When we chose this year’s annual report theme, ‘Strength in Numbers’, we had no idea how important that concept would become throughout the year.

With the COVID-19 pandemic, we’ve all had to change the way we approach just about everything we do. This is true in the way we live, work, interact, and take care of ourselves and each other. Here at Homewise, our approach to continuing to deliver our programs and services has changed dramatically over these past months.

Many of our services have traditionally relied on in-person activities such as financial coaching and workshops with our Home Purchase Advisors and Coaches, home showings and tours with our Realtors, loan meetings and closings with our Loan Officers, and community-based arts and culture events with our Community Development team. Our staff quickly pivoted to finding new and innovative ways to work in partnership with our clients and community to provide all of these services, without interruption, through virtual formats. We also took quick action to establish the Emergency Mortgage Assistance fund, providing support to those most financially vulnerable in the COVID-19 crisis to ensure they can continue to make their mortgage payments and keep their homes. Our staff has recently grown to 100 strong, and it is through our own Strength in Numbers that we pulled together to stay focused on our mission during these uncertain and uneasy times.

We know that we are only successful when our clients and communities are successful, and it is with this motivation that we operate as a team to support our clients and communities on the path to financial wellbeing and improved quality of life. For every client who achieves their dream of homeownership, there is a Homewise team behind them, supporting them every step of the way. From our financial coaches to our Realtors to our homebuilders to our lenders, we serve as a trusted guide, encouraging and empowering clients to reach their goals. In our communities, we serve as collaborative partners in sustainable, community-led redevelopment with a cultural preservation heart.

We invite you to read more about our work, and meet some of the people who have experienced its transformative impact, in the pages of this year’s annual report. During these difficult times, we remain deeply committed to serving individuals, families and communities across New Mexico and continuing to deliver on the promise of our mission. Thank you for supporting Homewise.
Homewise by the Numbers

- $153M total assets
- $485M in loans serviced each month
- $6M in grants and contributions
- 95+ employees in Santa Fe and Albuquerque
- 8,959 hours of free individualized financial coaching in English and Spanish
- 5 Homewise Homes® communities in development
- 71 free classes to help people make wise financial and home purchase decisions
- 11 distressed properties beautifully renovated into affordable homes
- $3.7M downpayment assistance provided to 201 families and individuals
- 97.7% of our clients make their monthly mortgage payment on time*

To read more about these numbers, visit us at 2020annualreport.homewise.org

*a significantly higher rate than the national average
## Consolidated Statement of Financial Position

### ASSETS

#### CURRENT ASSETS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$11,894,187</td>
</tr>
<tr>
<td>Other restricted cash and interest-bearing deposits in banks</td>
<td>$3,417,674</td>
</tr>
<tr>
<td>Broker receivables and other accounts receivable</td>
<td>$2,326,782</td>
</tr>
<tr>
<td>Grants receivable</td>
<td>$97,473</td>
</tr>
<tr>
<td>Amortizing mortgage loans receivable, current portion</td>
<td>$1,730,942</td>
</tr>
<tr>
<td>Inventory</td>
<td>$20,923</td>
</tr>
<tr>
<td>Development costs, current portion</td>
<td>$9,911,986</td>
</tr>
</tbody>
</table>

**Total current assets**                                                                 $29,399,967

#### Property and equipment, net

- **Amount**: $9,843,284

#### Mortgage loans receivable

- **Amortizing, net of current portion**: $70,908,893
- **Allowance on amortizing loans**: $(1,597,993)

**Total amortizing mortgage loans receivable**                                                                 $69,310,900

#### Deferred mortgage loans receivable

- **Amount**: $28,554,651
- **Allowance on deferred loans**: $(5,710,931)

**Total deferred mortgage loans receivable**                                                                 $22,843,720

#### Total long-term mortgage loans receivable

- **Amount**: $92,154,620

#### Mortgage servicing rights

- **Amount**: $3,076,787

#### Development costs, net of current portion

- **Amount**: $8,615,130

#### Qualified low income community investment

- **Amount**: $9,497,773

#### Other assets

- **Amount**: $401,278

**TOTAL ASSETS**                                                                 $152,988,839
### Consolidated Statement of Financial Position

