



## Director of Mortgage Operations

James Davis

- Director of Mortgage Operations for JustChoice Lending.  
NMLS# 2302189

With over 10 years of experience in the financial sector, including 5 years specializing in Secondary Market loan production, I bring a strong track record of operational leadership and strategic oversight. Currently responsible for the day-to-day operations at JCL, I manage a monthly loan portfolio exceeding \$9 million, ensuring efficiency, compliance, and performance in a dynamic lending environment.

# Who is Fahe?

Founded in 1980, Fahe (Federation of Appalachian Enterprises) is a non-profit CDFI that provides support to a 50+ member association of non-profit housing development and lending organizations serving predominantly rural communities.

**We're on a mission to empower all people with the resources, opportunities, and tools needed to build a good life—however they define it.**



## JustChoice Lending (JCL)

JustChoice Lending was formed in 2007 as the retail mortgage arm of Fahe. We currently offer a variety of mortgage products in 20 states and as well as a Third Party Origination Network to other CDFI's and Non-profit organizations. Our rates compete with national lenders, but our main emphasis is matching clients with mortgage products that help them become successful homeowners that strengthen their communities.



# Mortgage Lending

Fahe's JustChoice Lending Program offers a variety of mortgage loans and personalized, mission-driven mortgage lending services.



## Loan Products

### *Conventional Mortgages*

- ❖ Purchase
- ❖ Refinance
- ❖ Home Equity
- ❖ Down Payment Assistance

## Loan Programs

- ❖ USDA 502 – Direct & Guarantee
- ❖ FHA, HUD 184, VA
- ❖ Fannie & Freddie Conventional (80/20)
- ❖ Fannie Home Ready
- ❖ Freddie Home Possible & HeritageOne
- ❖ Inspire 100

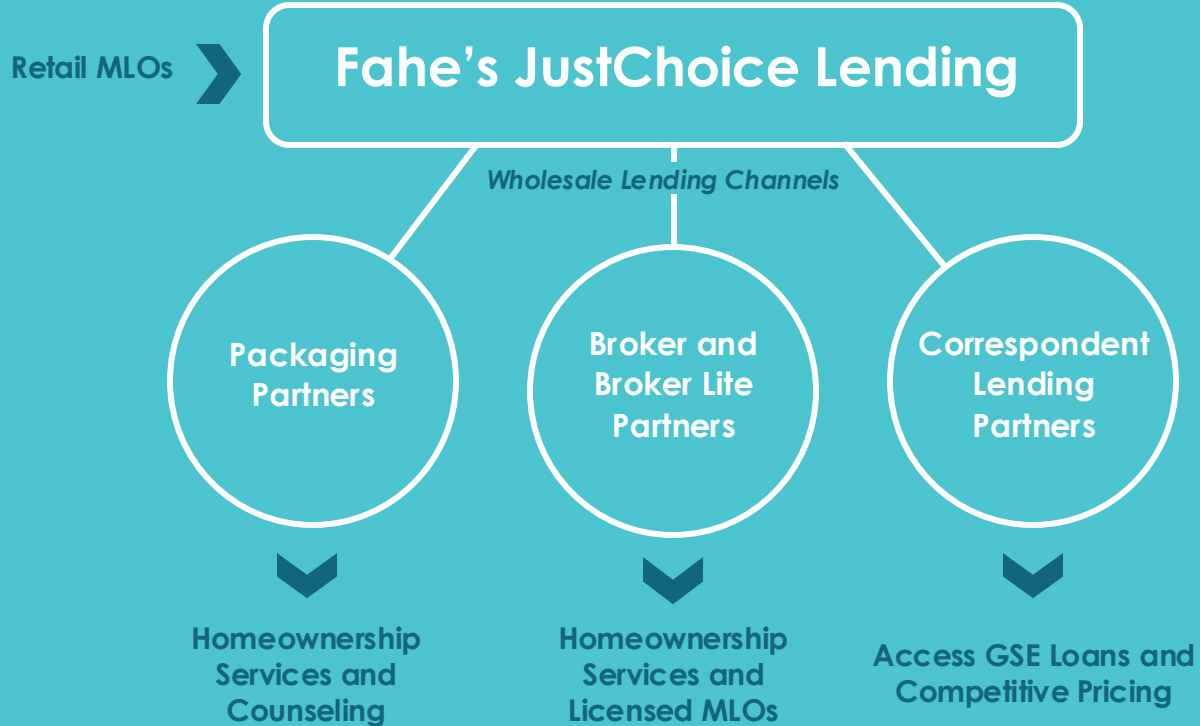
# DPA - Home Sweet Home

- \$9,000 Second Mortgage Loan
- 0% Fixed Interest Rate Deferred Mortgage
- Due at 35 years
- CLTV up to 105%
- Primary Residence Only
- Homebuyer Education Required
- Must be paired with JustChoice Lending 1<sup>st</sup> Mortgage

