

WELCOME



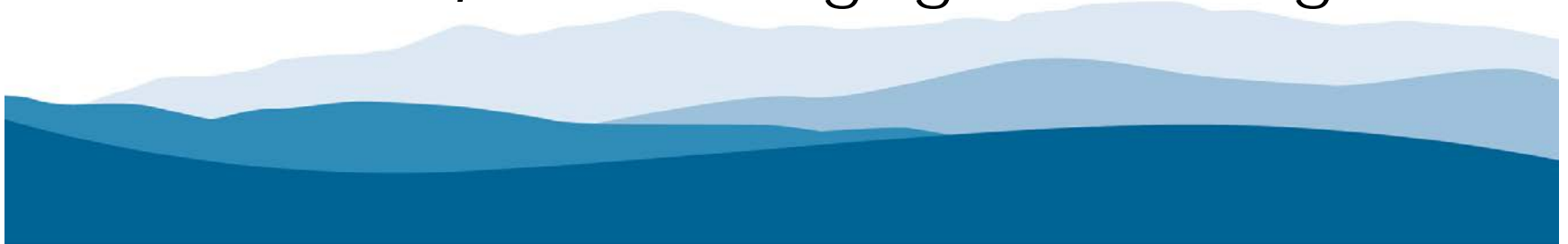
JCL Product Catalog

Product Particulars

Member Opportunities

Janel Lawson, Fahe VP of Single Family Lending

Kodi Mullins, Fahe Mortgage Loan Originator



JustChoice Lending

A division of Fahe



We want to be a part of your
American Dream!



Meet Our Team



<https://www.justchoicelending.com/aboutus/>

JustChoice Lending Contact List				
Name	Title	Email	Phone Number	Role
Laura Meadows	EVP of Lending	laura@fahe.org	859-228-2113	Senior Leader of Department Strategy, Licensing & Relationship Management Helpful with...The strategic outlook of the department.
Janel Lawson	Vice President of Single Family Lending	jlawson@fahe.org	859-228-2119	Department Production Oversight, Workflow & Staff Management Helpful with...Daily production questions and/or requests pertaining to the department, products, workflow, escalations and its staff.
Tammy Sparks	Underwriting & Compliance Manager	tsparks@fahe.org	859-228-2114	Underwriter, Compliance, and Management of Broker Renewals/Applications Helpful with...Underwriting scenarios, Compliance tips and best practices, Broker Updates, Renewals and News.
Sarah Hoskins	Mortgage Operations Coordinator	shoskins@fahe.org	859-228-2117	Closer of all loan programs Helpful with... Preparation of closing disclosure, working efficiently with title companies, preparation of Fahe closing documents, or anything related to loan closing/post-closing.
Jamie Puckett	Mortgage Loan Production Manager	jpuckett@fahe.org	859-228-2112	USDA 502 Direct Specialist Helpful with...onboarding Qualified Employers and Certified Packages, marketing expertise for the

				USDA 502 Direct Program, USDA 502 Direct guidelines and best practices.
April Pritchard	Mortgage Loan Specialist- USDA 502	apritchard@fahe.org	859-228-2131	USDA 502 Direct Specialist Helpful with...onboarding Qualified Employers and Certified Packages, marketing expertise for the USDA 502 Direct Program, USDA 502 Direct guidelines and best practices.
Kodi Mullins	Mortgage Loan Originator	kmullins@fahe.org	859-756-6260	Transitioning to be a Loan Officer In-Training currently
Kacee Miller	Mortgage Loan Processor	kmiller@fahe.org	859-228-2145	Processor Helpful with... Providing file statuses, providing customer service to the borrower, vendors and agents.
David Brock	Mortgage Loan Originator / Broker Manager	david@fahe.org	859-228-2111	Loan Officer and Broker Manager Helpful with...pricing scenarios, credit repair advice, pre-qualifications, rate locks. Main Contact for Broker Relations Questions and Issues.