#### LIABILITIES AND NET ASSETS

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CURRENT LIABILITIES</strong></td>
<td></td>
</tr>
<tr>
<td>Accounts payable</td>
<td>$1,720,069</td>
</tr>
<tr>
<td>Accrued expenses</td>
<td>1,430,352</td>
</tr>
<tr>
<td>Escrows and deposits</td>
<td>3,311,380</td>
</tr>
<tr>
<td>Lines of credit</td>
<td>3,770,930</td>
</tr>
<tr>
<td>Notes payable, current portion</td>
<td>4,893,306</td>
</tr>
<tr>
<td>Notes payable community investment, current portion</td>
<td>2,559,113</td>
</tr>
<tr>
<td><strong>Total current liabilities</strong></td>
<td><strong>17,685,150</strong></td>
</tr>
<tr>
<td><strong>LONG-TERM LIABILITIES</strong></td>
<td></td>
</tr>
<tr>
<td>Notes payable, net of current portion</td>
<td>70,518,082</td>
</tr>
<tr>
<td>Notes payable, equity equivalent investment</td>
<td>3,300,000</td>
</tr>
<tr>
<td>Notes payable, community investment, net of current portion</td>
<td>2,897,707</td>
</tr>
<tr>
<td>Deferred revenue</td>
<td>230,188</td>
</tr>
<tr>
<td>Due to grantor agency</td>
<td>910,978</td>
</tr>
<tr>
<td><strong>Total long-term liabilities</strong></td>
<td><strong>77,856,955</strong></td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td><strong>95,542,105</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net Assets</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without donor restriction</td>
<td>40,134,587</td>
</tr>
<tr>
<td>With donor restriction</td>
<td>17,312,147</td>
</tr>
<tr>
<td><strong>Total Net Assets</strong></td>
<td><strong>57,446,734</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>TOTAL LIABILITIES AND NET ASSETS</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>$152,988,839</strong></td>
</tr>
</tbody>
</table>
## Consolidated Statement of Activities

### REVENUES, GAINS & SUPPORT

<table>
<thead>
<tr>
<th>Description</th>
<th>Without donor restrictions</th>
<th>With donor restrictions</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home development sales</td>
<td>$16,702,610</td>
<td>–</td>
<td>$16,702,610</td>
</tr>
<tr>
<td>Loan origination fees</td>
<td>2,875,678</td>
<td>–</td>
<td>2,875,678</td>
</tr>
<tr>
<td>Real estate sales commissions</td>
<td>2,006,541</td>
<td>–</td>
<td>2,006,541</td>
</tr>
<tr>
<td>Loan portfolio interest</td>
<td>4,074,411</td>
<td>–</td>
<td>4,074,411</td>
</tr>
<tr>
<td>Loan servicing income</td>
<td>983,371</td>
<td>–</td>
<td>983,371</td>
</tr>
<tr>
<td>Amortization and valuation of mortgage servicing rights</td>
<td>773,611</td>
<td>–</td>
<td>773,611</td>
</tr>
<tr>
<td>Loan capital grants and contributions</td>
<td>1,978,620</td>
<td>1,753,017</td>
<td>3,731,637</td>
</tr>
<tr>
<td>Operating grants and contributions</td>
<td>1,611,868</td>
<td>640,000</td>
<td>2,251,868</td>
</tr>
<tr>
<td>Loss on sale of asset</td>
<td>(79,679)</td>
<td>–</td>
<td>(79,679)</td>
</tr>
<tr>
<td>Other revenue</td>
<td>531,461</td>
<td>–</td>
<td>531,461</td>
</tr>
<tr>
<td><strong>Total revenues, gains and support</strong></td>
<td><strong>31,458,492</strong></td>
<td><strong>2,393,017</strong></td>
<td><strong>33,851,509</strong></td>
</tr>
<tr>
<td>Cost of home development sales</td>
<td>13,705,027</td>
<td>–</td>
<td>13,705,027</td>
</tr>
</tbody>
</table>

