can be the Best Decision You Can Make**  
*Rent vs. Buy: Homes Build Wealth*  
*Brandon Graves, Real Estate Agent, The Agency (Featured on Netflix's*  
*'Buying Beverly Hills')*

**FACE Homebuyer Education Client Testimony**  
*Niki Swenson, FACE Successful Homebuyer*  
*Sequoia Tully, FACE Successful Homebuyer*

**Special Remarks**  
*Councilman Alex Monteiro, City of Hawthorne*

**Government Down Payment Assistance and Other Assistance Programs**  
*Malek Allen, Management Analyst, Homeownership Unit, LAHD*  
*Mirabelle Johnson, Program Manager & Housing Counselor, FACE*



# PROGRAM SCHEDULE

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

## Special Remarks

*Councilman David Patterson, City of Hawthorne*

## Becoming Mortgage-Ready: What You Need to Know

How to Obtain, Fix, Increase, and Optimize Credit

Veronica Herrera, Director of Product Management,  
Experian

## Tying it all together: How First Time Homebuyer Program Works

Hyepin Im, President & CEO, FACE

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

### Bank Representatives:

Moe Amhaz, Regional Sales Manager, First Citizens Bank  
Representative TBD, U.S. Bank

Veronica Barron, Mortgage Emerging Markets, PNC  
Cherelle Gaines, Community Development Lending  
Officer, MidFirst Bank

Nelson Menendez, Community Lending Officer, Bank of  
America

Justin Davis, SVP, Correspondent & Warehouse Lending  
Manager, Hanmi Bank  
Representative TBD, Bank of Hope

## Getting Your Offer Accepted in Today's Market

*Jennie Izumi, Realtor, Berkshire Hathaway*

## Mortgage Relief & Foreclosure Prevention

*Nora Penaflo, Director of Operations Housing & Compliance,  
FACE*

## Next Steps: Homebuyer Education Sign Up, Grand Prize Drawing & Closing Remarks

*Hyepin Im, President & CEO, FACE*

## Closing Prayer

**12:00pm Visit Exhibitors**

**1:00pm Fair Ends**

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



# SPEAKERS

**Malek Allen**

City of LA, LAHD  
Management Analyst,  
Homeownership Unit

**Moe Amhaz**

First Citizens Bank  
Regional Sales Manager

**Eric Asiedu**

First Citizens Bank,  
Director, Mortgage  
Marketing & Sales Support

**Veronica Barron**

PNC  
Emerging Markets  
Mortgage Officer

**Justin Davis**

Hanmi Bank  
SVP, Correspondent &  
Warehouse Lending Manager

**DeLlora Ellis-Gant**

LACAAEA  
President

**Charelle Gaines**

MidFirst Bank  
Community Development  
Lending Officer

**Brandon Graves**

The Agency,  
Real Estate Agent

**Veronica Herrera**

Experian, Director of  
Product Management

**Hyepin Im**

FACE CEO &  
President

**Jennie Izumi**

Berkshire Hathaway  
Realtor

**Mirabelle Johnson**

FACE  
Program Manager & Housing  
Counselor

**Abiodun (Abi) Koya**

Classical & Operatic  
Singer

**Consul General**

**Mame Mbaye**  
Senegal

**Nelson Menendez**

Bank of America,  
Community Lending  
Officer

**Supervisor Holly J Mitchell**

LA County Board of  
Supervisors

**Councilmember**

**Alex Monteiro**

City of Hawthorne

**Councilmember**

**David Patterson**

City of Hawthorne

**Tara Parham**

LACAAEA  
Vice President

**Nora Penafior**

FACE  
Director of Operations  
Housing & Compliance

**Mayor Pro Tem**

**Angie Reyes**

City of Hawthorne

**Niki Swenson**

FACE, Successful  
Homebuying Client

**Sequoia Tully**

FACE, Successful  
Homebuying Client



# FACE HOMEBUYER EDUCATION CLASS

**\*Required to qualify for downpayment programs.\***

**Sign up for FACE's Home Buyer Education Class TODAY**

Home Buyer Education certificate is needed to qualify for Government Down Payment Assistance Programs.

