

## About Fahe

Fahe is on a mission to eliminate persistent poverty in Appalachia. Our unique collaborative model connects a Network of local, regional, and national leaders, all working together to uplift our nation's rural places.

Working with our Network of 50+ nonprofits across the Appalachian portion of Kentucky, Tennessee, West Virginia, Virginia, Alabama, and Maryland, we use our expertise in finance, collaboration, innovation, advocacy, and communication to achieve a more prosperous Appalachian region. With a focus on leadership, housing, education, health and social services, and economic opportunity, Fahe empowers the people and communities of Appalachia with the resources, opportunities, and tools needed to build a better life. Our strength in numbers creates positive change in Appalachia, one of the poorest and most difficult regions of the country to serve.

Since our inception in 1980, Fahe and Members have served more than 300,000 Appalachians with housing, made over \$536 million in direct investments, and achieved a total cumulative financial impact of over a billion dollars in the Appalachian region.

Fahe also has several lines of business that are utilized by the Membership:

- Mortgage Lending—JustChoice Lending (JCL), our Mortgage Lending Department, is a full service mortgage lender that strengthens communities by creating successful homeowners. JCL offers many types of mortgage loans including USDA 502 Direct, USDA 502 Guaranteed, VA, FHA, Conventional, and Refinancing. JCL is the only nonprofit third party originator for Freedom and has been instrumental in creating a national nonprofit packaging system for USDA RD 502 Direct loans.
- Community Lending Services—Fahe couples a Community Loan Fund (CLF) with outstanding lending expertise to facilitate the flow of impactful private and public investments into housing and community development projects across the region.
- Consulting—Fahe Consulting connects different organizations to specialized resources that will help to expand their projects and improve the quality of life in their communities.



- Loan Servicing—Fahe Loan Servicing emphasizes quality customer care and personalized account management on the mortgages we service for Fahe, our partners, and our borrowers.
- Marketing—Fahe's Marketing Department utilizes stories from the Membership to create awareness and promote the entirety of Fahe. In addition, the Marketing Department offers online and physical marketing consultation, graphic design, and videography.

## Press Release Blurb

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