### EXPENSES

<table>
<thead>
<tr>
<th>Description</th>
<th>Without donor restrictions</th>
<th>With donor restrictions</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program</td>
<td>12,806,279</td>
<td>–</td>
<td>12,806,279</td>
</tr>
<tr>
<td>Administrative</td>
<td>2,859,127</td>
<td>–</td>
<td>2,859,127</td>
</tr>
<tr>
<td>Fundraising</td>
<td>274,802</td>
<td>–</td>
<td>274,802</td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td><strong>15,940,208</strong></td>
<td>–</td>
<td><strong>15,940,208</strong></td>
</tr>
<tr>
<td>Change in net assets</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net assets at beginning of year</td>
<td>37,919,892</td>
<td>14,919,130</td>
<td>52,839,022</td>
</tr>
<tr>
<td>Cumulative effect of accounting change</td>
<td>401,438</td>
<td>–</td>
<td>401,438</td>
</tr>
<tr>
<td><strong>Net assets at end of year</strong></td>
<td><strong>$40,134,587</strong></td>
<td><strong>$17,312,147</strong></td>
<td><strong>$57,446,734</strong></td>
</tr>
</tbody>
</table>
Behind every successful homeowner like Karla and Gabriel...
“We felt like we were more than just a business transaction. It was much more humane and caring. Homewise wants people to be successful homeowners.”

- Karla & Gabriel  

read their full story at www.homewise.org/a-home
How we impact our communities

“We couldn't have picked a better team. They were so respectful and professional. We were blessed to have Homewise.”

Clients Dagoberto and Zahira holding their son, with Loan Officer Sarahi (left) and Realtor® Gloria

1,498 Class attendees
who learned to proactively manage their money and become confident homebuyers

512 New homeowners
who are increasing their financial wellbeing and strengthening their neighborhoods

142 Refinance and home improvement loans
that help clients lower their monthly mortgage payments and invest in their homes with energy-efficient upgrades

56 New Homewise Homes
to provide much-needed affordable, high-quality homes in Santa Fe

Visit us at 2020annualreport.homewise.org to see a short video about the additional ways we impact our communities.
How we improve our clients’ financial wellbeing

We help them increase their CREDIT SCORE

77 points
Average increase for clients who started with a score under 640*

We help them increase their SAVINGS

$4,000
Median increase for clients who started with less than $5,000 savings*

We help them decrease their monthly DEBT

$127
Median decrease for clients who started with 10% or more debt ratio*

*clients who successfully completed the steps in their financial action plan
Who are our clients?

by household

- 81 Single Parent
- 248 Unrelated & Single Adults
- 130 Married + Children
- 53 Married, No Children

by age group

- 31 18 - 24 years
- 283 25 - 34 years
- 223 35 - 44 years
- 188 45+ years

by employer

- 88 Healthcare
- 85 Local Business
- 84 Education
- 81 Construction
- 79 City, State & Federal Govt
- 68 National Business
- 62 Hospitality
- 47 Self Employed
- 30 Nonprofit
- 9 Finance
Despite her success as a private chef and caterer, Andrea found she could not afford to buy a home in her native Santa Fe. She felt fortunate to be living in a casita owned by her parents, but yearned for a place she could truly call her own. Then she discovered Homewise.

Andrea learned that with the right resources, homeownership is possible.

To watch her inspiring story, visit us at 2020annualreport.homewise.org
In 2012, Homewise opened a second location in Albuquerque, NM and expanded our programs and services in that area of the state. What started with only two employees working out of a small office on Lomas Boulevard has now grown to a team of over two dozen employees working at our Albuquerque Homeownership headquarters at the Orpheum Community Hub. “We are all actively engaged in helping clients become successful homeowners,” says Elena Gonzales, Senior Director, Policy & Community Engagement. “Everyone deserves the chance to build family wealth through homeownership.”

Homewise has also taken on a specific focus of serving the Barelas neighborhood, where the Orpheum Community Hub is located, by supporting the local arts community and renovating distressed residential and commercial properties to create energy-efficient, affordable homes and community spaces.

Great neighborhoods make a great city, and we seek to continue to work with our partners and neighbors for the benefit of the entire city.

“Everyone deserves the chance to build family wealth through homeownership.”