## FACE HOMEBUYER EDUCATION PROGRAM

**Two Ways to Take Classes: Live Webinar and Self-Paced 24/7 Classes**

FACE is a non-profit HUD approved housing counseling agency. Through its Homebuyer Education and One-on-One Counseling Sessions, you can learn about the various Down Payment Assistance Programs. Qualified Low-Income family may receive up to \$140,000 in assistance from City of Los Angeles.

**SIGN UP TODAY FOR 20% OFF AND TO WIN A RAFFLE PRIZE!**

**Visit FACE's Booth in the Exhibitor Booths for more details.**

All classes are held virtually via Zoom Events on Saturdays from 9:00am – 5:00pm (8 hours, including breaks.)

The course must be completed in order to receive the 8 Hour Certificate. Registration fee for the virtual course is \$50. (Sign up today to get 20% off!) Classes occur twice a month (once in English and once mixed in English & Korean) with exceptions. Dates and times are subject to change without notice. Please visit [www.facela.org](http://www.facela.org) for more information.

To sign up for our Homebuyer Education Workshops, please visit [www.facela.org](http://www.facela.org). Any questions, please call 213-985-1500 or e-mail us at [housing@facela.org](mailto:housing@facela.org).

FACE Office: 3550 Wilshire Blvd., Suite 1124, Los Angeles, CA 90010



**JUDY CHU, Ph.D.**  
27<sup>TH</sup> DISTRICT, CALIFORNIA

**COMMITTEE ON  
THE JUDICIARY**

SUBCOMMITTEE ON  
CRIME, TERRORISM, HOMELAND SECURITY  
AND INVESTIGATIONS

SUBCOMMITTEE ON  
COURTS, INTELLECTUAL PROPERTY  
AND THE INTERNET

**COMMITTEE ON  
SMALL BUSINESS**

RANKING MEMBER, SUBCOMMITTEE ON  
ECONOMIC GROWTH, TAX AND CAPITAL ACCESS

SUBCOMMITTEE ON  
CONTRACTING AND WORKFORCE



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

**WASHINGTON OFFICE:**

2423 Rayburn House Office Building  
Washington, DC 20515  
(202) 225-5464  
(202) 225-5467 (Fax)

**PASADENA DISTRICT OFFICE:**

527 South Lake Avenue, Suite 106  
Pasadena, CA 91101  
(626) 304-0110

March 25, 2023

FACE

3550 Wilshire Boulevard, Suite 1124  
Los Angeles, CA 90010

Dear Friends,

It is with great pleasure that I congratulate Faith and Community Empowerment (FACE) for its 2023 Black Homeownership Fair at the South Bay Celebration Assembly in Hawthorne, California.



For the past 19 years, FACE has been dedicated to serving underserved communities in our region. By empowering faith community leaders to be advocates, they have become a voice for those in need. Their work began with the Korean American community but has since grown to play a vital role as a helping and kind hand in the Greater San Gabriel Valley, as well as the United States as a whole. This amazing organization works with individuals and nonprofits to bridge the gap, ensuring community members have access to resources and funds. They are directly positively influencing at-risk individuals, changing lives, and truly making a difference. Some resources they offer include financial and housing workshops, leadership programs, and career pathways. Making these resources accessible is so important to the security of those looking to FACE for empowerment and aid.

I commend FACE for creating an organization dedicated to our community. For nearly two decades, their selflessness has shined, encouraging high standards of excellence and integrity, and their efforts have ensured that the continued success of those they work with.

On behalf of the United States House of Representatives and the people of the 28<sup>th</sup> Congressional District, I offer my congratulations and best wishes for the continued success of the Faith and Community Empowerment and their future endeavors!

Sincerely,

*Judy Chu*  
**JUDY CHU, Ph.D.**

Member of Congress, 28<sup>th</sup> District







**BOARD OF SUPERVISORS  
COUNTY OF LOS ANGELES**

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

**JANICE HAHN**

Chair

March 25, 2023

Dear Friends:

It is my pleasure to welcome you to this year's Black Homeownership Fair!