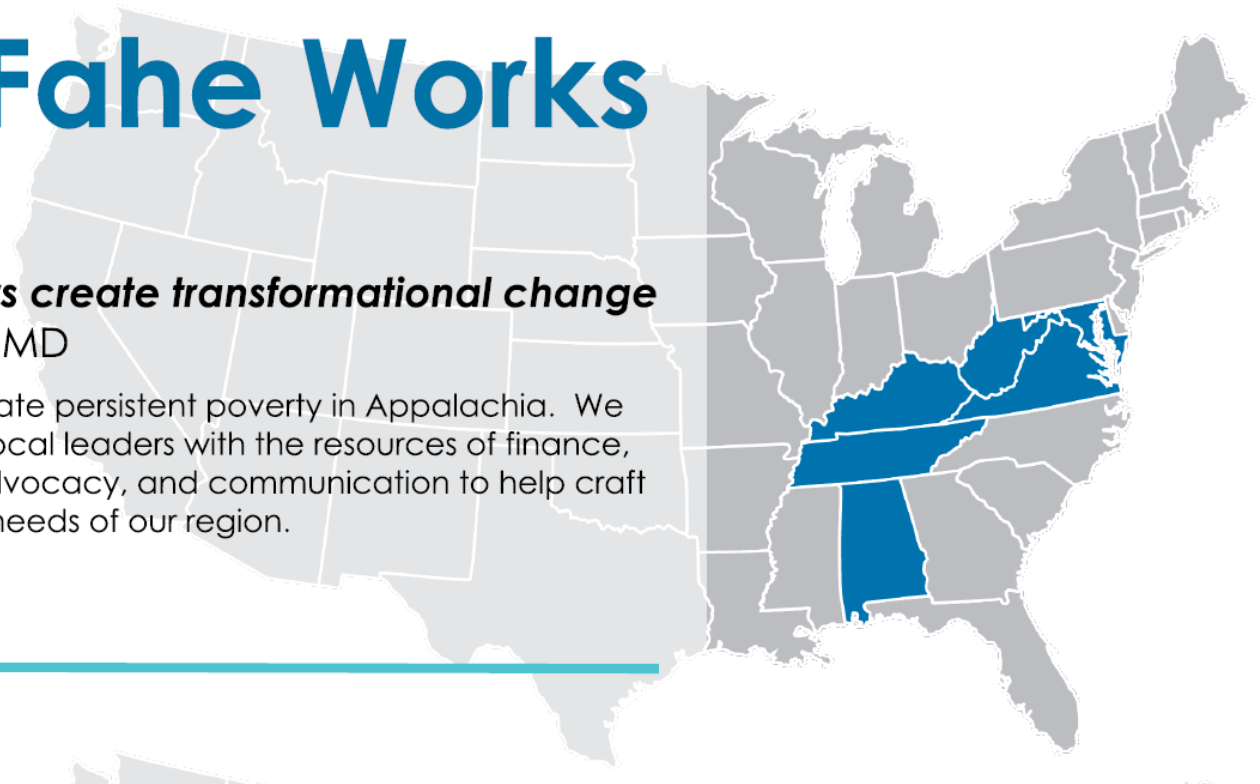
Where we work



Where Fahe Works

***Fahe and our Members create transformational change
in: KY, TN, VA, WV, AL, MD***

Fahe is on a mission to eliminate persistent poverty in Appalachia. We provide our Network of 50+ local leaders with the resources of finance, collaboration, innovation, advocacy, and communication to help craft long-lasting solutions for the needs of our region.



JustChoice Lending

A division of Fahe



Fahe coordinates a network of 502 Direct packaging partners in: AL, DE, FL, GA, IN, KY, MD, MI, MS, NY, NC, OH, PA, SC, TN, VA, WV, VT

Fahe—declared a “Champion of Rural Housing” by USDA—streamlines the delivery of 502 Direct affordable home loans and uplifts our nation’s rural places alongside 200+ packaging partners in 18 states.



