

Fighting For Economic Justice With America's Best Mortgage

WELCOME TO NACA'S QUALIFICATION WORKSHOP



Fighting For Economic Justice With America's Best Mortgage

NACA QUALIFICATION WORKSHOP

First Step to Homeownership

- Questions are welcome, raise your hand or use the questions box.
- You also may send your questions to services@naca.com.
- You should not disclose personal identifiable information on this webinar.
- This is an interactive webinar, do your best to be in front of a computer to be able to open PDF documents.

Fighting For Economic Justice With America's Best Mortgage

NACA QUALIFICATION WORKSHOP First Step to Homeownership

Use your Qualification Workbook during this webinar as a resource to become NACA Qualified.

- Section 1 - NACA Overview
- Section 2 - NACA Mortgage
- Section 3 - NACA Real Estate Department ("RED")
- Section 4 - Financial Management
- Section 5 - Mortgage Payment
- Section 6 - Mortgage Amount
- Section 7 - NACA Qualification
- Section 8 - Intake Session Prep
- Section 9 - Web-File
- Section 10 - Member Participation

Ask Questions! Prepare for your Intake Session.

A crowd of people at a protest, many wearing yellow shirts and holding signs. The background is slightly blurred, focusing attention on the text overlay.

“THE BATTLE IS OVER
BUT THE WAR GOES ON”

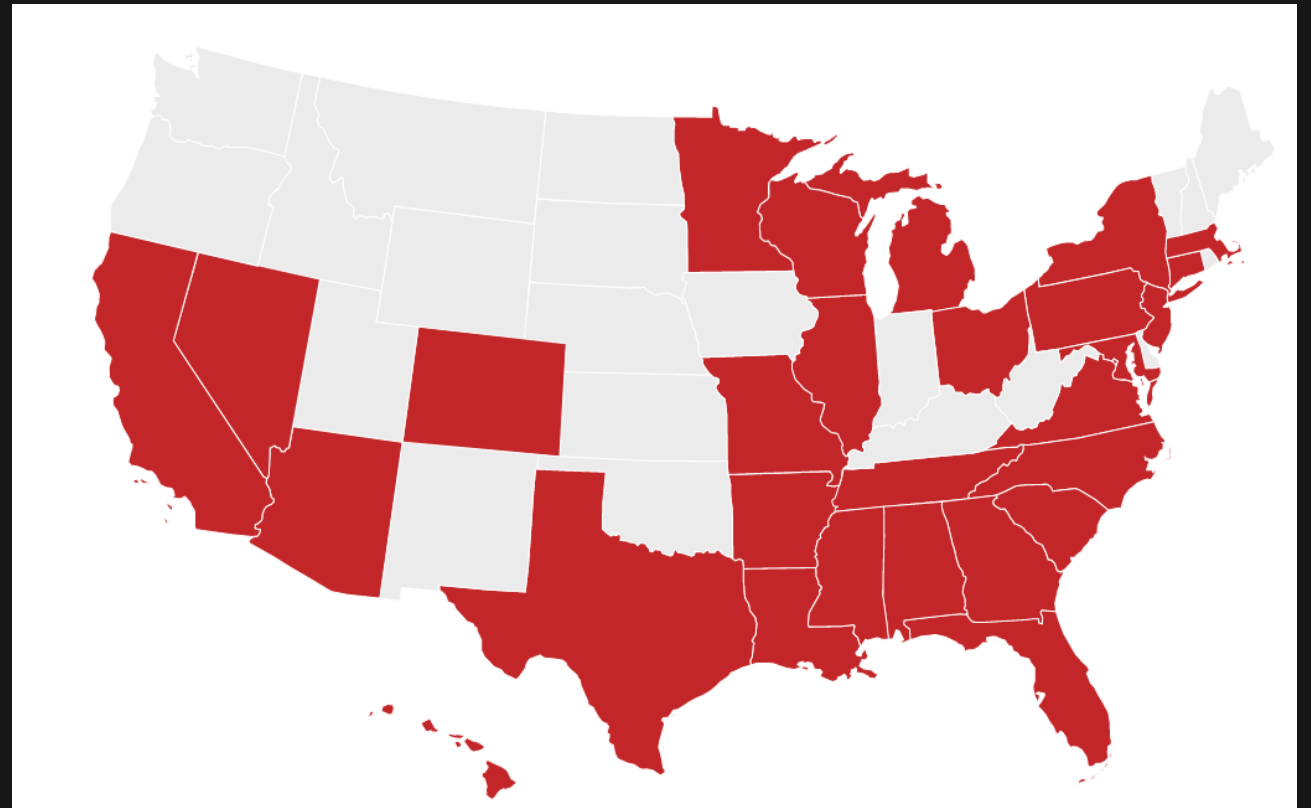
Over 30 Years of Victories and Results

[CLICK HERE FOR VIDEO](#)