I want to thank Faith and Community Empowerment LA – as well as their partners with the LA County African American Employees Association, the African Consular Corps, and the Consul General of Senegal, Mame Mbaye – for making today's event happen and for inviting me to serve on its Honorary Committee. With this fair, FACELA is helping tackle a key component of racial equity in this nation – the matter of Black homeownership. Owning a home is a cornerstone of the "American Dream," but generations of racism and housing discrimination have historically limited Black families from purchasing homes at the same rate as their White counterparts.

By being here today, you all will learn all about how to begin your homeownership journey as well as the myriad down payment and assistance programs available to you along the way.

Enjoy the event!

Sincerely,

JANICE HAHN  
Chair of the Board of Supervisors  
County of Los Angeles





# 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

March 25, 2023

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

Dear Friends,

I'm honored to celebrate your supporters gathered for Faith and Community Empowerment's 2023 Black Homeownership Fair in collaboration with the Los Angeles County African American Employees Association, the African Consular Corps, and the Consul General of Senegal, Mame Mbaye.

Los Angeles County appreciates FACE's fierce advocacy and steadfast commitment to uplift diverse community members. Thank you for your focus on homeownership as a means to advance economic growth and generational opportunities for the Black community.

I appreciate that FACE is extending these needed resources and bringing together attendees for such a worthy cause. I wish you continued success in the years to come.

Best wishes,

KATHRYN BARGER  
Supervisor, Fifth District  
Los Angeles County



CITY OF HAWTHORNE



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

February 28, 2023

Dear Friends:

Please accept my warmest wishes as Faith and Community Empowerment (F.A.C.E) celebrates its 25<sup>th</sup> Annual Homeownership Fair.

I commend President/CEO Hypein Im, the Board of Directors, the Staff and membership of F.A.C.E. for their commitment to advancing the Asian American and Pacific Islander community's participation, contribution and influence through faith-based and community partnerships. F.A.C.E. provides people with the resources they need to pursue home ownership in the most difficult times.

Thank you F.A.C.E. for all your diligence and dedication.

Best Wishes for a successful and memorable event!

Sincerely,

*Angie Reyes English*

**Angie Reyes English**  
Mayor Pro Tem – City of Hawthorne





CITY OF HAWTHORNE

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

February 13, 2023

Dear Friends:

Please accept my warmest wishes as Faith and Community Empowerment (FACE) celebrates its 23rd Annual Homeownership Fair.

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.

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



CITY OF HAWTHORNE



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

March 1, 2023



Dear Friends:

Please accept my warmest thanks to Faith and Community Empowerment (FACE) for sponsoring the 2023 Black Homeownership Fair in the City of Hawthorne.

I commend President/CEO Hypein Im, the Board of Directors, the Staff and membership of FACE for their continuous commitment of increasing homeownership in the communities that need it most. FACE provides people with valuable resources they need to pursue home ownership in these difficult times.

And I fully support FACE's mission of empowering faith community leaders to better serve underserved communities.

Thank you FACE for all your hard work and dedication.

Best wishes for a successful and memorable event!

Sincerely,

*L. David Patterson*

L. David Patterson  
Hawthorne Council member





**Paulette C. Francis**  
Council Member - City of Gardena



March 25, 2023

Dear Friends,

I hope you and yours will join the over 10,000 families Faith and Community Empowerment has helped experience the blessings of home ownership.

I am also pleased to welcome you to the 2023 Black Homeownership Fair in Hawthorne, hosted by Faith and Community Empowerment, the Los Angeles County African American Employees Association, the African Consular Corps, and the Consul General of Senegal, Mame Mba.

Today you will be empowered with a wealth of knowledge and connections that will help make your dream of homeownership a reality. Please absorb the knowledge, document the connections, and commit yourself to be proactive in the making of your miracle of homeownership.

You and your family are why we devote this time to making a difference. But, equally significant, is your potential for prosperity and wealth through your participation in this event. This is why I am proud to be an Honorary Co-Chair of such a dynamic, caring, and thoughtful event.

Please accept my best wishes for a memorable and successful event.

