Building on our Legacy
Celebrating 30 Years of Community Development

Elder Charles E. Blake II, Pastor of West Angeles COGIC and Executive Director, Dr. Belinda Allen present the

West Angeles
COMMUNITY DEVELOPMENT CORPORATION

30TH ANNUAL
UNITY AWARDS GALA

Friday, February 23, 2024
Beverly Wilshire Hotel
9500 Wilshire Boulevard, Beverly Hills, CA 90212
RELATED CALIFORNIA

Proudly supports West Angeles Community Development Corporation and congratulates this year’s honorees.

RelatedCalifornia.com
WARM GREETINGS,

As we gather tonight for our 30th Anniversary Unity Awards Gala, it is my distinct pleasure to welcome you back to our first in-person gathering since the onset of the pandemic. What a journey it has been! Despite the challenges, we persevered through virtual galas, keeping the spirit of unity and support alive. Tonight, we mark a significant milestone—30 years of dedicated service and impact by the West Angeles CDC.

Reflecting on the wise words of Dr. Martin Luther King, Jr., who asked, “Life’s most persistent and urgent question is, what are you doing for others?” we celebrate the legacy and vision of our founders, Bishop Charles E. Blake, Sr., and Dr. Lula Balton. Their tireless work laid the foundation for a community that thrives on strength, resilience, and hope.

This evening, we are thrilled to honor our outstanding corporate partners who have stood by us through thick and thin:

- Wells Fargo Bank
- First Citizens Bank
- U.S. Bank
- Bill Witte of Related California

Your leadership in community support, business development, community reinvestment, philanthropy, and partnerships has been instrumental in creating opportunities for individuals, families, and small businesses. We are immensely grateful for your contributions to affordable housing, small business assistance, workforce development, financial literacy, and community services over the last 30 years.

I want to extend a special thank you to our board members and staff, whose unwavering support has been crucial to our success. Tonight, as we come together to celebrate this momentous occasion, I, alongside First Lady Deandra Blake, personally welcome you. Your generosity, commitment, and partnership with West Angeles CDC have been a beacon of hope for our beloved community in South Los Angeles.

Here’s to celebrating 30 years of remarkable achievements and to many more years of making a difference together.

Warmest regards,

Pastor Charles E. Blake II
Senior Pastor, West Angeles Church of God in Christ
BYRON K. REED
CHAIRMAN OF THE BOARD

DR. BELINDA ALLEN
EXECUTIVE DIRECTOR
Byron K. Reed  
Chairman  
WACDC Board of Directors

Candida Mobley Phillips  
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Dr. Lula Balton  
CEO Emeritus  
National Community Development COGIC, International

Elder Charles Blake II  
Pastor, West Angeles Church of God in Christ

Bishop Charles E. Blake  
Chairman Emeritus  
Presiding Bishop Emeritus, West Angeles COGIC

Judge Mablean Ephriam  
Treasurer  
Philanthropist/Media Personality

Gregory L. Johnson  
Secretary  
President, Hannibal Media Group

Dr. Belinda Allen  
Executive Director  
West Angeles Community Development Corporation

Gwen Austin-Collins  
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Dr. Giovanna Brasfield  
Outreach & Diversity Manager  
Flatiron Construction

Anne Coggs Smith, Esq.  
Asst. Chief Deputy Clerk  
Cook County  
Clerk of Court (Retired)  
Chicago, IL

Amy Gumbs  
Human Resources Director (Retired)

Winston Johnson  
President, Winsonic Digital Cable Systems Network

Terrence Payne  
Principal/Consultant, Taylor’s Marketing & Management

Dr. Desiree Tillman Jones  
Dentist (Retired)

Mohamed Ndoye  
Bank of America

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University of California, Los Angeles, (UCLA)

Sheryl Warren Harris  
Real Estate Broker/Owner/CEO, Sepulveda Group Enterprises, Inc.
LIFT EVERY VOICE AND SING

