



**FIGHTING FOR ECONOMIC
JUSTICE WITH AMERICA'S BEST
MORTGAGE**

**WELCOME TO NACA'S
QUALIFICATION
WORKSHOP**

NACA WEBINAR

Housekeeping Items

- Questions are welcome, raise your hand or use the questions box.
- You also may send your questions to services@naca.com.
- Mute yourself when you are not talking.
- If you are calling from your cell, please make sure you entered the Audio PIN.
- You should not disclose personal identifiable information on this call.



BECOME NACA QUALIFIED

- Follow Your Qualification Workbook And Use As A Resource Noting Key Issues
- There Are Five Major Sections. After Each Section Ask Questions
- Learn How to Become NACA Qualified
- Prepare For Your Intake Session

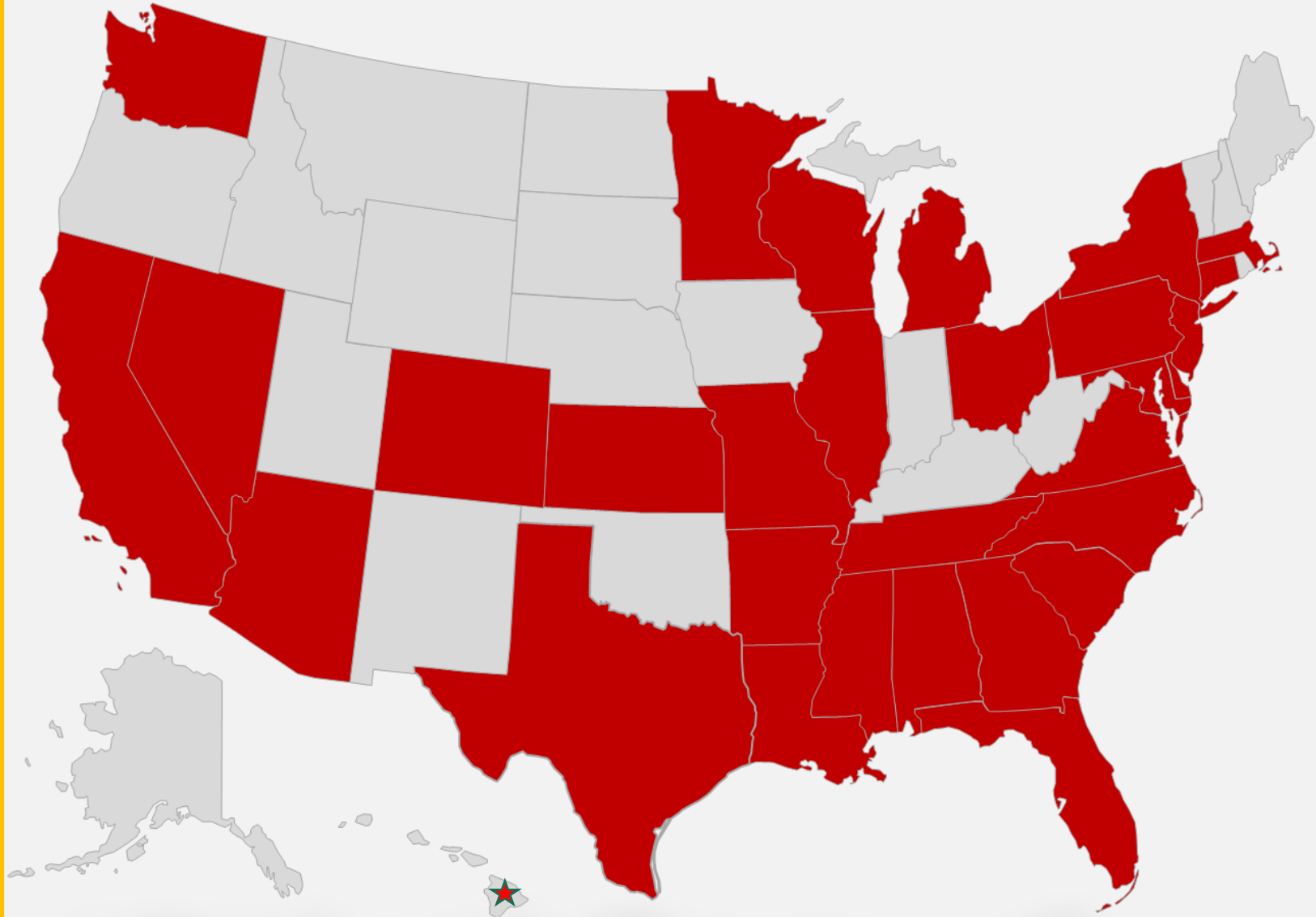


Over 30 Years of Victories and Results
“THE BATTLE IS OVER BUT
THE WAR GOES ON”

NACA OVERVIEW

48 + Offices
and Rapidly
Growing

PAGE: 2



NACA OVERVIEW

NACA history:
incredible results

NACA continues
to advocate and
set the national
standard

PAGES: 4-9

- NACA's Timeline Spans From 1988 To Present – 31 Years
- First To Take On Predatory Lenders And Coined The Term “Predatory Lending”
- You Are The Beneficiary Of The Campaigns And Victories

Pledge To Participate!