NACA OVERVIEW

NACA PROVIDES SERVICES NATIONWIDE

**48+ OFFICES &
RAPIDLY GROWING:
NACA PROVIDES
SERVICES
THROUGHOUT
EVERY STATE**



NACA OVERVIEW

CAMPAIGN HISTORY

**PLEDGE TO
PARTICIPATE!**

- NACA's timeline spans from 1988 to present – 32 Years
- First to take on Predatory Lenders and coined the term “Predatory Lending”
- You are the beneficiary of the campaigns and victories!
- We continue to advocate & set the national standard

NACA OVERVIEW

NACA IS YOUR TRUSTED ADVOCATE

- The mortgage and real estate industries have more bad actors than any other industry
- NACA's effective operations & aggressive advocacy makes affordable homeownership a realistic opportunity for everyone!
- NACA is largest non-profit HUD approved community advocacy and homeownership organization
- NACA is relentless with incredible successes
- NACA has set the national standard for affordable homeownership

NACA OVERVIEW

FREE SERVICES

ALL OF NACA'S
COMPREHENSIVE
SERVICES ARE FREE TO
NACA MEMBERS!

NACA OVERVIEW

NACA DEPARTMENTS

OPERATIONS

MORTGAGE

REAL ESTATE
DEPARTMENT (RED)

HOME AND
NEIGHBORHOOD
DEPARTMENT
(HAND)

MEMBERSHIP
ASSISTANCE
PROGRAM (MAP)

MEMBER SERVICES

HOME-SAVE

ADVOCACY

NACA OVERVIEW

EMPLOYMENT OPPORTUNITIES

WE ARE HIRING
NATIONWIDE!

Learn more & apply at

www.naca.com



Fighting For Economic Justice With America's Best Mortgage

SECTION 2

NACA MORTGAGE

BEST MORTGAGE IN AMERICA

- ✓ NO DOWN PAYMENT
- ✓ NO MI (Mortgage Insurance)
- ✓ NO CLOSING COSTS
- ✓ INTEREST RATE BUY-DOWN
- ✓ NO POINTS OR FEES
- ✓ NO PERFECT CREDIT REQUIRED
- ✓ BELOW MARKET FIXED RATE
- ✓ NO CONSIDERATION OF CREDIT SCORE

NACA MORTGAGE

LENDER PAYS ALL CLOSING COSTS!

- ✓ Settlement Agent Fees
- ✓ Appraisal Costs
- ✓ Customary Buyer Fees
- ✓ Origination Fees
- ✓ Application & Processing Fees
- ✓ Document Fees
- ✓ Transfer Tax
- ✓ Underwriting Fees
- ✓ Other Closing Costs
- ✓ Lender Title Insurance

NACA MORTGAGE

BELOW MARKET FIXED INTEREST RATE

- Today's incredibly **low rate** is available at www.naca.com
- Below market rate fixed for the life of the 30-year or 15-year loan
- \$20 Billion committed to NACA's Best in America Mortgage
- \$15 Billion is from Bank of America, our biggest partner

NACA MORTGAGE

BELOW MARKET FIXED INTEREST RATE

Everyone receives a below market fixed interest rate based on their income or where they purchase. The income used is based on the Area Median Income (“AMI”) in the Metropolitan Statistical Area (“MSA”) where they are purchasing.

PRIORITY MEMBERS:

One Percent below market rate

Low – to Moderate -Income Members:

Income is 100% or less of the AMI in the MSA where they are purchasing, or

Higher Income Members Purchasing in a Lower Income Neighborhood:

Income exceeds 100% but purchasing in census tract with MFI 80% or less of the MSA.

NON-PRIORITY MEMBERS:

Higher incomes purchasing in a higher income area. They still get all the other benefits with no down payment, no closing costs, no mortgage insurance at a low rate that is one percent higher interest rate than Priority Members.

NACA MORTGAGE

INTEREST RATE BUY-DOWN

- It is the most effective tools to permanently reduce your interest rate
- Interest rate buy-down is also the most effective way in reducing your mortgage payment, and/or increasing purchase price
 - **30-Year NACA Mortgage:** Every 1% of the loan amount permanently reduces the interest rate by one-sixth percent (0.167%)
 - **15-year Wealth Builder Mortgage:** Every 1% of the loan amount permanently reduces the interest rate by one-quarter of one percent (0.25%)
- Buy-down is limited to about five to six percent of the mortgage excluding sellers contribution

Mortgage Term	30-Year NACA	15-Year Wealth Builder
1% of Mortgage Amount	Interest Rate Reduced by 0.167%	Interest Rate Reduced by 0.25%

NACA MORTGAGE

15-YEAR WEALTH BUILDING (FREEDOM) MORTGAGE

- Lower starting interest rate
- Twice the buy-down rate (0.25%)
- Builds equity faster
- Mortgage free in half the time!