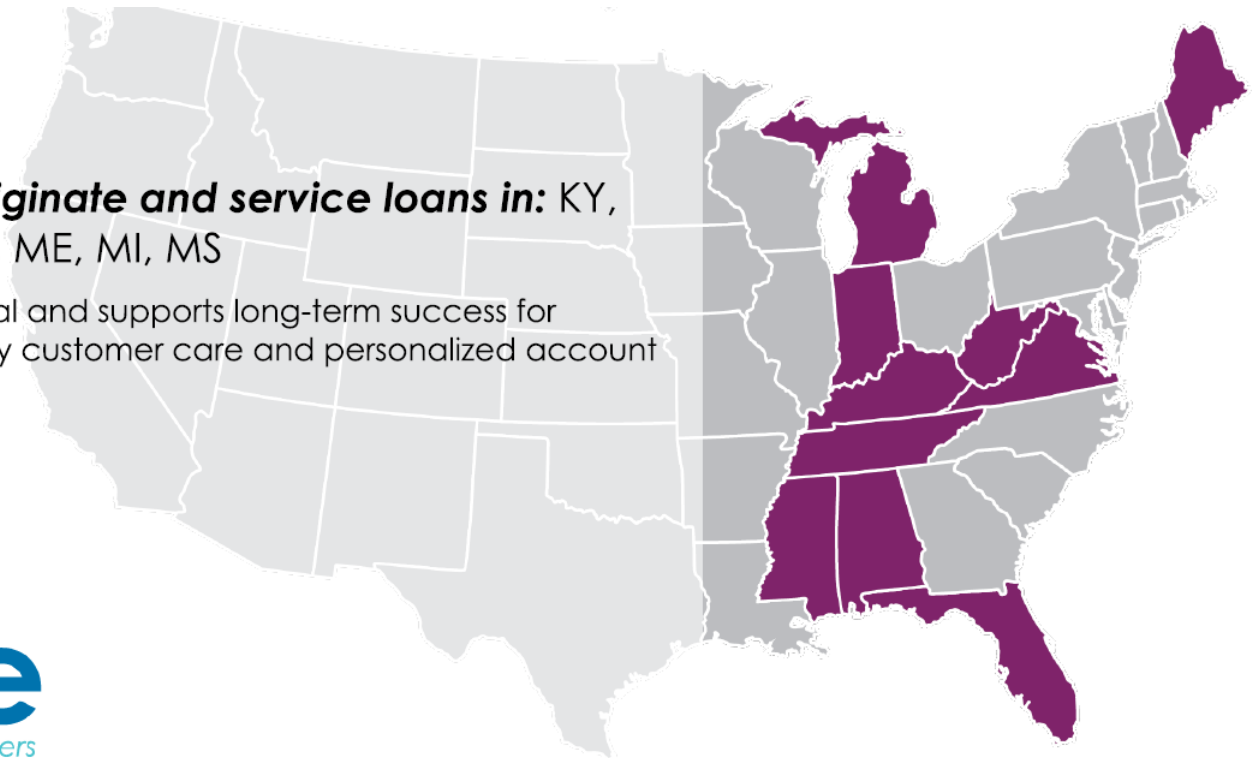
JustChoice Lending

A division of Fahe



Fahe is licensed to originate and service loans in: KY, TN, VA, WV, IN, AL, FL, ME, MI, MS

Fahe delivers housing capital and supports long-term success for homeowners through quality customer care and personalized account management.



fahe
Strength in Numbers



JustChoice Lending Perks and Benefits

**We're with YOU
Every Step of the Way**
JustChoice Lending



Pre-Purchase

- Calculating an affordable monthly payment
- Order and review your credit report
- Review household income
- Pre-purchase education
- Professional lenders and pre-approval
- Downpayment assistance (as available)



Buying A Home

- Connecting to neighborhood realtors
- Understanding the purchase contract
- Homeowners insurance
- Home inspections
- Home warranties
- Understanding property taxes



Post-Purchase

- Refinance options
- Home energy efficiency
- Home repair/maintenance
- Selling your home and buying a bigger one
- Post-purchase consulting

**Simplify the process of
buying a home**

JustChoice Lending is an Equal Opportunity Housing provider and does not discriminate on the basis of handicap, race, color, national origin, religion, sex, familial status, or age. NMLS #52473



All information contained herein is for informational purposes only. Rates, terms, programs and underwriting policies subject to change without notice. This is not an offer to extend credit or a commitment to lend. All loans are subject to underwriting approval.