JAMES WELDON JOHNSON, 1871 – 1938

Lift every voice and sing
Till earth and heaven ring
Ring with the harmonies of Liberty
Let our rejoicing rise
High as the listening skies
Let it resound loud as the rolling sea
Sing a song full of the faith that the dark past has taught us
Sing a song full of the hope that the present has brought us
Facing the rising sun of our new day begun
Let us march on till victory is won
Stony the road we trod
Bitter the chastening rod
Felt in the days when hope unborn had died
Yet with a steady beat
Have not our weary feet
Come to the place for which our fathers sighed?
We have come over a way that with tears has been watered
We have come, treading our path through the blood of the slaughtered
Out from the gloomy past
Till now we stand at last
Where the white gleam of our bright star is cast
God of our weary years
God of our silent tears
Thou who has brought us thus far on the way
Thou who has by Thy might Led us into the light
Keep us forever in the path, we pray
Lest our feet stray from the places, our God, where we met Thee
Lest, our hearts drunk with the wine of the world, we forget Thee
Shadowed beneath Thy hand
May we forever stand
True to our God
True to our native land
Our native land
Welcome
Chris Schauble, KTLA 5
Master of Ceremonies

Invocation
Elder Lawrence C. Blake, Pastor, Palm Lane Church of God in Christ
Black National Anthem, David Daughtry

Chairman’s Remarks
Byron Reed, West Angeles CDC Board Chairman

Greetings
Pastor Charles E. Blake II, West Angeles Church of God in Christ

Executive Director’s Remarks
Dr. Belinda Allen

Outstanding Corporate Partner of the Year Award Presentations

Dinner
Outstanding Small Business of the Year Awards
Dulans Next Door
Prestige Protocol

Special Musical Performance
Shelea

Special Keynote Address
Presiding Bishop J. Drew Sheard
Church of God in Christ Inc.

Legacy Award Presentations
Dr. Lula Ballton
Bishop Charles E. Blake Sr.

Benediction
Bishop Ron Gibson, Life Church of God in Christ

Tribute Performance
Shelea
Building on our Legacy
30TH ANNUAL UNITY AWARDS GALA

MASTER OF CEREMONIES

CHRIS SCHAUBLE
CO-ANCHOR,
KTLA 5 MORNING NEWS
ENTERTAINMENT

DAVID DAUGHTRY
ARTIST, SINGER, SONGWRITER & MUSICIAN

SHELEA
SINGER, SONGWRITER & PIANIST
Presiding Bishop Emeritus Charles E. Blake, Sr. is commonly referred to as a “visionary”. Under his 53 years of leadership, West Angeles matriculated from a 50-member church on West Adams Boulevard to an internationally known church of 25,000 members with multiple properties on Crenshaw Boulevard. He has been a champion of the Crenshaw Corridor—instrumental in uplifting the tenor of the area through the development of multiple properties and programs to uplift members of the community.

During his pastorship, he developed and played an integral role in the West Angeles Community Development Corporation, which seeks to promote social change through economic empowerment, social justice, and community transformation. He also put his passion for the people of Africa, through his organization, Save Africa’s Children, which helped over 200,000 children who had been orphaned by HIV/AIDS. However, even with all of this, he still was able to successfully serve as Presiding Bishop of the International Church of God in Christ denomination from 2007-2021. Looking back on all that he had done, he made the decision in 2022 to rest and enjoy the fruits of his years of Godly service.

Although he has retired from the Pastor role, he is still involved in the life of the Church and enjoys encouraging the employees and members of his beloved West Angeles. To quote his trademark phrase, “I see you in the future, and you look much better than you look right now”
Lula Bailey Ballton is Director of Community and Economic Development for the Church of God in Christ International. Dr. Ballton also assists faith based institutions, churches, CDCs and non-profits identify and leverage their assets to create wealth for their communities through her independent consultancy firm, Lula Ballton and Associates. She is CEO Emeritus where she was a founder and the former President and Chief Executive Officer of the West Angeles Community Development Corporation (CDC), a non-profit, community-based Development Corporation that operates within the greater ministry of West Angeles Church of God in Christ, under the pastorate of Bishop Charles E. Blake, Sr.