“It is the best mortgage in the history of Real Estate”

– L.A. Times

NACA MORTGAGE

REPAIRS AND RENOVATIONS

REHAB/REPAIRS

- Fixer-uppers can be purchased & renovated
- No mortgage payment for the 6 months during the renovation
- Use bids, evaluations & work write up to determine rehab cost

READY TO MOVE IN

- Existing or new construction
- No repairs
- Seller completes required repairs before closing

NACA MORTGAGE

PROPERTY TYPES

SINGLE FAMILY	MULTI-FAMILY	CONDO & CO-OP	MIXED USE
<ul style="list-style-type: none">• Detached• Attached• Row Houses• Mobile Homes• Townhouses• Manufactured	<p>Two, three or four family units:</p> <ul style="list-style-type: none">• Owner unit must be vacant at closing• Require landlord training• Require more reserves	<ul style="list-style-type: none">• Must be at least 50% owner occupied• HOA must be financially sound• Co-op is limited to certain area	<ul style="list-style-type: none">• 1st floor commercial unit• Minimum 50% residential• Requires more reserves

NACA MORTGAGE

ELIGIBILITY REQUIREMENTS

- **NOT FOR INVESTORS**

- No household member can own a house at NACA closing

- **OWNER OCCUPANCY**

- Occupy the home for as long as you have the NACA mortgage

- **PARTICIPATION**

- Each Member pledges to participate in at least five activities each year in support of NACA's mission

- **VOTER REGISTRATION**

- All household members must be registered to vote if legally permissible

- **OTHER ELIGIBILITY REQUIREMENTS**

- Adhere to the NACA Agreement and NACA Policies & Procedures

NACA MORTGAGE

MORTGAGE OPTIONS

NACA MORTGAGE

CONVENTIONAL LOAN

NONTRADITIONAL LOANS

GOVERNMENT LOANS
FHA/VA/USDA

NACA MORTGAGE

NACA SOUNDS TOO GOOD TO BE TRUE!

Now that you know about the NACA Mortgage, raise your hand if you believe that NACA sounds too good to be true...

....if you did not raise your hand you are likely to be taken advantage of!



NACA IS THIS GOOD
BECAUSE OF OUR
EFFECTIVE OPERATIONS
& AGGRESSIVE ADVOCACY.



TESTIMONIALS FROM OUR MEMBERS



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SECTION 3

NACA REAL ESTATE DEPARTMENT (“RED”)

Housing Search Assistance for Members, sellers and builders

Members decide which real estate agency they want to work with including a NACA or outside agent. In your selection consider:

- Number of NACA transactions completed
- **Availability** – Works full-time
- **Patience** – Shows you many properties
- **Negotiation Skills** – Obtaining best terms
- **Communication** – Regularly stays in touch
- **Conflicts** – Not accept additional payment

REAL ESTATE DEPARTMENT (RED)

ONLY REPRESENTS YOU IN THE TRANSACTION

NACA In-House Real Estate Agents (“IHA”)



- Located NACA Offices with direct access to your Mortgage Counselor
- IHA Members get priority
- Dedicated Real Estate Services
- Experts in the NACA Process
- Educated and Trained in the Rehab/Renovation Process
- Email RED@naca.com your request and include your name, NACA ID and your desired location

REAL ESTATE DEPARTMENT (RED)

BUYER REPRESENTATION AGREEMENT



- Fees are Prohibited by NACA
- Broker fees passed on the member
- Transaction Fees
- Retainer Fees
- Non-Profit Processing Fees
- Terminate anytime upon written notice
- Commission charged above the amount the seller is providing in the MLS
- Agent must upload buyer representation via NACA agent portal

REAL ESTATE DEPARTMENT (RED)

NACA READY NOW SURVEY



SCAN ME National Ready Now Survey

<https://qrco.de/bbTaXP>

NACA Real Estate Department Services

- Document Preparation Assistance
- Possible Earlier appointments
- Community Shopping consultation
- We can help you sell your home and buy another with NACA

QR Code Instructions

- Hold your device over a QR Code so that it's clearly visible within your smartphone's screen.
- Click the link and then select Sign up here.
- Open browser "Yes" complete form and submit.

Next Steps

Once NACA Qualified, you must attend the Purchase Workshop taking place every Thursday from 6:00 p.m. to 7:30 p.m.

