

justine PETERSEN
BUILDING ASSETS. CHANGING LIVES.

Welcome to the Winter 2009 Newsletter for Justine Petersen

Highlights in this Issue:

- [\\$1 Million Grant Awarded to Justine Petersen's CDFI](#)
- [JP Clients Speak Out](#)
- [JP Hosts Micro-Enterprise SCALE Academy](#)
- [Meet JP's Real Estate Agents](#)
- [JP Responds to the FDIC Survey on the unbanked](#)
- [First Time Homebuyer Tax Credit](#)

\$1 Million Grant Awarded to JP's CDFI

Justine Petersen's wholly-owned Community Development Financial Institution, Great Rivers Community Capital (GRCC), was awarded \$1 Million from the U.S. Department of Treasury's CDFI Fund. Congressman William Lacy Clay stopped by to congratulate Justine Petersen staff on the award. CDFIs are specialized financial institutions that help under-banked and under-served communities. Grant funds will be used to expand Great Rivers' credit building and micro-loan products.



To learn more about our [credit building](#) and [micro-loan products](#), visit our [website](#). For information about investing in our micro-loan program, contact Sheri Flanigan-Vazquez at sflanigan@justinepetersen.org or 314-533-2411 x 117.

JP Clients Speak Out

- Listen to [Isabel Garcia's](#) story about using a JP micro-loan to expand her bilingual day-care.
- Learn how [Brandi Garcia, CEO, and Kenneth Raymond, COO](#), of Peds' Needs were able to access start-up financing from Justine Petersen's micro-loan fund when they couldn't get financing any place else.
- Sweeties to Go owner, [Lisa Simpson](#), explains how she was able to obtain a small micro loan to help her high-end bakery.



And many more on Justine Petersen's [YouTube page](#).

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Want to learn more about Credit Building? Join Justine Petersen's [Credit Building Cause](#) on Facebook and receive tips on building good credit.

JP Hosts Micro-Enterprise SCALE Academy



Leaders of seven micro-enterprise development organizations, including Justine Petersen, met in St. Louis to discuss small business technical assistance and training and lending during the U.S. Financial crisis.

These seven organizations are part of a select group coordinated by the Aspen Institute Scale Academy, which provides financing, training, and technical assistance to micro-enterprise organizations to scale-up

operations to serve more clients.

The William A. Kerr Foundation hosted the group at their LEED Platinum certified facility, where Justine Petersen staff discussed the history of Justine Petersen, small business development in St. Louis, credit building products and services, and its work in board development and re-branding.

Learn more about the [Aspen Institute's Scale Academy](#) for Microenterprise Development and the seven organizations included in the group.

For more information about our micro-loan program please visit our [website](#).

Meet JP Real Estate Agents



Anita Burns has been a realtor for over 20 years. She came to Justine Petersen in September 2003 and has helped many clients attain the American Dream of becoming a homeowner. She specializes in first-time homeowners and new construction. Anita has experience working with all types of grant programs. She works to bring buyers and sellers together. If you are looking for a realtor Anita would love to work with you, feel free to give her a call at 314-565-0927 or anita_burns@att.net



Carl Gray is new to the Justine Petersen real estate team. Carl Gray started with Justine Petersen in October 2009 but has been a licensed realtor since 2006. Carl previously worked for Mary One Johnson Home Team Realty which is the top ranking minority owned real estate company in the region (and Mary got her start at Justine Petersen!) Carl is understanding and compassionate and believes that it takes immense professionalism and tenacity to

achieve results when serving clients. He's assisted all types of buyers and sellers from the 1st time home buyer to the experienced empty nester looking to down-size. Feel free to give Carl a call at 314-783-1163 or cgray@justinepetersen.org.

Justine Petersen has helped more than 4,000 homeowners in the St. Louis region for more than a decade. For more information about our mortgage services, visit our [website](#).

JP Responds to the FDIC Survey on the Unbanked

An individual who is unbanked or underbanked will have a harder time to build their credit score and gain financial security. Justine Petersen's credit building department is working harder than ever to make sure that all individuals in the St. Louis area understand that your credit score is a financial asset and part of building credit is becoming banked. Individuals who are banked can save hundreds of dollars a year in check cashing fees and interest paid to pay-day lenders. Those with a high credit score will save hundreds and thousands of dollars each year compared to someone with a low credit score. In response to the FDIC survey, Justine Petersen is committed to helping the St. Louis community become banked and credit educated.

At the beginning of 2009, Justine Petersen's micro loan's required ACH for many of our small business clients. For clients that are on ChexSystems, Justine Petersen loan counselors work with them to obtain a second chance checking account or negotiate a settlement with banks.

For more information about our credit building services, please visit our [website](#). Read the full [FDIC report](#).

First Time Homebuyer Tax Credit Extended



Are you looking to buy a house in 2010?
Did you know the First Time Homebuyer Tax Credit was extended till April 30, 2010?

Justine Petersen's housing staff would be happy to meet with you to make sure that you will be an eligible homebuyer by April 2010 and qualify for the \$8,000 tax credit.

Contact Chonda DeBoise at 314-533-2411 x107 or
cdeboise@justinepetersen.org

For more information about Justine Petersen's first-time homebuyer services, please visit our [website](#)

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