GIVE US A CALL TODAY!

David Brock
Mortgage Loan Originator
NMLS# 51115
859.228.2111
david@fahe.org

We want borrowers to know we are with them every step of the way when they have questions!



Fahe Proud Employee Lending Program

This program offers Fahe employees, member group employees, and their families the following benefits:

1. 0.25% interest rate reduction
2. Up to \$400 towards appraisal costs*
3. FREE Credit Report

To be eligible, the loan must meet the following criteria:

- Loan **must** be Secondary Market (USDA Guaranteed, VA, FHA, and Conventional)
- Current Fahe Employee
- Current Member Group Employee
- Family Member Referred by Employee (Letter of Relationship Required)

For more information, please contact David Brock at david@fahe.org or 859-228-2111

David Brock: NMLS# 51115

*Conditioned upon loan reaching a closed and funded status. If loan does not close, borrower will be responsible for all fees incurred in whole.

What do we offer?

HOME LOANS

for HOMETOWN HEROES

JustChoice Lending
is PROUD to Support Our Hometown Heroes!

We're excited to roll out a program to provide the following loan benefits to our local emergency, healthcare services personnel, and staff or faculty at an educational institution:

- **0.25% Interest Rate Deduction**
- **Up to \$400 Towards Appraisal Costs***
- **FREE Credit Report**

To be eligible for the loan, you must meet the following criteria: loan must be a Rural Development Guaranteed, FHA, VA, Conventional and borrower must be a current emergency, healthcare services personnel, or staff or faculty at an educational facility.

JustChoice Lending

*Conditioned upon loan reaching a closed and funded status. If loan does not close, borrower will be responsible for all fees incurred in whole.

JustChoice Lending is an Equal Opportunity Housing provider and does not discriminate on the basis of handicap, race, color, national origin, religion, sex, familial status, or age. NMLS #52473

All information contained herein is for informational purposes only. Rates, terms, programs and underwriting policies subject to change without notice. This is not an offer to extend credit or a commitment to lend. All loans are subject to underwriting approval.

GIVE US A CALL TODAY!

David Brock
Mortgage Loan Originator
NMLS# 51115
859.228.2111
david@fahe.org

We also offer the
same perks for
your Hometown
Heroes.




Product Offering

1st Mortgage Snapshot Matrix

Loan Program	Credit Score	Income Limits	Ratios	LTV	Property Eligibility	Lender Requirements
USDA Guaranteed	620+ for all borrowers True no score w/ 3 alternative credit trade lines	Link	29/41 or determined by AUS	100%	Link	GUS Accept or Refer with compensating factors that are acceptable for credit waiver (per underwriter's discretion and USDA guidelines)
FHA	600+ for all borrowers	None	31/43 or determined by AUS	96.5%	All areas eligible	AUS Accept or Refer (dependent upon investor)
VA	600+ for all borrowers True no score w/ 3 alternative credit trade lines	None	Accept- 60% Refer- 47% or determined by AUS	100%	All areas eligible	AUS Accept or Refer VA Eligibility DD214
Conventional	620+ for all borrowers*	None	36/45* or determined by AUS	95%	All areas eligible	AUS Accept *Based on FICO and Private Mortgage Insurance requirements
Home Ready (DFA may be available)	620+ for at least one borrower on the loan	Link	Determined by AUS	97% or 95% - Dependent upon additional program restrictions	All areas eligible	AUS Accept
Home Possible (DFA may be available)	620+ for all borrowers	Link	Determined by AUS	97% or 95% - Dependent upon additional program restrictions	All areas eligible	AUS Accept
USDA Direct	640+ for all borrowers True no score w/ 3 alternative credit trade lines	Must be below 80% of the Area Median Income per County/State.	29/41	100%	Link	N/A

* Other conditions and overlays may apply. * Call JCL Staff for information on specialized funds. * Minimum FICO subject to change.



JustChoice Lending

USDA Loans

Considering a home purchase in a rural area?