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SECTION 4

FINANCIAL MANAGEMENT

BUDGET: BETTER MANAGEMENT OF EXPENSES

EXPENSE EVALUATION

- Most people do not know where 20% of their money goes

REALITY CHECK

- Compare what you believe your income and expenses are to actual amounts on your bank and credit card statements

FINANCIAL MANAGEMENT

- Identify and reduce unnecessary and wasteful expenses.

FINANCIAL MANAGMENT

BUDGET: EVALUATION OF EXPENSES

Completing a monthly budget is crucial in determining:

- ✓ What you can afford
- ✓ Whether you can save funds
- ✓ Whether you are living beyond your means

BE HONEST! Think what you spend, not what you would like to believe!

FINANCIAL MANAGEMENT

MONTHLY BUDGET FORM

- During the next 30 minutes, we are going to take the first steps in evaluating and potentially improving your financial management.
- In preparation for this workshop, we sent you a budget link. You can also download it from the chat now or go to our website www.naca.com and under the Purchase Tab go to Purchase Resources and download the Daily Expenses and Budget Workshop forms.
- Over the next few days, complete this using at least 90 days of your bank and credit card statements to determine your actual income and expenses.

FINANCIAL MANAGMENT

DAILY EXPENSE FORM

The first step in creating an accurate budget is to complete a daily expense form. By doing this form, you identify what appear to be small expenses that impact your total monthly expenses. You will be able to identify and control your unknown or unnecessary expenses.

Let's spend a few minutes in estimating these weekly hidden costs. Access your Daily Expense Form from the chat or www.naca.com. I will demonstrate it here.

DAILY EXPENSE FORM

FINANCIAL MANAGMENT

MAKE A BUDGET

We are now going to complete a simple budget, use this information to make your initial assessment. This will require you to estimate the amount of each income and expense item for both the applicants on the mortgage and the household members to be living in your new home.

Access your Budget Worksheet Form from the chat or www.naca.com

I will demonstrate it here.

BUDGET WORKSHEET FORM

FINANCIAL MANAGEMENT

BUDGET: EVALUATION OF EXPENSES

$$\begin{array}{c} \$ \quad 0.00 \\ \text{Income} \end{array} - \begin{array}{c} \$ \quad 0.00 \\ \text{Expenses} \end{array} = \begin{array}{c} \$ \quad 0.00 \end{array}$$

Maybe your income is more than your expenses. You have money left to save or spend.

Maybe your expenses are more than your income. Look at your budget to find expenses to cut.

[Print Form](#)

- You should have a surplus of at least \$200 a month for emergencies, unexpected expenses and home maintenance.
- You need to save additional funds if you want a mortgage payment greater than your current rent (i.e. Payment Shock Savings)

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SECTION 5

MORTGAGE PAYMENT

DETERMINING AN AFFORDABLE PAYMENT

NACA uses your current housing payment (i.e., rent or mortgage) as the baseline for your affordable mortgage payment

(PITI: Principal, Interest, Taxes, Insurance)

- ✓ PAYING RENT ON TIME
- ✓ NOT DEPLETING SAVINGS
- ✓ NOT INCREASING DEBTS

MORTGAGE PAYMENT

AFFORDABLE PAYMENT

RENT IS ADJUSTED BY THE FOLLOWING

REDUCED BUDGET – SHOWS NEGATIVE CASH

INCREASED – PAYMENT SHOCK SAVINGS

REDUCED – HOUSING & DEBT RATIOS

MORTGAGE PAYMENT

PAYMENT SHOCK

PAYMENT SHOCK: The difference between your current rent and your desired maximum mortgage payment.

- Document Payment Shock for **3 to 6 months**.
- Bank Account Balances should increase but:
 - ✓ Not by increasing your credit card balance,
 - ✓ Not by taking new loans,
 - ✓ Not by stopping your retirement savings, or
 - ✓ Not by moving funds between accounts.

Q: If your current rent is \$700 and desired maximum mortgage payment is \$1 000, what is your payment shock?

MORTGAGE PAYMENT

LIMITING FACTORS

HOUSING RATIO = (Monthly Housing Payment) / (Gross Monthly Income)

Mortgage Payment divided by your gross income **should not exceed 31%** of your gross income.

DEBT-TO-INCOME RATIO = (Debt plus PITI) / (Gross Monthly Income)

Mortgage Payment and other monthly debt payments, divided by your gross income **should not exceed 40%** of your gross income.

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SECTION 6

MORTGAGE AMOUNT

MAXIMUM MORTGAGE AMOUNT

- Consists of the purchase price and any funds to make repairs after closing (i.e., Rehab Escrow).
- Based on your NACA Qualified affordable mortgage payment.
- Can be up to \$484,350 and \$726,525 in high-cost areas for a single-family home and more for multi-unit properties.
- A buyer cannot reduce the loan amount to qualify for a purchase price that exceeds the Maximum Mortgage Amount.