Elena Gonzales
Senior Director, Policy & Community Engagement

downpayment assistance (DPA)

DPA funds provided to help low-to-moderate-income individuals and families in ABQ achieve homeownership:

<table>
<thead>
<tr>
<th>FY2014</th>
<th>FY2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>$66k</td>
<td>$1.35M</td>
</tr>
</tbody>
</table>

growth rate: 20 times more funds

total ABQ funds over 6-year period $9.47M

education

Number of ABQ clients (by household) who attended our Financial Fitness for Life and Homebuyer Education classes:

<table>
<thead>
<tr>
<th>FY2014</th>
<th>FY2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>78</td>
<td>424</td>
</tr>
</tbody>
</table>

growth rate: over 5 times more attendees

total attendees over 6-year period 2,211

Number of low-to-moderate-income individuals and families in ABQ that received DPA funds:

<table>
<thead>
<tr>
<th>FY2014</th>
<th>FY2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>24</td>
<td>96</td>
</tr>
</tbody>
</table>

growth rate: 4 times more recipients

total ABQ households over 6-year period 735

homeowners

Homewise clients who became homeowners in ABQ:

<table>
<thead>
<tr>
<th>FY2014</th>
<th>FY2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>42</td>
<td>278</td>
</tr>
</tbody>
</table>

growth rate: over 6 times more homeowners

total ABQ homeowners over 6-year period 1,292
We've completed the second phase of our popular El Camino Crossing community: 13 one-bedroom condos. Quality built with energy-efficient features, the 705 s.f. condos are designed to be a perfect fit for those who are ready to downsize or prefer to live more simply and don't want to be encumbered with a lot of maintenance and upkeep. The condo units are grouped into three buildings: a single-story with 3 units, and two 2-story with 5 units each. Two of the 2nd floor units feature a 500 s.f. rooftop deck.

El Camino Crossing is an all-solar, mixed-use community consisting of residential homes, condos, and live/work space in close proximity to local, neighborhood friendly businesses. Located in the heart of Santa Fe within the newly revitalized Siler and Agua Fria corridors, El Camino Crossing also provides residents with easy access to walking and biking paths.

"El Camino Crossing reflects so many of Santa Fe's unique values and needs. It provides reasonably priced housing, revitalizes a neighborhood, supports local businesses, promotes creative entrepreneurship and values sustainability."

- Mike Loftin, CEO

To see more photos, take a virtual tour of a condo, or do a virtual 'walk through' of our planned live/work space, visit us at 2020annualreport.homewise.org
Over the last year, as we’ve grown to understand the critical role of placemaking in our work, we’ve honed our approach to Community Development at Homewise. Placemaking engages residents in the process of collectively reimagining and reinventing spaces in the heart of their community. In Barelas, where our Albuquerque community development efforts are focused, we have now acquired four commercial buildings: the Orpheum, a former grocery at Second Street and Hazeldine, the Ruppe Drugstore and an experimental arts building on the south end of Fourth Street. Each of these buildings has a rich history that we want to carry forward as we redevelop the space for new uses.

We’ve been writing about our approach to the redevelopment of the Ruppe in Shelterforce, a long-standing publication that publishes articles about the field of community development written by practitioners across the country. One of our big lessons has been how important an iterative and flexible approach to redevelopment is when reactivating empty commercial buildings. We encourage you to read more about how we are foregrounding cultural preservation in our approach to redevelopment by visiting us at 2020annualreport.homewise.org.

“It’s time for developers and preservationists to do more than preserve buildings; we must also work to maintain the cultural identity of the places we are redeveloping.”

- Johanna Gilligan
Senior Director,
Community Development
empowering our healthcare workers

Homewise is proud to partner with local healthcare provider CHRISTUS St. Vincent and Anchorum St. Vincent in the creation of two special programs designed to help CHRISTUS employees enjoy greater financial stability and wellbeing.

Homeownership Program
For most people, purchasing a home is one of the most important financial investments they will make. By working with Homewise, CHRISTUS employees can receive downpayment assistance, save money through a special interest rate and low downpayment, and work with a dedicated housing navigator to find a home that will fit their lifestyle and budget.

Matched Savings Program
A healthy savings goes a long way toward creating financial wellbeing. We encourage CHRISTUS employees to save more by providing up to $500 in matched savings rewards. The more they save, the more they are rewarded, helping to boost their balance, build a more robust savings, and develop a strong savings habit.

To find out more about our partnership with CHRISTUS St. Vincent, visit us at 2020annualreport.homewise.org

Want to learn more about creating a business partnership with Homewise? Contact Ken Brown, Outreach Manager, at 505.795.7581, or kbrown@homewise.org

CHRISTUS employee Melissa and her husband Caleb took advantage of our Homeownership Program and are now proud homeowners who are able to live in the same community where they work.
In August of 2019, Homewise resumed First Friday events at the Orpheum Community Hub after a hiatus during the renovation of the building. Our inaugural First Friday began with a Barelas photography exhibit presented by the Barelas Neighborhood Association and the Barelas Community Coalition. Other events included Cultura - Photography by Bobby Gutierrez (photo above) and Jotería Undocumented: Tierra, Identidad, Y Transformacion, a collection of work by non-binary artist Gaby Hernandez.