In Your Service,

**Paulette C. Francis**

Paulette C. Francis  
City of Gardena Council Member  
[pfrancis@cityofgardena.org](mailto:pfrancis@cityofgardena.org)  
310. 217.9504



# 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 \$15/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.

# 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](mailto:info@facela.org). For more information, please visit [www.facela.org](http://www.facela.org).



# THANK YOU TO OUR 2023 BLACK HOMEOWNERSHIP FAIR PARTNERS!

## Honorary Committee



**Congresswoman Judy Chu**  
State of California



**Supervisor Janice Hahn**  
LA County



**Mayor Pro Tem Angie Reyes**  
City of Hawthorne



**Councilman Alex Monteiro**  
City of Hawthorne



**Councilman David Patterson**  
City of Hawthorne



**Councilwoman Paulette Francis**  
City of Gardena

## Planning Committee Members

- General Mame Baye, Consul General of Senegal
- DeLlora Ellis-Grant, President, LACAAEA
- Tara Parham, Vice President, LACAAEA
- Eric Asiedu, Director, Mortgage Marketing & Sales Support, First Citizens Bank
- Dr. Ken Barnes, Managing Consultant, Barnes Training & Consulting

## Special Thanks to our Elected Partners, Volunteers & Interns

- LA County African American Employees Association
- African Consular Corps
- Supervisor Hilda Solis
- Supervisor Hilda Solis
- Supervisor Kathryn Barger
- Jerome Horton
- Myunghye Chung
- Cindy Chie
- Nathan Kim
- Suhh Yeon Kim
- Victoria Gonzalez
- Matthew Zhao

## Supporting Organizations





# 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.facea.org](http://www.facea.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

- Hyepin Im, President and CEO, FACE
- Filiberto Gonzalez, FACE Board Chair & VP, Development & Strategic Initiatives, Grapevine Development, LLC
- Justin Davis, FACE Board Secretary/Housing Chair & SVP, Correspondent & Warehouse Lending Manager, Hanmi Bank
- Rev. John Jongdai Park, FACE Board Member & Sr. Pastor, Joong-Ang Korean Church
- Maury Ruano, FACE Board Member, Housing Development Director, Pair-A-Dice Development, LLC
- Edward Yen, FACE Board Member & Assistant Executive Officer, Executive Office (EO); President, Los Angeles County Asian American Employees Association (LACAAEA)
- Diane Yoo, FACE Board Treasurer & Founder, Senior Investment Managers Network; Executive Producer, Tiger13
- Carol Chung, FACE Board Treasurer & Program Evaluator, Los Angeles Department of Mental Health

## FACE STAFF

- Hyepin Im, President and CEO
- Nora Penafior, Director of Operations, Housing & Compliance
- Mirabelle Johnson, Program Manager & Housing Counselor
- Levana Kazi, Program Coordinator & Housing Staff
- Gwen Serrano, Program Assistant, NAPCA Participant
- Lula Brown, Program Assistant, NAPCA Participant
- Gelo Santiago, Intake Specialist
- Edwin Lazala, Intake Specialist



# SPONSORS

## GOLD

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First Citizens Bank

## SILVER

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Bank of Hope

Hanmi Bank

LA Care

Bank of America

U.S. Bank

PNC Bank

MidFirst Bank

Hanmi Bank

## BRONZE

---

First Republic

California Bank And Trust

Sterling Bank & Trust

## EXHIBITOR

---

SoCal Gas

FHLBank

Chase

California Association  
of Realtors

LA Financial  
Credit Union

Berkshire  
Hathaway

California Department of  
Financial Protection &  
Innovation

CalHFA  
Wells Fargo

Los Angeles County  
Board of Supervisors  
Executive Office

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## RAFFLE SPONSORS

### **Mid First Bank**

1- gift card

### **Jennie Izumi, Berkshire Hathaway**

1- \$50 gift card

### **First Citizens Bank**

\$100 Starbucks Gift Card (5 of them)