MORTGAGE AMOUNT

PRIORITY AND NON-PRIORITY MEMBERS

The area where a Member can purchase is determined by their income

PRIORITY MEMBER

- Household income is equal to/less than 100% of the Metropolitan Statistical Area (MSA) median family income.
- A Priority Member can purchase anywhere in the MSA.

NON-PRIORITY MEMBER

- Household Income is greater than the MSA median family income.
- A Non-priority Member can only purchase in a census tract where the household income is equal to or less than 100% of the median area income for the MSA.

MORTGAGE AMOUNT

MORTGAGE AMOUNT CALCULATION

To Calculate your Mortgage Amount, have the following:

1. NACA Qualified Affordable Mortgage Payment
2. Monthly Property Taxes for where you want to purchase
3. Monthly Homeowners Insurance for where you want to purchase

CALCULATE MAXIMUM MORTGAGE AMOUNT

- Use the calculator on NACA's website at www.naca.com in the Purchase Section to calculate the Mortgage Amount for the 30- and 15-year mortgage. The link to the calculator was submitted with your registration or you can access it in the chat.
- Remember grants and interest-rate buy-down increases what you can afford.

MORTGAGE AMOUNT

MEMBER'S INITIAL ASSESSMENT

- We are going to spend some time doing an initial assessment. This will provide you with an overview of what you can afford right now with your current profile.
- Do not get discouraged if you believe the mortgage amount is not sufficient to purchase a property in your desired area.
- This initial assessment provides roadmap for you to become a homeowner with NACA's best in America Mortgage.
- This is the first step in the home buying process. We will work with you including accessing affordable properties and government assistance.

Access the Member Initial Assessment from the chat or www.naca.com. I will demonstrate it here.

Member's Initial Assessment

SECTION 7

NACA QUALIFICATION

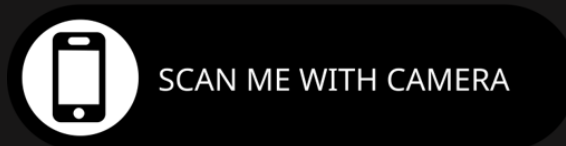
CHARACTER-BASED LENDING CONSIDERING INDIVIDUAL CIRCUMSTANCES

What do you want to know about me to lend me \$100,000?

1. Do I have the CAPACITY: Financial resources to make the payments?
2. Do I have the CHARACTER: History of making my payments on time?
3. Do I have the FUNDS: Minimum funds needed for the loan?

NACA QUALIFICATION

ELIGIBILITY: VOTER REGISTRATION



qrco.de/bbXZKv

✓ REGISTER TO VOTE

- Your commitment to be an active homeowner in your community includes registering to vote
- NACA requires you and all Members of your household to register to vote, if it is legally permissible. Point your phone camera to SCAN CODE on the left.

✓ CHECK YOUR REGISTRATION STATUS

- If you are not registered yet, you will be able to register at your intake session

NACA QUALIFICATION

PAYMENT HISTORY QUALIFICATION

- Reasonable **on-time** payments over the **past 24 months** with a **focus on the past 12 months**
- No consideration of late payments that you do not control, or which are predatory
- **ON-TIME RENTAL PAYMENTS** are the most important indicator of your ability to make your future monthly mortgage payment

NO CONSIDERATION OF YOUR CREDIT SCORE!

NACA QUALIFICATION

INCOME QUALIFICATION: INCOME STABILITY

INCOME	REQUIREMENTS
W2 INCOME	<ul style="list-style-type: none"><input type="checkbox"/> 2 years of employment history<input type="checkbox"/> 1 solid year of employment & income
OTHER INCOME	<ul style="list-style-type: none"><input type="checkbox"/> 1 year receiving it consistently<input type="checkbox"/> Documentation verifying it is currently being received and at least five years remaining
SELF-EMPLOYED	<ul style="list-style-type: none"><input type="checkbox"/> 2 years same industry<input type="checkbox"/> 2 years of filing taxes<input type="checkbox"/> 3 months of reserves<input type="checkbox"/> cash flow analysis (12 months bank statements)

NACA QUALIFICATION

DEBT QUALIFICATION: WHAT YOU OWE CREDITORS

DEBTS	REQUIREMENTS
ACTIVE DEBTS	All current debts included in the debt ratio calculations
COLLECTIONS	Collections within 24 months must be paid off, settled, or in an approved payment plan.
CHARGE-OFF	Do not have to be paid with exception of federal debt
LIENS AND JUDGEMENTS	Liens and judgements need to be satisfied or in an approved payment plan if permitted by state/lender
STUDENT LOANS	NACA will help determine your monthly student loan payments based upon the statement provided from your student loan servicer

NACA QUALIFICATION

MINIMUM REQUIRED FUNDS (MRF)

These funds are for pre-paid and reserves. The lender pays all of your closing costs.