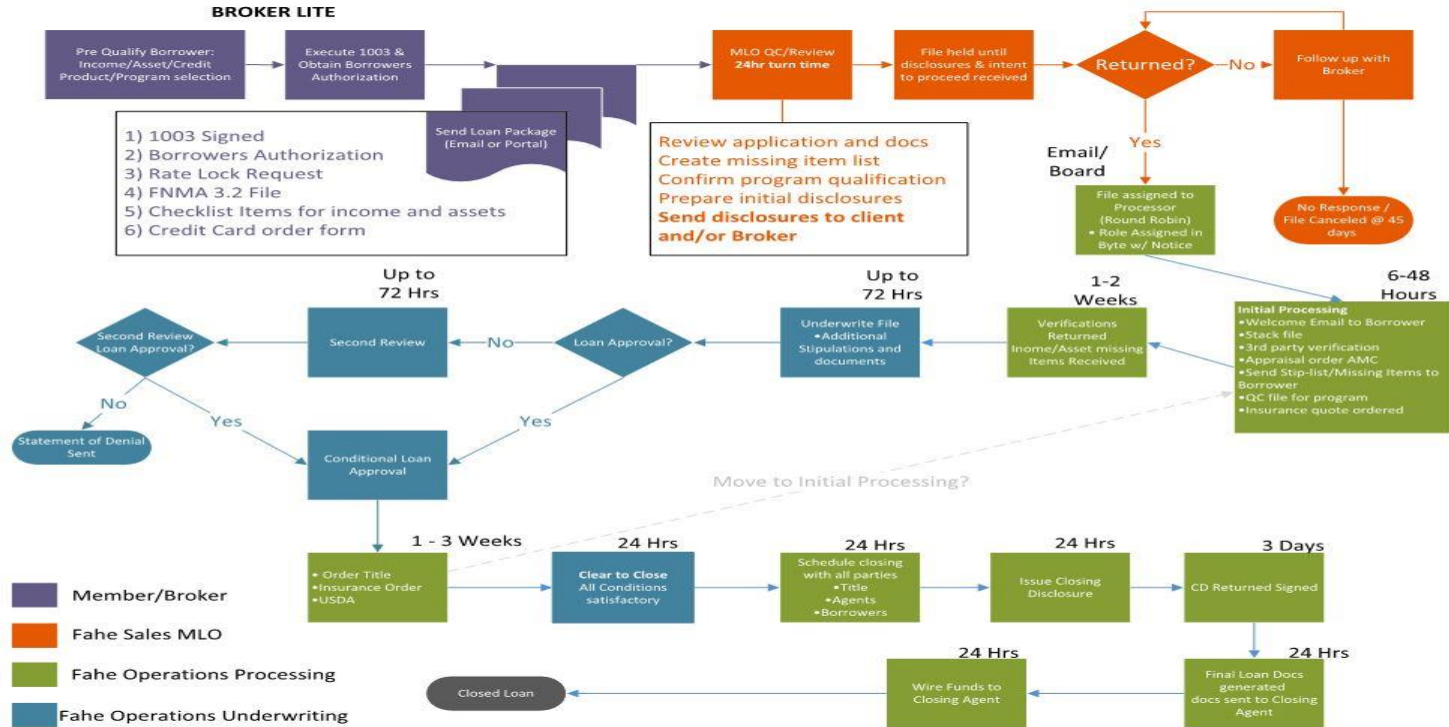
# DPA – Project Reinvest

- \$10,500 Second Mortgage Loan
- 0% Interest Rate, Payment Deferred
- Primary Residence Only
- Used for down payment, and/or closing costs
- Household must be at or below 100% Area Median Income
- Homebuyer Education Required

# Lending Partnerships + Channels



# Broker Lite



# Questions?

**James Davis**

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