As Founder and Executive Director, Dr. Ballton led the West Angeles CDC to receive numerous awards for cutting-edge programs: a Best Practices Award from the U.S. Department of Housing and Urban Development for its signature affordable housing project, West A Homes; a Presidential Commendation for its dispute resolution programs; and state, county, and city-wide recognition for its social service, housing and economic development programs. She serves as a Commissioner for the Los Angeles Community Redevelopment Agency (CRA), appointed by Mayors Antonio Villaraigosa, Eric Garcetti and confirmed by the Los Angeles City Council.

Lula Ballton’s commitment to education and advocacy for the poor and the oppressed began at the feet of her Christian family as a child. She participated in the famed “March on Washington” with Dr. Martin Luther King, Jr., as a teenager. After graduating with honors from Central High School in Springfield, Missouri, she attended California State University at Los Angeles, where she earned a Bachelor of Arts in Speech Communication. After completing undergraduate studies, she was admitted to the Lula prestigious Graduate School of Speech at Northwestern University, where she received a Master of Arts in Communications.

With solid academic preparation, Dr. Ballton embarked on a very successful career as an educator, and, over the next 14 years, held positions as a professor and/or administrator at Delaware State University, the City Colleges of Chicago, Los Angeles City College, El Camino College and Loyola Marymount University. Dr. Ballton also served as Director of Education for the Chicago Urban League, where she developed policy, programs, and constituency. She founded the League’s Whitney M. Young Scholarship and the Edwin Berry Loan Fund.

Dr. Ballton returned to academia as a student, in 1987, and earned a Juris Doctorate in 1990 from UCLA School of Law. She practiced law at the California State Department of Justice; Civil Rights Division, and Bryan, Cave, McSheeters and McRoberts, a large corporate firm. From there, she entered full-time ministry at the Union Rescue Mission. She is a 1999 Graduate of Harvard Divinity School Summer Leadership Institute (SLI); and, now, is both a Harvard Divinity School SLI lecturer and advisory board member. Currently, she is a public arbitrator on the neutral roster of NASD Dispute Resolution. She is also a teacher-mentor at the University of Southern California (USC) in the School of Religion and Civic Culture “Passing the Mantle” program.

Dr. Ballton continues to be active in civil rights, and is or was a member of the following Boards and professional organizations: Harvard Divinity School, Leadership Council; Wells Fargo Community Advisory Council; Southern California Edison Advisory Board; National Congress of Community Economic Developers; Northwestern University’s prestigious “Committee of 100”; Christian Community Development Association, Board of Directors; Churches United for Economic Development, Board of Directors; Black Women Lawyers; Women’s Leadership Exchange; the U.S. Department of Justice – Drug Enforcement Administration, Advisory Committee; Leadership California honoree; Commissioner of the Los Angeles Community Redevelopment Agency, and a Fellow at the National Organization of Black Legislative Elected Women. She served on the Advisory Board of the Alpha Kappa Alpha Educational Advancement Foundation, Inc.

She is Chaplain of the International Black Women’s Public Policy Institute, an active member of Alpha Kappa Alpha Sorority, Inc., The Links, Inc. and West Angeles Church.

HONORING THE LEGACY OF
Presiding Bishop Emeritus
Charles E. Blake, Sr.
and the West Angeles
Community Development Corporation
for 30 YEARS OF STEADFAST
COMMITMENT TO CHANGING
LIVES IN THE COMMUNITY

“In everything I did, I showed you that by this
kind of hard work we must help the weak,
remembering the words the Lord Jesus himself
said: ‘It is more blessed to give than to receive.’”
Acts 20:35 NIV
Bishop John Drew Sheard is Presiding Bishop and Chief Apostle of the Church of God in Christ, Inc., one of the largest African American Pentecostal denominations in the United States with 12,000 churches in over 112 countries.