### **First Republic**

\$100 Home Depot gift card

### **Bank of America**

1- wireless charging pad , headphones

### **Sterling Bank & Trust**

1- will give 2 gift cards of \$50 each

### **Keller Williams Encino-Sherman Oaks**

1- will give 2 gift cards of \$50 each

### **LA Financial Credit Union**

1- Nespresso Coffee maker

### **Bank of Hope**

1 - \$100 gift certificate

### **Habitat for Humanity**

Raffle Prizes: 2 Scholarships to our Homeownership classes, a \$50 gift card to Home Depot, and a Habitat LA Swag Bag (bag, shirt, and water bottle).





is proud to support




# Faith & Community Empowerment



1-888-4LA-CARE • lacare.org

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

Through our **Community Homeownership Commitment**,<sup>1</sup> 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.<sup>2</sup>
-  Closing costs help up to **\$7,500** as a lender credit.<sup>3</sup>
-  Down payment as low as **3%** down. Income limits apply.<sup>4</sup>

Learn more at [bankofamerica.com/homeowner](https://bankofamerica.com/homeowner)




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.

<sup>1</sup> **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.

<sup>2</sup> **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

**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.

<sup>3</sup> 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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Every day, you  
help to build a  
stronger  
community.



Every day, in countless ways, the people of FACE are making Los Angeles a great place to live. PNC is proud to support the Black Homeownership Fair.

[pnc.com/communitydevelopmentbanking](http://pnc.com/communitydevelopmentbanking)

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CON PDF 0419-080



## Fernando Garces

AVP Community Development

Lending Loan Officer

NMLS# 245648

O: 310.867.6803

**Hablo Español**

Give me a call to learn more.

## Cherelle Gaines

Community Development Lending

Loan Officer

NMLS# 1974775

O: 310.867.3804

Give me a call to learn more.

# Homeownership dreams?

MidFirst Bank provides simple and easy home buying solutions.

The MidFirst Bank Dream Home Loan<sup>1</sup> is a great option for first-time and repeat homebuyers looking for affordable financing.

- Up to 100% financing available
- No private mortgage insurance (PMI)
- No Lender Origination Fees of \$895.00
- Flexible underwriting
- A **\$6,500 grant**<sup>2</sup> available exclusively for qualifying MidFirst Dream Home Loan borrowers that can be applied to the down payment and/or closing costs of a home purchase

**Call me to see how you can take advantage today.**



[midfirst.com/mortgageca](http://midfirst.com/mortgageca)

<sup>1</sup>Dream Home Loan Eligibility: Must be 18 years or older. The collateral securing the loan must be located in a MidFirst Assessment Area and be the primary residence of the applicant(s) and either located within a Majority Minority or Low-to-Moderate Income census tract (tract minority population greater than 50 percent)/tract income is less than 80% area median income), or 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 FFIEC. <sup>2</sup>Down payment and/or closing cost grants: Limited to applicants who qualify for the Dream Home Loan and are purchasing a primary residence in a MidFirst Bank Assessment Area that meet either of the following criteria: the residence is located 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). The primary residence must secure the loan. MidFirst Bank reserves the right to limit availability of the down payment and/or closing cost grants. Cannot be combined with other MidFirst grant programs. MidFirst will issue a 1099-C where required by law as there may be tax implications associated with receiving the grant. Please consult your tax advisor if you have any questions.



Member **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**.

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**4.05%** APY\*

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\*APY = Annual Percentage Yield. The APY only applies to new accounts and existing accounts with an additional deposit of \$25,000 that is not already in another account at Sterling Bank & Trust. APY is effective as of 02/13/2023 and is subject to change without notice. Minimum balance requirements. You must deposit \$25,000 to open this account. Maximum balance is \$1 million. To qualify for the APY, you must open an Eagle Club checking account. In addition, you must apply for membership into an Ambassador Money Market Club account, make an opening deposit of \$25,000 into an Ambassador Money Market Club Account, and maintain a minimum monthly statement cycle balance of \$25,000. Rates are compounded daily and paid on the entire balance in the account on a monthly basis. Fees may reduce earning if the average minimum monthly statement cycle balance is not maintained. Club membership is not automatically triggered by the balance in your account. You must apply for and maintain the minimum balances specific to each club. Equal Housing Lender | Member FDIC

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2023 Black Homeownership Fair

Do You Have **Homeownership Dreams?**  
Are You **Falling Behind on Your Mortgage** Payments?  
Want Help with Your **Rental Rights?**



## We Can Help YOU!

### FIRST TIME HOMEBUYERS

**Get Up to \$192,000  
DOWN PAYMENT**

- Take Our Homebuyer Education Class to get qualified!
- Get counseling to connect with down payment/special loan programs for YOU!