We can make the dream of affordable homeownership a reality with a special, flexible financing program.

The USDA Guaranteed Rural Housing Program may be right for you if your home is in a Rural Housing Service area (we'll help you determine that) and features up to 101% financing!

How It Works

- Finance full purchase price, plus closing costs up to 100% of the appraised value
- One-time, up-front guarantee fee of 1.0% can be financed above the appraised value
- 29/41% debt-to-income ratio; higher ratios may be permitted with USDA Rural Development approval
- NOT limited to first-time home buyers. Cannot own other residential property
- Low private mortgage insurance

CONTACT US TODAY TO GET STARTED!

David Brock
Mortgage Loan Originator
NMLS# 51115
859.228.2111
david@fah.org

JustChoice Lending is an Equal Opportunity Housing provider and does not discriminate on the basis of handicap, race, color, national origin, religion, sex, familial status, or age. NMLS #52473

All information contained herein is for informational purposes only. Rates, terms, programs and underwriting policies subject to change without notice. This is not an offer to extend credit or a commitment to lend. All loans are subject to underwriting approval.

We offer USDA loans for clients seeking to purchase in rural areas.



JustChoice Lending offers VA loans for first-time homebuyers with little to no money down. VA loans are only available through approved, reputable lenders who are giving VA home buyers an excellent opportunity to take advantage of today's historically low interest rates.

PROGRAM HIGHLIGHTS

- 🏠 100% financing, no mortgage insurance
- 🏠 Available to eligible Veterans
- 🏠 Can combine with other down payment and closing cost assistance
- 🏠 Minimum FICO score 620
- 🏠 Primary residence only
- 🏠 Single-family residence and condos



Contact Us Today To Get Started!

David Brock
Mortgage Loan Originator
NMLS# 51115
859.228.2111
david@fahe.org

We offer VA loans for veterans seeking to purchase a home.

We also offer FHA financing.





NOW IS A GOOD TIME TO REFINANCE!

JustChoice Lending

A conventional home loan is a good, sound way to refinance with us. Call today to learn & get information as a current homeowner for the opportunity to decrease your monthly mortgage payment & save!

Refinance for:

- Lower Interest Rate
- Decrease the Term of Your Loan
- Purchase a Bigger Home
- Debt Consolidation
- Home Improvements
- College Tuition

Refinance Highlights:

- Historic Low Interest Rates
- 80% Equity No Mortgage Insurance
- Fast & Easy Approvals

GIVE US A CALL TODAY!

David Brock
Mortgage Loan Originator
NMLS# 51115
859.228.2111
david@fahe.org

JustChoice Lending is an Equal Opportunity Housing provider and does not discriminate on the basis of handicap, race, color, national origin, religion, sex, familial status, or age, NMLS #52473

All information contained herein is for informational purposes only. Rates, terms, programs and underwriting policies subject to change without notice. This is not an offer to extend credit or a commitment to lend. All loans are subject to underwriting approval.

We offer
Conventional
financing for
purchases and
refinance loans for
clients seeking to
lower their interest
rate or make home
improvements.

*other reasons may apply.



Fahe Down Payment Assistance Programs

JustChoice Lending Fahe Down Payment Assistance

A division of Fahe

Down Payment Assistance maybe available for Conventional Loans



Down Payment Assistance

Fahe Community Down Payment Assistance Program

A new and exciting DPA & 1st mortgage combo covering up to 100% of the purchase price!

Get Pre-Approved

- No Mortgage Insurance required
- Max 30 year second mortgage term
- Automated underwriting and fast closing time lines
- Homebuyer Education required
- Minimum borrower contribution \$1000 (currently waived due to COVID-19)
- 20% to 25% of the lesser of the purchase price or appraisal with no dollar cap for down payment and closing cost assistance
- Max 105% CLTV
- Fixed Interest rate

JustChoice Lending


JustChoice Lending is an Equal Opportunity Housing provider and does not discriminate on the basis of race, color, sex, creed, national origin, religion, sex, marital status, or age. NMLS #122473



All information contained herein is for informational purposes only. Rates, terms, programs and underwriting policies subject to change without notice. This is not an offer to extend credit or a commitment to lend. All loans are subject to underwriting approval.