Bishop Sheard was first elected to the General Board in 2012 and re-elected in 2016. In 2021 he was again re-elected Bishop as a member of the Presidium (General Board) of the Church of God in Christ, Inc., at that time he was also subsequently elected to the Office of the Presiding Bishop as Chief Apostle.

Bishop Sheard has over 30 years of leadership in the Church of God in Christ. In 1988, he was installed as Pastor of Greater Emmanuel Church. In 1996, the then Elder J. Drew Sheard was appointed Superintendent of the Emmanuel District, by Bishop Herbert J. Williams, Sr., Prelate of the North Central Michigan Jurisdiction. From 1997-2001 Bishop Sheard served COGIC as President of the International Youth Department; and he served as Chairman of the AIM Convention from 2004 to 2012. In 2010 Superintendent J. Drew Sheard was consecrated as Jurisdictional Bishop, succeeding Bishop Herbert J. Williams, Sr., the founding prelate of North Central Michigan Jurisdiction.

Bishop J. Drew Sheard is a former public-school teacher. In 1982 he earned his Bachelor of Science degree in Education, and in 1998 he earned a Master of Arts in Mathematics from Wayne State University in Detroit, Michigan. Bishop Sheard was inducted into the prestigious Morehouse College Martin Luther King, Jr. Board of Preachers.

Bishop Sheard is married to Evangelist Karen Clark Sheard. They have two children, Kierra Kelly and John Drew Sheard, II, one son-in-love, Jordan Kelly, and two grandchildren. Together he and his wife, Karen, founded Karew Records, a faith-based record label focusing on various forms of Gospel, Christian and Inspirational music.
Mr. Witte is Chairman and Chief Executive Officer of Related California. For the past 35 years, and since the founding of Related California, he has been responsible for the strategic direction of the company, overall management of the firm, pursuit of new development opportunities, and oversight of planning, financing and construction of a development portfolio of more than 20,700 residential units, completed or under construction, totaling more than $10.3 billion in assets.

Prior to founding Related California in 1989, Mr. Witte served as Deputy Mayor for Housing and Neighborhoods under Mayor Art Agnos where he oversaw all housing, development and redevelopment activities for the City of San Francisco. He was Director of Housing and Economic Development under Mayor Dianne Feinstein and served as an appointed Commissioner of the San Francisco Housing Authority.

Mr. Witte previously served as Executive Assistant to Assistant Secretary for Housing/Federal Housing Commissioner Lawrence B. Simons at HUD in Washington, as Legislative Director for the National Association of Housing and Redevelopment Officials and with the Philadelphia Office of Housing and Community Development.

Mr. Witte graduated from the University of Pennsylvania with a Master in City Planning and a bachelor’s degree in Urban Studies. He is Chairman Emeritus of the Lusk Center for Real Estate Advisory Board at the University of Southern California and until recently a member of the Board of Overseers of the Graduate School of Design at University of Pennsylvania. Mr. Witte serves on the Advisory Boards of the Fisher Center for Real Estate and Urban Economics Policy at the Haas School of Business at University of California at Berkeley and the Orange County Human Relations Community Partners. In addition, Mr. Witte sits on the board of Shelter Partnership in Los Angeles.
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For generations, we’ve been helping people go further. From exchanging gold coins for paper checks to enabling online transactions, we’re continually innovating so our customers can get ahead.

Doing Gets It Done
We’re the bank of putting people and communities first. The bank of rolling up our sleeves and getting involved. We’re the bank of walking the walk and taking action. That’s the Bank of Doing.

Doing makes housing more attainable
A quality place to call home is something everyone should have. That’s why we’re doing work to provide local communities nationwide with support and assistance to get more people into homes and quality rentals.

