

FAHE Native CDFI Training Program



Native CDFI
Lending Program

Agenda

- ❖ Native Lending Program Overview
- ❖ Native CDFI Capacity Building Training
 - ❖ Objectives and Deliverables
- ❖ TA Support for Secondary Mortgage Lending
 - ❖ Scope of Services

Native Lending Program Overview

Established in Fall of 2022, our Native Lending Program, provides training, expertise, and support to Native CDFIs in accessing the secondary mortgage market.

We are actively developing TPO/Broker Network collaborations with Native CDFIs and partnering with Native organizations who are seeking to create greater homeownership in their communities.

Program Goals:

- ❖ Increase capacity and provide equity access to loan capital among Native CDFIs
- ❖ Increase homeownership for Native Americans
- ❖ Address the severe housing needs faced by Native families and communities

Participants in the Native Lending Program have access to Fahe's full scope of services.

Training Program Overview

Nonprofit lenders and Native CDFIs are critical in expanding access to mortgage credit in Native communities. However, many organizations face structural barriers that limit their ability to fully deploy mortgage products.

Fahe's broker and broker-lite programs offer promising pathways to expand product access, but Native CDFIs often require targeted onboarding and technical integration support to participate successfully.

This Training Program addresses these challenges through a coordinated, comprehensive training series covering loan product requirements, workflows, loan processing nuances, and operational considerations.



Program Objectives

- ❖ Increase staff knowledge and operational readiness.
- ❖ Develop standard, compliant loan policies and procedures.
- ❖ Incorporate housing counseling activities to prepare and prequalify potential homebuyers.
- ❖ Integrate Native CDFIs into Fahe's broker and broker-lite programs to expand mortgage access.

Program Deliverables:

- ❖ Facilitated virtual training sessions
- ❖ Product-specific job aids, reference guides and recorded sessions.
- ❖ Housing counseling prequalification training and materials.
- ❖ Support for onboarding and platform setup.
- ❖ Establishment of documentation standards and compliance processes.

Mortgage Lending

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

JustChoice Lending
A Division of Fahe

Training Curriculum Topics

- ❖ Mortgage Lending Regulatory Framework
- ❖ Loan Origination and Application Procedures
- ❖ Loan Underwriting, Closing and Servicing
- ❖ Secondary Market & Investor Requirements
- ❖ Compliance & Regulatory Requirements
- ❖ Risk Management & Quality Control

Loan Products

- ❖ Conventional Loan Products & Programs
- ❖ Freddie Mac HeritageOne



Freddie Mac - HeritageOne

- Conventional financing for federally recognized Native American Tribes living in tribal areas
- Down payment as low as 3%
- Purchase and Refinance
- At least one borrower must be an enrolled member of a federally recognized Native American Tribe
- Primary Residence Only
- Not subject to income limits



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Questions?

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