GIVE US A CALL TODAY!

David Brock
Mortgage Loan Originator
NMLS# 611115
859.228.2111
david@fahe.org



Down Payment Assistance

Fahe Affordable Down Payment Assistance Program

A new and exciting DPA & 1st mortgage combo covering up to 100% of the purchase price!

Get Pre-Approved

- No Mortgage Insurance required
- Max 30 year second mortgage term
- Automated underwriting and fast closing time lines
- Homebuyer Education required
- Fixed Interest Rate
- Minimum borrower contribution \$1000 (currently waived due to COVID-19)
- 20% up to 25% of the lesser of the purchase price or appraisal with no dollar cap for down payment and closing cost assistance
- Max 105% CLTV
- Only for borrowers located in KY and VA. Income restricted to 80% Area Median Income
- Environmental inspection required

JustChoice Lending

JustChoice Lending is an Equal Opportunity Housing provider and does not discriminate on the basis of race, color, sex, creed, national origin, religion, sex, marital status, or age. NMLS #122473



All information contained herein is for informational purposes only. Rates, terms, programs and underwriting policies subject to change without notice. This is not an offer to extend credit or a commitment to lend. All loans are subject to underwriting approval.

GIVE US A CALL TODAY!

David Brock
Mortgage Loan Originator
NMLS# 611115
859.228.2111
david@fahe.org

*income and geographical limits apply only to the Fahe Affordable Down Payment Assistance Program.



**Member's Only
Down Payment
Assistance**

**Fahe's Down Payment Assistance
Available August-October**

A new and exciting down payment assistance program.
Exclusive to Fahe's Membership Network

- Must be paired with Fahe's JustChoice Lending 1st mortgage or USDA Direct 502 packaged loan submitted through Fahe.
- 10 year second mortgage term
- Fixed Interest Rate
- Loan amounts up to \$6,000. Must be borrowed in increments of \$100.
- Can be used toward down payment and closing cost assistance.
- Max CLTV, based on 1st mortgage requirements.
- Must be a Fahe Member in order to utilize the program.
- Limited funds available.

This is for you!

JustChoice Lending

JustChoice Lending is an Equal Opportunity Housing provider and does not discriminate on the basis of handicap, race, color, national origin, religion, sex, familial status, or age. NMLS #52473



All information contained herein is for informational purposes only. Rates, terms, programs and underwriting policies subject to change without notice. This is not an offer to extend credit or a commitment to lend. All loans are subject to underwriting approval.

GIVE US A CALL TODAY!

David Brock
Mortgage Loan Originator
NMLS# 51115
857.228.2111
david@fahe.org



Specialty Funds Snapshot Matrix

Loan Program	Credit Score	Income Limits	Ratios	LTV	Property Eligibility	Maximum Loan Amount	Lender Requirements
Fahe Community Down Payment Assistance	Based on First Mortgage Guidelines	Based on First Mortgage Guidelines	Based on 1st Mortgage Guidelines	Maximum 105% CLTV	Based on 1st Mortgage Guidelines	20% to 25% of the lesser of the purchase price or appraisal with no dollar cap for down payment and closing cost assistance	Homebuyer Education Required. Minimum borrower contribution \$1000 (Currently waived due to COVID)
Fahe Affordable Down Payment Assistance	Based on First Mortgage Guidelines	Must be below 80% of the Area Median Income per County/State.	Based on 1st Mortgage Guidelines	Maximum 105% CLTV	Only for properties located in Kentucky and Virginia.	20% to 25% of the lesser of the purchase price or appraisal with no dollar cap for down payment and closing cost assistance	Homebuyer Education Required. Minimum borrower contribution \$1000 (Currently waived due to COVID). Environmental Inspection required.
Fahe Exclusive Down Payment Assistance	Based on First Mortgage Guidelines	Based on First Mortgage Guidelines	Based on 1st Mortgage Guidelines	Based on 1st Mortgage Guidelines	Based on 1st Mortgage Guidelines	Loan amounts up to \$6000. Must be borrowed in increments of \$100.	Must be a Fahe Member in order to utilize the program. Must be paired with Fahe's JustChoice Lending 1st Mortgage Product or USDA 502 Direct Packaged Loan submitted through Fahe.
Welcome Home	Not Applicable	Must be below 80% Area Median Income of the Mortgage Revenue Bond (MRB) limit for the county and state where the property is located	Based on 1st Mortgage Guidelines	Based on 1st Mortgage Guidelines	Based on 1st Mortgage Guidelines	Maximum up to \$5000. Veterans up to \$7500	Homebuyer Education Required. Minimum borrower contribution \$500.
Project Reinvest	Based on First Mortgage Guidelines	Must be below 100% HUD Area Median Income.	Based on 1st Mortgage Guidelines	Maximum 105% CLTV or 1st Mortgage Guidelines	Based on 1st Mortgage Guidelines	Must borrow \$10,500	Homebuyer Education required through a HUD approved agency AND must have adhered to the National Industry Standards for Homeownership Education and Counseling