- **EARNEST MONEY**

- To pay a deposit on a property, credited back at closing

- **INSPECTION FEE**

- **ESCROWED PROPERTY TAXES**

- **HOMEOWNER'S INSURANCE**

- **PRE-PAID INTEREST**

- **RESERVES**

- 1 to 6 months – greater reserves:
 - High Payment Shock
 - Multi-family
 - Self-employed

NACA QUALIFICATION

NACA QUALIFIED NOW

1. Meet eligibility criteria – Already have done at least one participation
2. Stable income last 24 months
3. Reasonable on-time payments with strong on-time payments last 12 months
4. Documented rental payments last 12 months
5. No unpaid liens or judgements without a payment plan
6. Have the minimum required funds

SECTION 8

INTAKE SESSION PREP

Initial Counseling Session

MINIMUM ITEMS TO MAKE AN APPOINTMENT

Complete the following through Your Web-file

1. Picture ID for all Members and all Household Members over 21 and their active email
2. Signed NACA Agreement
3. Signed E-Consent Agreement
4. Paid Membership fee (\$25 per household per calendar year)
5. Paid Credit Report
6. Uploaded most recent bank statement
7. Uploaded most recent tax return

INTAKE SESSION PREP

INCOME DOCUMENT REQUIREMENTS

INCOME	REQUIREMENTS
W2 INCOME	<ul style="list-style-type: none"><input type="checkbox"/> 30 days paystubs<input type="checkbox"/> The last 2-year's W2s<input type="checkbox"/> The last 2-year's tax returns & transcripts
OTHER INCOME	<ul style="list-style-type: none"><input type="checkbox"/> Award letter or evidence of entitlement<input type="checkbox"/> 12 months history of receiving income with at least five years remaining
SELF-EMPLOYED	<ul style="list-style-type: none"><input type="checkbox"/> 12 months of bank statements<input type="checkbox"/> 1099s for past 2 years<input type="checkbox"/> Last 2 years tax returns & transcripts<input type="checkbox"/> Corporate tax & transcripts if applicable

INTAKE SESSION PREP

BANK STATEMENTS

- ✓ Identify rental payments and payroll deposits on each bank statement
- ✓ The most recent statement for all non-liquid accounts
- ✓ Explain and document any one-time deposits and expenses for Payment Shock calculation
- ✓ Explain and document the source of any non-payroll and non-business deposit

Living Situation	Banks Statements
Renting from landlord?	3 mo.
Living with family?	6 mo.
Self-employed?	12 mo.

INTAKE SESSION PREP

SUBMITTING DOCUMENTS

- The most effective way to submit your documents is through the following:
 - Upload documents from your computer
 - Scan documents using a scanner in the local NACA office, or
 - Use a PDF converter app to take a picture of the documents and upload.
- When you upload your document, you must complete the required information shown on the document. This is a straightforward process that facilitates your counseling.
- Your Housing Counselor will have immediate access to all your uploaded documents and information.

INTAKE SESSION PREP

PREPARATION

- Video conference via Zoom or GoToMeeting platform
- **Borrowers and Co-borrowers** to be on the mortgage should attend Intake Session. If both cannot attend, the non-attending person needs to sign the NACA Agreement and attend the next session.
- Household Members should come, if possible.
- Make best efforts to complete the Pre-Intake process in your Web-file.
- Complete the forms in the workbook if not able to do it in the Web-file.
- Submit your documents and your Housing Counselor will work with you.
- Confirm your appointment ten days in advance

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SECTION 9

WEB-FILE

CREATE YOUR PERSONAL NACA WEB-FILE

Your Personal Web-file Is Your Go-To Place Providing:

- Status
- Next Steps
- Needed Documents and Information
- Electronic Signing
- Credit Report Review

WEB-FILE

UPLOADING DOCUMENTS



WEB-FILE

INTAKE PREPARATION

Complete the Intake Preparation process in your Web-file by completing the following:

- Demographic Information
- Employer Information
- Landlord Information
- Income
- Assets
- NACA Documents
- Payment for NACA Membership and credit report

Counseling Session Preparation: **Sample** - NACA ID: 2178240 Log Out ↗

Information ✓ Voter Reg ✓ Income ✓ Funds ✓ Rental ✓ Debts ✓ Payment ✓ Appointment ✓ Summary ✓

100%

Summary

Action Plan	DONE - VIEW ↗
Other Documents	NOT DONE - VIEW ↗
Members	DONE - VIEW ↗
ECOA	DONE - VIEW ↗
Photo ID	DONE - VIEW ↗
Dependents	DONE - VIEW ↗
Employment	DONE - VIEW ↗
Pay Stubs	NOT DONE - VIEW ↗

WEB-FILE

UPLOADING DOCUMENTS WITH DATA INPUTTING

You can upload documents from your computer by selecting “Choose File” or from the internet by selecting “Open Internet”. Make best efforts to submit all required documents prior to your Intake Session.