REGISTER HERE

### 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

### RENTAL COUNSELING

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

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

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





# 주택 소유를 꿈꾸고 계십니까? 차압 위기에 계십니까? 임대로 어려움을 겪고 계신가요?



저희가 도와드리겠습니다!

## 첫 주택 구입자 지원

**최대 \$192,000  
계약금 제공**

- 주택 구입 교육 강의를 통해 자격을 얻으세요!
- 계약금 및 특별 대출 프로그램을 위한 상담을 받으세요!



QR 등록

## 차압 방지 지원

**최대 \$80,000  
주택담보대출 구제**

해당: 캘리포니아 주

- 캘리포니아 주에서 최대 \$20,000 재산 세 감면
- 엘에이 카운티에서 최대 \$30,000 담보 대출금 구제
- 무료 상담 받기:
  - 재난지원금 신청
  - 대출조건 조정 신청

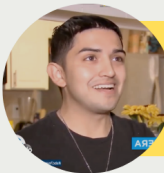
## 임대 상담

**임대로 어려움을  
겪고 계신가요?**

- 무료 임대 상담 받기:
  - 나에게 적합한 임대 결정하기
  - 임차 및 임대 계약 이해하기
  - 공정 주택 권리 이해하기



## 고객 추천!



"저는 계약금 **\$115,000**를 지원받았습니다."

성공적인 주택 구입 고객:  
Cain Riviera, 22살

"저는 **\$77,000** 이상의 융자 지원을 받았습니디. 고마워요 FACE!"

성공적인 차압 방지 고객:  
Ms. Dribben

문의사항:

[housing@facela.org](mailto:housing@facela.org)

혹은 (213) 985-1500

자세한 사항은 [www.facela.org](http://www.facela.org)를 확인하세요.

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





# C2

# Leadership Institute

## **Cultivating Leaders At the Intersection of Church and Community**

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



**Resources & Partnerships**



**Expanded Vision & Opportunities**



**Funding & Sustainability**

### HOW C2 WORKS

#### **Inspiration\* Technical Assistance\* Sustainability**

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

### OUTCOMES

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

### **Young Adult Cohort (18-30)**

Application Deadline: TBD  
Start: TBD  
End: TBD

### **Pastor Cohort**

Application Deadline: TBD  
Start: Week of September 12th  
End: Week of December 19th

**To apply and for more details: [www.FACELA.ORG/C2-LEADERSHIP-INSTITUTE](http://www.FACELA.ORG/C2-LEADERSHIP-INSTITUTE)**

**\*\*Young Adult Cohort will be in-person, Pastors Cohort will be virtual.\*\***



# AAPI YOUTH @ WORK



## PAID INTERNSHIPS FOR AGES 14-24! AAPI CAREER PATHWAYS INITIATIVE

### County Government & Private Sector Internships

Professional Experience • Mentorship • Long Term Career

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** is a partnership with LA County Workforce Development, Aging and Community Services that provides youth with paid internship opportunities in public and private sectors. In addition to job training, through this unique opportunity, AAPI Interns will be able to gain leadership skills and be mentored by influential leaders from CEOs to government officials.

#### WHAT YOU DO:

- **Earn \$15 per hour**
- 120 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**



APPLY TODAY @ [HTTPS://TINYURL.COM/FACECPI](https://tinyurl.com/facecpi)

For more details contact: [Pathways@facela.org](mailto:Pathways@facela.org)





**F A C E**

FAITH & COMMUNITY  
EMPOWERMENT

3550 WILSHIRE BLVD., SUITE 1124

LOS ANGELES, CA 90010

213-985-1500

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