* Availability of funds are limited and subject to change. * Call JCL Staff for additional information on specialized funds.



How to earn additional revenue with JustChoice Lending?



Become a Fahe Approved Wholesale Broker or Correspondent Lender



For nearly 40 years, Fahe has provided outstanding service in mortgage lending. In 2019, Fahe helped hundreds of families purchase or refinance their homes. We ensure consistent communication throughout the loan process and work closely with our approved Brokers and Correspondent Lenders so we understand their mission, customers, and programs.

BENEFITS

- Fahe is a direct lender
- In-house processing, underwriting and funding
- Professional, courteous, experienced and knowledgeable team
- DU underwriters
- Access to down payment Assistance programs* (as available)
- Full line of conventional loans
- Government loans
- Competitive earnings

*Income limits apply

Call us today to get approved!

On the strength of its diverse, dynamic interest loan system and centralized, cutting-edge operations center, Fahe is a leading non-profit mortgage banker that provides today's homebuyers with a sweeping range of mortgage solutions that closes on time.

JustChoice Lending is an Equal Opportunity Housing provider and does not discriminate on the basis of handicap, race, color, national origin, religion, sex, familial status, or age. NMLS #52473



All information contained herein is for informational purposes only. Rates, terms, programs and underwriting policies subject to change without notice. This is not an offer to extend credit or a commitment to lend. All loans are subject to underwriting approval.

David Brock
Mortgage Loan Originator
NMLS# 51115
859.228.2111
Fax: 859.228.2161
david@fahe.org

Linda Sabino
Mortgage Loan Originator
NMLS# 35202
859.228.2131
Cell: 513.295.6355
lsabino@fahe.org

Broker Options



Standard Broker

- Broker earns up to 2.5 points
- Broker processes loan file and discloses loan package to borrower
- Fahe discloses loan estimate and closing disclosure
- USDA Guaranteed Program and Conventional products offered
- Down payment assistance offered when available
- In-house underwriting

Broker Lite

- Broker earns 1 point
- Fahe Processes loan file and discloses full loan package to borrower
- Fahe discloses loan estimate and closing disclosure
- USDA Guaranteed Program and Conventional products offered.
- Down payment assistance offered when available
- In-house underwriting



Conveniently complete a pre-application to get started with us today at:

[www.justchoicelending .com](http://www.justchoicelending.com)

 **APPLY NOW**

When

Dates: October 8, 15, 22, 29

Time: 2 p.m. - 3:30 p.m. ET



What

- Learn and Teach CreditSmart® in Four Easy Lessons
- Become a certified instructor for CreditSmart® - the financial education curriculum that helps your clients reach their financial and homeownership goals. This FREE instructor-led webinar series is tailored to housing professionals and is approved for six CEUs for AFCPE® certified professionals.
- NOTE: To receive a certificate of completion and participate in the bonus optional class you must participate in all four webinars and pass a 10-question quiz



QUESTIONS



THANK YOU!



Janel Lawson: jlawson@fahe.org

Kodi Mullins: kmullins@fahe.org