The screenshot shows a web interface for uploading documents and viewing a bank statement. The main content area displays a bank statement for "Regular Shares" with the following details:

- Statement Period: 06-12-18 Thru 07-10-18
- Beginning Balance: 57.10
- Interest Period: 06-12-18 Thru 07-10-18
- SECU Foundation Year To Date: 7.00
- Interest Earned Year To Date: .40
- Number Of Days In Interest Period: 29
- Total NSF's YTD: 1
- Total NSF Charges YTD: 0.00

The "ACCOUNT ACTIVITY" table is as follows:

Posted Date	Effective Date	+/-	Amount	Transaction Description	Ending Balance
06-12-18	06-12-18	-	15.39	POINT OF SALE DEBIT L340 TIME 07:06 PM DATE: 06-11 WAL-MART #1751 RALEIGH NC	
06-12-18	06-12-18	-	3.00	POINT OF SALE DEBIT L340 DATE 06-11	
06-12-18	06-12-18	-	13.13	UBER TRIP LQS/NM HELP.UBER.CO POINT OF SALE DEBIT L340 DATE 06-12	25.58
06-13-18	06-13-18	-	17.63	AmazonPrime Memberamzn.com/prm POINT OF SALE DEBIT L340 DATE 06-12	7.95
06-14-18	06-15-18	+	692.32	UBER TRIP 72RFE HELP.UBER.CO NEIGHBORHOOD ASS DIRECT DEP 018165001353164	700.27
06-15-18	06-15-18	-	502.78	FUNDS TRANSFER TO 6073888179	197.49
06-18-18	06-18-18	+	485.00	INTERNET CREDIT TRANSFER DEBIT FROM IL 6073888179 06/17 12:58 #00316863122558710	

Statement is continued on next page

At the bottom of the page is the logo for State Employees' Credit Union.

The right sidebar contains a "Scan Document" section with a scanner icon, a "Download & Upload Document" section with "OPEN INTERNET" and "CHOOSE FILE" buttons, an "Account" dropdown menu showing "Bank of America-12345", and input fields for "Start Date", "End Date", "Beginning Balance", and "Ending Balance". A large red "SUBMIT" button is at the bottom of the sidebar.

Fighting For Economic Justice With America's Best Mortgage

SECTION 10

PARTICIPATION

COMMMITMENT

- NACA's success is the result of many thousands of Members' participation over the past 30 years. NACA's future success is based on everyone's continued participation.
- The local NACA Action Committee (NAC) is the most effective way to participate.

“We are thy brother's keeper, and we are all in the fight for economic justice”

PARTICIPATION

PARTICIPATION PLEDGE

By my signature(s) below, I pledge to participate with NACA in future community outreach and advocacy campaigns. I understand that community advocacy is the major reason that NACA can provide America's Best Homeownership Program including free individualized comprehensive housing services to its Members. **I embrace NACA's mission to revitalize communities, address financial exploitation, promote economic justice, and eliminate predatory and discriminatory lending practices.**

I therefore pledge to stand with NACA in pursuit of this mission. **I will participate in at least five actions and activities a year**, such as neighborhood outreach, informing people about NACA's Purchase and Home Save Programs, participating in rallies, demonstrations and providing public education, or in whatever way I feel comfortable in support of NACA's mission. Participation begins from the time I begin the NACA process and for as long as I have the home NACA has helped me purchase or save.

PARTICIPATION

WHAT IS A NAC

NACA Action Committees (NACs) can be a powerful community organization. The larger and more active, the greater the impact. (i.e., you get what you are strong enough to take)

- NACs are organized to be active in designated neighborhoods.
- NAC areas are like a voting district or precinct consisting of about 3,000 residents.
- NACs are established where there are a significant number of active NACA Members.

Who can be in a NAC?

- NACA Members including NACA Homeowners, HomeSave Members and participants in any of NACA's programs
- Other community residents
- All members of the NAC are considered NACTivists

PARTICIPATION

NACtivists Activities, Demonstrations and Protests

What
Activities,
Demonstrations
and Protests
would
a NACtivist
Engage in
a NAC?

Local Issues Identified by the NAC including:

- Voter engagement and political participation
- Government services and resources
- Quality neighborhood and schools
- Neighborhood safety
- Accessible and affordable transportation
- Availability of quality and affordable food outlets
- Eliminate the digital divide - access to high-speed internet
- Access to good jobs
- Fighting slum landlords
- Access to homeownership through NACA
- Eliminate environmental hazards
- Renovating blighted buildings

PARTICIPATION

SIGN UP FOR YOUR NAC

How do you sign up for a NAC?