In May 2020, Social Distance, a public photography installation, premiered at the Ruppe in partnership with Secret Gallery and IGers (Instagrammers) ABQ. The installation highlighted New Mexico perspectives of the COVID-19 pandemic, highlighting societal adaptations, experiences of isolation, and self-preservation. The installation remained on display in the windows of the Ruppe for two months and is still available to view as a virtual gallery.

Homewise expanded First Fridays to include events at the Ruppe and has collaborated with ABQ Artwalk/Secret Gallery to curate and host art events at the iconic space, including:

The Bird’s Eye - a painting collaboration between local artists Cloudface and George Evans (artwork above)

Altar - a Dia de los Muertos celebration featuring custom artist ofrendas, local art, and music.

To view additional art, watch a video from our ‘Altar’ event, and check out the full ‘Social Distance’ exhibit, visit us at 2020annualreport.homewise.org
WE GRATEFULLY ACKNOWLEDGE THE ACTIVE ENDORSEMENT OF OUR MISSION BY OUR INVESTORS AND CONTRIBUTORS:

**Financial Institutions**
- Ally Bank
- Bank of Albuquerque
- Bank of America
- Bank of the West
- BBVA
- Century Bank
- Enterprise Bank & Trust
- First National 1870
- Kirtland Federal Credit Union
- New Mexico Bank & Trust
- Self-Help Credit Union
- Southwest Capital Bank
- Texas Capital Bank
- UBS Bank
- United Business Bank
- U.S. Bank
- WaFd Bank
- Wells Fargo

**Foundations**
- Albuquerque Community Foundation
- Anchorum St. Vincent
- Calvert Impact Capital
- Frost Foundation
- Kalliopeia Foundation
- Los Alamos National Laboratory Foundation
- McCune Charitable Foundation
- Jessie Smith Noyes Foundation
- Onota Foundation
- Erich & Hannah Sachs Foundation
- Santa Fe Community Foundation
- Wells Fargo Housing Foundation

**Community Businesses, Government Agencies and Nonprofits**
- Barelas Community Coalition
- CHRISTUS Health
- CHRISTUS St. Vincent Regional Medical Center
- City of Albuquerque
- City of Santa Fe
- CDFI Fund, US Treasury
- Engage Albuquerque
- Housing Partnership Network
- HUB International & Central Insurance
- National Association for Latino Community Asset Builders
- NeighborWorks America
- NeighborWorks Capital
- New Mexico Mortgage Finance Authority
- Opportunity Finance Network
- Prosperity Now
- Prosperity Works
- Sandia National Laboratories

**Religious Institutions**
- Mercy Investment Services
- Religious Communities Impact Fund
- Seton Enablement Fund
- Sisters of Charity of the Incarnate Word

**Individuals and Investment Funds**
- Ann Alexander and Richard Khanlian
- Anonymous
- Avalon Trust
- Avalon Trust clients
- Joel Frederick Barber
- Anne Beckett
- Beth Beloff and Marc Geller
- Erika and Glenn Campos
- Lawrence Carreon
- Jill and Paul Cook
- Quarrier and Phillip Cook
- Susan and Conrad De Jong Fund
- Lori and David Delgado
- Anne Messbarger-Eguia
- Cliff Feigenbaum
- Fresh Pond Capital clients
- Gwen Gilligan
- Elena Gonzales
- Edward Grasskamp
- John Guffey
- Naomi and Robb Hirsch
- Michael Kelly
- Sally Kuhn
- Teresa Leger de Fernandez
- Nahum Ward-Lev
- Ann Lockhart
- Michael Loftin
- Viola Lujan
- Genevieve & A. Paul Mitchell
- Felicia & Daniel Morrow
- Julie Moss
- Mariel Nanasi & Jeffrey Haas
- Kay Naranjo
- Agnes Noonan
- Laura M. Orchard
- Karen E. Orso
- Lynne & Joseph Placek
- Stacy S. Quinn
- Celia D. Rumsey Charitable Trust
- Miriam Sagan
- Gail Saunders
- Tom Saunders
- Wilson Scanlan
- Elizabeth & Richard Schnieders
- Nan Schwanfelder
- Martha & Patterson Simons
- Lidia & Daniel Slavin
- Linda & Andrew Spingler
- The Sustainability Group clients
- Alexis Tappan
- Trillium Asset Management clients
- Kathy Ulibarri
- Paul Vogel
- Debra A. Walsh

NO ONE HAS EVER BECOME POOR FROM GIVING.