- $390 million+ donated to help address the housing affordability crisis in the country, including supporting available and affordable rentals, homeownership, and housing stability
- $119 million to Habitat for Humanity in support of affordable and sustainable housing since 2010
- $60 million in grants through our WORTH initiative to help create an estimated 40,000 new homeowners of color across eight markets by the end of 2025

Doing builds strong businesses
Small businesses are the backbone of our communities — and we’re committed to making meaningful investments to help them succeed.

- Our approximately $420 million Open for Business Fund has provided more than 200 CDFIs and other nonprofits with resources to help a projected 152,000 small business owners
- $1.5 million awarded to How Women Lead, the largest women-founded venture fund in the U.S. for women founders and women-led start-ups in the technology and health sectors
- Additional 1,000 complimentary mentorship opportunities and 13,000 hours of technical assistance to women entrepreneurs through our Connect to More℠ program

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U.S. Bank, established in 1863, has evolved significantly, focusing on digital innovation while maintaining strong community ties. Their leadership, including Chairman, President, and CEO Andy Cecere, emphasizes ethical practices, diversity, and a commitment to both consumer and business sectors. In addition to their financial services, U.S. Bank is dedicated to community development, supporting organizations and initiatives aimed at financial education, affordable housing, and workforce development, reflecting their commitment to creating a positive impact in the communities they serve.

www.usbank.com
“The West Angeles Community Development Corporation has worked tirelessly for 30 years to uplift and empower the communities served by this extraordinary organization. You are making a difference in the lives of countless Angelenos, and I send my best wishes for another memorable gala and continued success.”

KAREN BASS
Mayor, City of Los Angeles

“On behalf of the City of Los Angeles, congratulations to the West Angeles CDC on 30 years. I am grateful that the CDC is a partner in building a stronger South Los Angeles.”

MARQUEECE HARRIS-DAWSON
Councilmember, Eighth District, City of Los Angeles

“I would like to commend West Angeles Community Development Corporation for their tireless work and dedication to fighting for social justice and economic development by giving Angelenos the resources they need to be successful.”

CURREN D. PRICE JR.
Councilmember, Ninth District, City of Los Angeles

“The West Angeles Community Development Corporation has worked tirelessly for 30 years to uplift and empower the communities served by this extraordinary organization. You are making a difference in the lives of countless people throughout LA and the 10th district.”

HEATHER HUTT
Councilmember, Tenth District, City of Los Angeles
“The West Angeles Community Development Corporation has worked tirelessly for 30 years to uplift and empower the communities served by this extraordinary organization. You are making a difference in the lives of countless Angelenos, and I send my best wishes for another memorable gala and continued success.”

SYDNEY KAMLAGER-DOVE
Member of Congress, 37th District of CA

“Greetings and best wishes to the West Angeles Community Development Corporation on your 2024 Unity Awards Virtual Gala. I applaud your 30 year commitment to Angelenos and look forward to our continued partnership in the 2nd Supervisorial District.”

HOLLY MITCHELL
LA County Supervisor, 2nd District

“I commend West Angeles Community Development Corporation’s commitment to community empowerment and upliftment. CDC’s dedication to increasing social and economic justice, demonstrating compassion and alleviating poverty as tangible expressions of the Kingdom of God through the vehicle of community development is an exceptional endeavor worthy of praise.”

STEVEN BRADFORD
CA State Senator, 35th District

“The American Dream is to obtain a quality education, obtain stable, rewarding employment, raise a family and obtain a home they can call their own. The West Angeles Community Development Corporation makes home ownership possible for so many that this part of the “Dream” was impossible. I salute West Angeles and the CDC for uplifting and enriching the lives for so many.”

JAMES T. BUTTS
Mayor, City of Inglewood
WEST ANGELES COMMUNITY DEVELOPMENT CORPORATION

WEST ANGELES CHURCH
extends its BLESSINGS and SUPPORT
for your 30th Annual Unity Awards Gala!

Your commitment and service have made
a difference in the lives of so many!