NACA OVERVIEW

NACA IS THE
TRUSTED
ADVOCATE

PAGES: 4-9

- The Mortgage And Real Estate Industries Has 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

NACA Members:
Access to all of
NACA's services
including NACA's
mortgage.

PAGES: 9

ALL OF NACA'S
COMPREHENSIVE
SERVICES ARE

FREE

NACA OVERVIEW

NACA'S Team:
Dedicated to
your success

PAGES: 9-10

- Counseling Department
- Mortgage Department
- Real Estate Department
- HAND Department
- MAP Department
- Member Services
- Home-Save Department
- Advocacy Department

NACA OVERVIEW

Join us in the
fight for
economic
justice

PAGE: 10

EMPLOYMENT OPPORTUNITIES

NACA Is Hiring

To Apply Visit Us At www.naca.com

Join Us In The Fight For Affordable
Homeownership And Economic
Justice

Apply today at www.naca.com

Training Is Provided

NACA MORTGAGE

BEST
MORTGAGE
IN AMERICA

PAGE: 11

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

NACA MORTGAGE

LENDER
PAYS ALL
CLOSING
COSTS

PAGE: 11

- ✓ 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

PAGE: 11

- Below market rate fixed for the life of the 30-year or 15-year loan
- Today's incredible low rate is available at www.naca.com
- \$15 Billion committed to NACA's Best in America Mortgage
- \$10 Billion is from Bank of America our biggest partner

NACA MORTGAGE

Interest Rate Buy-Down

PAGES: 11-12

- No other mortgage product permanently reduces the rate as much as NACA
- Interest rate buy-down is the most effective way in reducing your mortgage payment, and/or increasing purchase price
- 30-year mortgage, every 1% of the loan amount permanently reduces the interest rate by one-quarter percent (.25%)
- 15-year mortgage, every 1% of the loan amount permanently reduces the interest rate by one-half of one percent (.50%)

NACA MORTGAGE

15-Year
Wealth
Building
Mortgage

PAGE: 13

Revolutionizes Mortgage Lending

“It Is The Best Mortgage In The History Of Real Estate” – L.A. Times

- Lower Starting Interest Rate
- Twice the buy-down rate (.50%)
- Builds Equity Faster
- Mortgage Free in half the time

NACA MORTGAGE

Repairs & Renovations

PAGE: 14

READY TO MOVE IN

- Existing or New Construction
- No Repairs
- Seller Completes Required Repairs before Closing

REHAB/REPAIRS

- Fixer-Uppers can be Purchased and Renovated
- No Mortgage Payment for the Six Months During the Renovation
- Use Bids, Evaluations and/or Work Write-up to Determine Rehab Cost

NACA MORTGAGE

Property Types

PAGE: 11 & 14

SINGLE FAMILY

Detached, Attached Row Houses, Mobile Homes, and Townhouses

MULTI-FAMILY

Two, Three or Four Family Units:

- Owner Unit Must Be Vacant at Closing
- Require Landlord Training
- Require More Reserves

CONDO & CO-OP

- Must be at Least 50% Owner Occupied
- HOA Must be Financially Sound
- Co-op is Limited to certain areas

MIXED USE

- First Floor Commercial Unit
- Minimum 50% Residential

NACA MORTGAGE

Mortgage Options

- NACA Mortgage
- Conventional Loan
- Non-Conventional Loans
- FHA/ VA / USDA
Government Loans

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 based on our effective operations and aggressive advocacy.

TESTIMONIALS FROM OUR MEMBERS



NACA & OTHER REAL ESTATE AGENTS

NACA In-House Agents

R.E. Agents who work solely for NACA members



NACA Referral R.E. Agents

R.E. Agents to whom NACA Refers Members



Outside R.E. Agents

R.E. Agents identify outside of NACA



Type's of Agent

Members decide who they want to work with!