- Anne Frank
ensuring New Mexico’s most vulnerable residents can keep their homes

Homewise is providing emergency mortgage assistance to those most financially vulnerable in the COVID-19 crisis to ensure they can continue to make their mortgage payments and keep their homes. This assistance is especially critical for those left out of the current federal safety net and those who have lost the majority or all of their household income due to COVID-19 related economic conditions.

Those most at risk include low-income people who are self-employed or work non-traditional jobs that will not allow them to access unemployment insurance.

Housing costs are most households' biggest monthly expense. Currently there is no federal program available to help those low-income homeowners who do not qualify for unemployment benefits or stimulus checks. Right now, the only clear option for homeowners is a temporary forbearance of monthly payments. This allows borrowers to suspend monthly mortgage payments for up to 12 months. However, most homeowners must pay that money back through a repayment plan on top of their regular payment. This option does not meet the needs of the most financially vulnerable homeowners who are unlikely to be able to pay a significantly increased monthly mortgage while trying to recover from low or no employment.

Losing your home to foreclosure is a traumatic process that, in the worst-case scenario, can increase the number of homeless people in our community, putting further strain on limited social services. Foreclosures also have negative impacts on neighborhoods when homes remain vacant, possibly becoming problem properties that create public safety issues. The social and economic consequences of foreclosure can and must be avoided by proactively helping low-income homeowners now.

How can you Help?
Invest in the Homewise Community Investment Fund

With an investment in the Homewise Community Investment Fund, you can directly impact the financial security of low-income families in our community while also earning a financial return on your investment. With a minimum investment of $1,000, the Fund offers interest rate returns between 1-4% and investment terms of 1 to 15 years.

Your investment helps advance meaningful public policy and funding changes to support low-income families in achieving and maintaining financial stability through successful homeownership. Demonstrating growth in the Fund is also a powerful point in attracting new funding from institutional investors like foundations, corporations, and government entities.

Together we can make a critical difference in keeping our most at-risk homeowners in their homes during these challenging times, making our future economic recovery that much faster and stronger! We appreciate your continued partnership – your support can help the most financially vulnerable in our community weather this storm.

Learn more about how you can make a difference through the Homewise Community Investment Fund by visiting our website at www.homewise.org

You can also send us an email at: invest@homewise.org

Homewise Community Investment Fund Notes are offered to both individual and institutional investors who reside in states in which our Notes are registered or exempt from registration. This currently includes Alaska, New Mexico, California, Colorado, Connecticut, Hawaii, Illinois, Iowa, Maine, Massachusetts, Mississippi, New Jersey, New York, Rhode Island, Texas, Utah, Vermont, Washington, West Virginia, Wyoming. This notice is not an offer to sell or the solicitation of an offer to buy, nor shall there be any sale of securities in any state in which such offer, solicitation, or sale is not authorized. The offering is made solely by the Prospectus, which more fully describes certain risks involved in a purchase of securities. The securities are not FDIC or SIPC insured, are not bank deposits, and are not guaranteed by any federal agency.
OUR LEADERSHIP TEAM

Mike Loftin
Chief Executive Officer

Laura Altomare
Chief Communications Officer

Jill Geltmaker
Chief Financial Officer

Clay Simmons
Chief Lending Officer

Elena Gonzales
Senior Director, Policy & Community Engagement

Daniel Slavin
Senior Director, Real Estate Development

Johanna Gilligan
Senior Director, Community Development

OUR BOARD OF DIRECTORS

David Delgado, Chair
Erika Campos, Vice Chair
Katherine Ulibarri, Treasurer
Anne Messbarger-Eguia, Secretary
Teresa Leger de Fernandez
Andy Spingler
Agnes Noonan
Dr. Shelle VanEtten de Sanchez
Paul Vogel
Paul Aguilar