Presiding Bishop Emeritus Charles E. Blake
and First Lady Emerita Mae Blake

West Angeles
CHURCH OF GOD IN CHRIST
Creating vibrant communities

When we come together to build stronger communities, we give our time, energy, and ideas to help influence positive change. And as we watch progress take root, we grow as well.

West Angeles CDC, it’s an honor to recognize your commitment and service to the community.
Reach your goals with the right partner.

Share your ambitions for the future, and we’ll support you in reaching them. Count on us to provide the financial guidance, programs and products you need. We’ll get there together. Visit usbank.com/access to learn more today.

U.S. Bank is proud to support the West Angeles Community Development Corporation 30th Annual Unity Awards Gala.

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WEST ANGELES CHURCH
extends its BLESSINGS and SUPPORT
for your 30th Annual Unity Awards Gala!

Your commitment and service have made
a difference in the lives of so many!

Pastor Charles E. Blake II & Lady Diandra Blake
Senior Pastor & First Lady
Congratulations!
You deserve it! Thank you for keeping GOD and laughter in the church and community!

-George Wallace
HERE’S TO YOU.

City National® proudly supports the

WEST ANGELES COMMUNITY DEVELOPMENT CORPORATION.

Let’s connect at cnb.com
Banc of California is proud to support West Angeles Community Development Corporation in their mission to increase social and economic justice, demonstrate compassion and alleviate poverty as tangible expressions of the Kingdom of God through the vehicle of community development.

We are committed to strengthening California’s communities through affordable housing, financing businesses and financial literacy education. By working directly with local leaders and causes who share in our vision, we proudly support those who campaign for change and their endeavors to strengthen our communities.

Learn more about how we’re empowering California through its diverse businesses, entrepreneurs and communities at bancofcal.com/communitydevelopment.

TOGETHER WE WIN®
Lula, when God placed you in my life I was at a crossroad. You took me under your wing and became my spiritual mother. In addition, you have been a wonderful teacher, counselor, and friend.

You are everything one could ask for in a good godmother and mentor. You groomed me to be a sound professional and made working with you a memorable experience that has laid the foundation for the type of leader I am today. I will always be grateful to you for your support and kindness.

Congratulations on your 30-year anniversary! Your work and your fruit remains…Your Godson. We love you and Carl very much.

Pastors Troy and Darlene Vaughn – Your Spiritual Children
Metro congratulates West Angeles Community Development Corporation on 30 years of building LA.

To learn more about Metro’s plans for the future, metro.net/projects.
CONGRATULATIONS
AND
THANK YOU

BISHOP CHARLES E. BLAKE, SR. AND LULA BALLTON
FOR YOUR UNWAVERING WORK FOR ECONOMIC EMPOWERMENT
AND SELF DETERMINATION FOR OUR ENTIRE COMMUNITY.

GOD BLESS

DANNY BAKEWELL JR.
PRESIDENT & COO
Los Angeles Sentinel & LA Watts Times / Bakewell Media

DANNY J. BAKEWELL SR
FOUNDER/CREATOR TASTE OF SOUL
Board Chairman for Mothers In Action Chairman of Bakewell Media

BRANDI BAKEWELL
EXECUTIVE VICE PRESIDENT
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WWW.LASENTINEL.NET
Congratulations
Presiding Bishop Blake & Dr. Lula Ballton

Thank you for pouring into our families and so many others over the past 30 years.

The Johnson and Tyson Family
CONGRATULATIONS

Bishop Blake, Dr. Ballton and the West Angeles Community Development Corporation on 30 years of exemplary service and dedication to the community!

We love you!

COOKIE AND
EARVIN “MAGIC” JOHNSON
Congratulations

Presiding Bishop Emeritus
Bishop Charles E. Blake, Sr.

Dr. Lula Ballton & Dr. Belinda Allen

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By Janice Smallwood-McKenzie

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“Bishop Blake,
You have always been
the beacon on the hill
who lights our path to
righteousness and
we thank you.”

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Congratulations on celebrating
30 years of Community Development!!!

