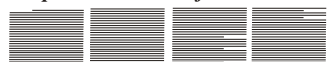


# AMERICA'S BEST MORTGAGE

## PURCHASE or HOME SAVE

The Boston Globe

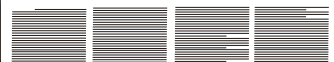
A \$3 Billion Welcome Mat  
Marks' Group lands huge mortgage  
pact with Bank of America



WWW.NACA.COM

The Atlanta Journal  
Constitution

Terms of New NACA Loan  
Program Unbelievable Good



**LOWEST  
INTEREST RATE**

( 30 Year Fixed as of )

**NO DOWN PAYMENT  
NO CLOSING COSTS  
NO FEES  
NO PERFECT CREDIT**

**www.naca.com**



NACA (Neighborhood Assistance Corporation of America) is a national non-profit community advocacy and housing services organization. As a result of its advocacy, NACA can offer you the Best Mortgage in America with over \$10 Billion committed to its home ownership program. The NACA mortgage is a revolutionary product that can be used for:

### **PURCHASE:**

Buying an existing home, new construction, single or multi-family home, condo or co-op;

### **PURCHASE AND REHAB:**

Purchasing a home needing repairs and financing the cost of the renovation;

### **REFINANCING:**

Available to homeowners saddled with a predatory loan.

Take the First Step towards Homeownership and sign-up for a free workshop:

**NEXT NACA WORKSHOP:**

To reserve a seat go to: [www.naca.com](http://www.naca.com) or call Toll Free: 1-888-302-6222(NACA)

# NACA's National Save the Dream Campaign

## Restructure Your Mortgage to Affordable Payment

Sponsored by NACA, Neighborhood Assistance Corporation of America, (National Non-Profit HUD Certified)

### Restructure Your Mortgage:

If you are an at risk homeowner, the most effective solution is to restructure your mortgage by permanently reducing your interest rate to lock in an affordable mortgage payment:

**Affordable Mortgage Payment = Net Income - Monthly Liabilities - Monthly Expenses**

The vast majority of homeowners who go through NACA get their mortgage rates reduced to 5% or lower.

### NACA Is The Most Effective Organization in Restructuring Mortgages:

The first step in restructuring your mortgage to achieve an affordable mortgage payment is to attend a workshop. These workshops occur on Saturdays or evenings in cities and towns throughout the country - **FREE**

### NACA's Successes:

For thousands of at-risk homeowners, NACA permanently reduced their interest rate to achieve an affordable mortgage payment based on their current budget (i.e. Mortgage Restructure).

Below are a few examples:

Current rate	NACA Restructure:
Joyce Austin - Countrywide - 11.75% .....	4.3% Fixed / Monthly Savings: \$557
Wade Davis - Select Portfolio - 7.72% .....	5% Fixed / Monthly Savings: \$550 Mortgage Reduced: \$31,313
Jose & Diana Pomaes - JPMorgan Chase - 10.5% .....	5% Fixed / Monthly Savings \$1,200
Christopher Simmonds - Citi - 7.75%.....	3.21% Fixed / Monthly Savings: \$1,206
Lorenzo Johnson - Option One - 9.5% .....	4.5% Fixed / Monthly Savings: \$1,029



### Save the Dream Campaign:

NACA's historic Save the Dream event in Washington D.C. drew over 20,000 people, and already thousands have had their mortgage restructured to an affordable payment.

"Thousands Flock for a Chance at Loan Relief" ... "A housing group (NACA) drew thousands of homeowners to a five-day event that helped distressed borrowers submit loan modification plans." - *Washington Post* 7/24/08

"NACA seems to have created a model that is faster, cheaper and generates better results for both borrowers and lenders." - *Washington Post* (Steven Pearlstein) 7/25/08

"This event is so dramatic... the head of the FDIC came by to see it all..." - *CNBC* 7/22/08

**To register go to [NACA.com](http://NACA.com) or call 1-888-302-NACA (1-888-302-6222). Space is limited**

**Make Your Mortgage Affordable. Sign-up for a FREE NACA Workshop.**

**NEXT NACA WORKSHOP:**



To register go to [NACA.com](http://NACA.com) or call 1-888-302-NACA (1-888-302-6222). Space is limited