Outside Agent

- ▶ Attend NACA New Agent Training Webinar, RED – Introduction to NACA. Every Tuesday 12pm to 2pm EST.
- ▶ Encouraged to register with NACA Program to access NACA Real Estate Agent Portal
- ▶ Agent must upload a buyer representation agreement via website agent portal

Or Referral Agent

- ▶ Agents regularly referring clients to NACA
- ▶ Only for locations not serviced by In-House Agents
- ▶ Proven track record of successful closings

In-House Agent

- ▶ Located in the local NACA Offices with direct access to the Mortgage Counselor/Office Director
- ▶ Dedicated Real Estate Services
- ▶ Experts of the NACA contract to close process
- ▶ Educated and Trained in the Rehab/Renovation Process
- ▶ Email RED@naca.com your request and include your name, NACA ID and your desire location.



Your Choice Real Estate Agent

- ▶ Only represents you in the transactions
- ▶ How many NACA transactions completed ?
- ▶ Availability – Works full-time
- ▶ Patient – shows you many properties
- ▶ Skill Negotiator – Obtaining best terms
- ▶ Communicator – regularly stays in touch
- ▶ Conflicts – Notify of additional payments



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



NACA

Neighborhood Assistance Corporation of America

NACA Ready Now Survey

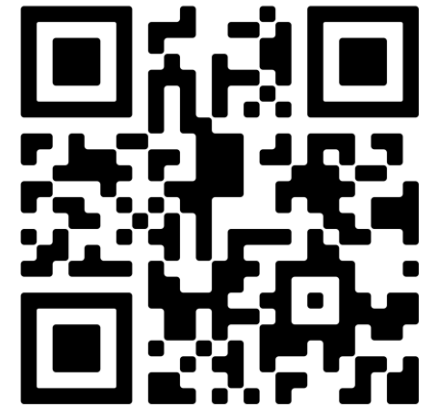


NACA Real Estate Department Services:

- ▶ 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.



SCAN ME National Ready Now Survey

<https://qrco.de/bbTaXP>

10 MINUTE BREAK



- Complete and Turn in the **Counseling Appointment Form** before the Break
- During the break complete the **Attendance Form** to turn in at the end of the workshop
- You Must Stay the entire Workshop and submit the Attendance Form at the end to complete the first step

MORTGAGE PAYMENT

Determining
an
Affordable
Payment

PAGES: 15-22

PITI

**Principal, Interest, Taxes, HOA, and
Insurance**

NACA uses Rent as the Baseline of what you can generally afford for Housing, provided that:

- You can pay rent on time
- You are not depleting savings
- You are not increasing debts

MORTGAGE PAYMENT

BUDGET

Evaluation
of Expenses

PAGE: 15

The **Monthly Budget Form** 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 actually spend, not what you would like to believe!

MORTGAGE PAYMENT

BUDGET

Better
Management

PAGE: 15

- ❑ 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.

MORTGAGE PAYMENT

MONTHLY BUDGET FORM

INCOME & DEBTS

	Member's Name	Workshop	Actual	Goal
<u>GROSS INCOME:</u>				
Borrower				
Co-Borrower				
<u>NET INCOME (take home income):</u>				
First Job				
Second Job				
Co-Borrower – First Job				
Co-Borrower – Second Job				
Child Support				
Other Income				
Other Household Members Net Income				
TOTAL NET INCOME:				
<u>DEBTS – Liability Payments:</u>				
Car Loan-1 - Balance: ()				
Car Loan-2 - Balance: ()				
Car Loan-3 - Balance: ()				
Credit Card-1 - Balance: ()				
Credit Card-2 - Balance: ()				
Credit Card-3 - Balance: ()				
Student Loan – One - Balance: ()				
Student Loan – Two - Balance: ()				
Personal Loans - Balance: ()				
Other Loans - Balance: ()				
Charge-offs/Collections				
Total Instalment Payments:				

HOUSEHOLD EXPENSES

<u>HOUSING EXPENSE (current):</u>				
Rent				
Mortgage Payment (including taxes, insurance and PMI)				
Total Housing Expense:				
<u>UTILITIES:</u>				
Phone (mobile)				
Phone (home)				
Internet Service				
Cable				
Electric				
Water & Sewer				

MORTGAGE PAYMENT

MONTHLY BUDGET FORM

PAGE: 17

Heat & Gas			
Other Utilities			
Total Utilities:			
FOOD & BEVERAGES:			
Groceries			
Other Food & Beverages			
Total Food & Beverages:			
TRANSPORTATION:			
Gasoline			
Car Insurance (annual/12)			
Public Transportation			
Car Maintenance (estimate monthly cost)			
Car Excise tax (annual/12)			
Other Transportation			
Total Transportation:			
CHILD CARE:			
Day Care			
After-school Programs			
Child Lessons			
Baby Sitting			
Child Allowance			
Other Child Care			
Total Child Care:			
EDUCATION:			
Tuition			
Book Purchases (total annual purchases/12)			
School Supplies (total annual purchases/12)			
Other Education			
Total Education:			
CLOTHING & APPEARANCE:			
New Clothing/Uniforms (include kids)			
Shoes			
Clothing Accessories (i.e. bags)			
Hair Care			
Nails (Pedicure/Manicure)			
Other Clothing & Appearance			
Total Clothing:			
MEDICAL/HEALTH (include if paid directly)			
Medical Insurance (if paid directly)			
Doctor			
Dentist			
Medical Co-payments (# of visits x amount/12)			
Medication (including over the counter)			
Disability Insurance			
Life insurance			
Other Medical/Health			
Total Medical/Health:			
OTHER:			
Church Tithes			