From Stocker to Crenshaw, proudly serving
10 years as WACDC
Volunteer Income Tax Assistance Site Coordinator

Looking forward to phenomenal collaborations in the years to come!!!

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Congratulations,

Charles Edward Blake Sr.,

From Dr. Deborah Prothrow-Stith, CDU’s College of Medicine, and the Inaugural Class
Brad Gluckstein and Apex Realty are proud to be in partnership with WACDC, providing a positive impact on the local community.

We proudly support the West Angeles Community Development Corporation 30th Annual Unity Awards Gala – Congratulations!

Conga Kids is a 501 (c)(3) organization that promotes social/emotional well-being and inclusive curriculum through music and dance programs, impacting 43,000 kids annually in Los Angeles and Orange County.

Visit us at www.congakids.org
Terms, conditions and fees for accounts, programs, offers, products and services are subject to change without notice at any time. Offer may be modified or withdrawn at any time without notice. Offer cannot be combined with other offers, except when applied with specific Community Lending Programs. Offers are not applicable on Home Equity Loans and Lines of Credit. This is not a commitment to lend.

* Citi Mortgage Relationship Pricing — A Citibank deposit account is required to receive the interest rate discount or closing cost credit. Automated monthly transfers of the mortgage payment from a Citibank Deposit Account using automated drafting will be required. Actual interest rate discount or closing cost credit will depend on the level of the Citi Eligible Balances, which will be verified after final loan approval.

Deposit Account Balances must be in the account five (5) Business Days following final loan approval and Investment Account balances must be in the account six (6) Business Days following final loan approval. Citi eligible accounts include a personal, consumer Citibank Deposit Account in which the borrower is a direct signer, Citibank IRAs, and Investments held in linked Citigroup Global Markets Inc. (“CGMI”) accounts. The borrower must be an account holder on investment accounts. IRA and annuity positions shown on linked CGMI Account statements are eligible (except tax qualified annuities under sections 401, 403, or 457 of the Internal Revenue Code). Balances from Citibank Business / Commercial accounts, ERISA accounts, Keogh accounts, Bank Collateral accounts, Foreign accounts, Fiduciary accounts, and Trust accounts where the borrower is only listed as the Beneficiary are excluded. All Custodial type accounts are excluded with the exception of Custodial IRA accounts through Citibank or Pershing LLC where the borrower(s) is the beneficiary, which are eligible unless otherwise noted. Citibank IRAs that are not linked to a Citibank Deposit Account are excluded.

The closing cost credit offer will be applied at closing and may not be used prior to closing. In Texas, the credit may not result in you receiving cash back. If you are interested in Citibank’s banking account relationship offers, please contact your Home Lending Officer or Mortgage Representative. Speak to your loan officer about whether the relationship offer is best for you.

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Glossary of terms for this offer: Business Day means Monday through Friday and does not include federal holidays; Eligible Balances means total funds showing in the account at the time we verify the balances less any funds we determine you will need for a down payment or closing costs; Deposit Account means a Citibank personal checking and/or savings account as well as certificates of deposit and money market accounts; Investment Account means IRAs and investments held in Citigroup Global Markets Inc. accounts.

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SPECIAL ACKNOWLEDGMENTS

The Staff and Volunteers of the
West Angeles Community Development Corporation

Chris Schauble
Shelea
Junkyard Films
Flowers Etc. By Rita
Regent Beverly Wilshire-Suzanne Aros
Distinctive Event Solutions
Denise Richardson
Carolyn Patton
Nasayah Martinez
Elder Charles E. Blake II
Elder Lawrence C. Blake & Jeanine Blake
Janice Smallwood-McKenzie
Deborah Fredericks
Doretha LaFlore
Brandon James, C2 Productions

Event Management, Consulting & Production: The Todd Group,
Todd Hawkins & LaVonne Anderson

Script Writing: The Todd Group, Todd Hawkins & LaVonne Anderson
& Dr. Belinda Allen

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