To sign up for a NAC:

1. Go to www.naca.com
2. Click on "Join Us"
3. Click on "Volunteer – Join a NAC" and "Sign Up"
4. You will be redirected to a question: "Are you a NACA member?" If no, fill out NACtivist application.



Be A NACtivist For Change

NACA is committed to addressing local and national issues. Email us at Advocacy@naca.com about community issues needing NACA participation.

10 STEPS TO HOMEOWNERSHIP

@NACAOFFICIAL



FIND US ON SOCIAL MEDIA

- Share with your friends that you are on your way to homeownership!
 - Tag NACA
 - #NACA
 - Check into location
- Sharing 5x will count towards 1 participation point.
- Join our Facebook Group and connect with other NACA members!



<https://qrco.de/bbR9wG>

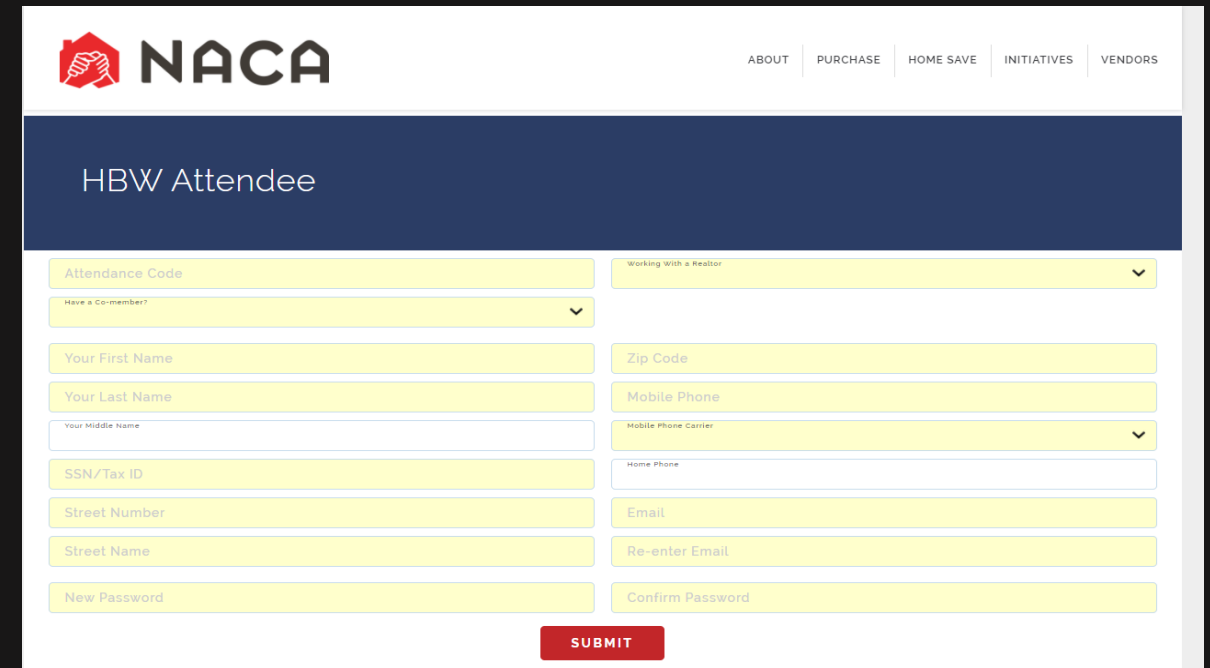
HBW Attendance Code

CREATE YOUR PERSONAL NACA WEB-FILE

You will receive a NACA ID number to access your individual web-file

CONGRATULATIONS!

You have completed the
first step to home
ownership!



The screenshot shows the NACA website's registration page for HBW Attendees. The page features the NACA logo at the top left and navigation links (ABOUT, PURCHASE, HOME SAVE, INITIATIVES, VENDORS) at the top right. Below the header is a dark blue banner with the text "HBW Attendee". The main content area contains a registration form with the following fields:

- Attendance Code
- Have a Co-member? (dropdown menu)
- Working with a Realtor (dropdown menu)
- Your First Name
- Your Last Name
- Your Middle Name
- SSN/Tax ID
- Street Number
- Street Name
- New Password
- Zip Code
- Mobile Phone
- Mobile Phone Carrier (dropdown menu)
- Home Phone
- Email
- Re-enter Email
- Confirm Password

A red "SUBMIT" button is located at the bottom right of the form.

Go to your local office to use a NACA computer to enter your information & upload documents.

Any questions or assistance, call Member Services at 425-602-6222 or access our website.



Questions