MORTGAGE PAYMENT

MONTHLY BUDGET FORM

Other Clothing & Appearance			
Total Clothing:			
MEDICAL/HEALTH (include if paid directly)			
Medical Insurance (if paid directly)			
Doctor			
Dentist			
Medical Co-payments (# of visits x amount/12)			
Medication (including over the counter)			
Disability Insurance			
Life insurance			
Other Medical/Health			
Total Medical/Health:			
OTHER:			
Church Tithes			
Subscription Fees (music apps, etc.)			
Charity Donations			
Fitness			
Sporting Events			
Entertainment (events, concerts, bowling, club, etc)			
Vacations			
Organizational & Membership Dues			
Gifts to Family (birthdays, Christmas, holidays, etc.)			
Total Other:			
Household Members Daily Expense:			
TOTAL EXPENSES:			
MONTHLY AVAILALBLE SAVINGS (Net Income – Expenses):			
Household Savings Account	\$200		
MONTHLY SAVINGS COMMITMENT:			

MORTGAGE PAYMENT

PAYMENT SHOCK:

Increased
Mortgage
Payment greater
than rent

PAGES: 20-21

The DIFFERENCE between
Your Current Rent and Desired
Maximum Mortgage Payment



\$700
(current rent)



\$1,000
(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 reducing your savings, or
 - Not by moving funds between accounts.

MORTGAGE PAYMENT

LIMITING FACTORS:

Reduce
Mortgage
Payment based
on income and
debts

PAGES: 21-22

Limiting Your Mortgage Payment In Relation To Your Income

- ❑ **Housing Ratio:** Mortgage Payment divided by your gross income which should be between 28% and 31% of your gross income.
- ❑ **Debt Ratio:** Mortgage Payment and other monthly debt payments, divided by your gross income which should not exceed 40% of your gross income.

Your Mortgage Payment Is Reduced
To Not Exceed The Above Limiting
Factor Ratios

MORTGAGE AMOUNT

Purchase Areas

PAGES: 23

Purchase Areas

NACA focuses on low-to-moderate income people and communities. The maximum purchase price consisting of the sales price and rehab escrow 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 or seller cannot pay more to exceed the loan limit. The area where a member can purchase is determined by their income as defined below.

- **Priority Member** – Household income less than 100% of the MSA's Median Income. A Priority Member can purchase anywhere in the MSA.
- **Non-Priority Members** - can only purchase in a Priority Area. A Priority Area is a census tract where the household income is less than 100% of the median area income for the MSA.

MORTGAGE AMOUNT

MORTGAGE AMOUNT CALCULATION

PAGES: 24-26

- Mortgage Amount consists of the purchase price and any funds to make repairs after closing
- Maximum Mortgage Amount is based on your NACA Qualified affordable mortgage payment
- You can manually determine the Mortgage Amount for the 30 and 15 year mortgage by following the instructions in the workbook and using the tables on pages 25-26
- NACA's website provides a mortgage calculator to do run the mortgage amounts
- Calculation is based on the principal and interest deducting the taxes and insurance. Remember grants and interest-rate buy-down increase what you can afford

NACA QUALIFICATION

Common Sense
Lending

Character-
Based
Lending

PAGES: 27-34

What do you want to know about me if you were 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 REQUIREMENTS

PAGES: 28-29

- 1. NOT FOR INVESTORS:** No member of the household can own a house at NACA closing.
- 2. OWNER OCCUPANCY:** Occupy the home for as long as you have the NACA mortgage.
- 3. PARTICIPATION:** Each Member pledges to participate in at least five activities each year in support of NACA's mission.
- 4. VOTER REGISTRATION:** All household members must be registered to vote if legally permissible.
- 5. OTHER ELIGIBILITY REQUIREMENTS:** Adhere to the Membership and Authorization agreements.

NACA QUALIFICATION

ELIGIBILITY: VOTER REGISTRATION REQUIREMENT

PAGE: 28



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
- Visit: www.NACA.com / Register to Vote
- If you are not registered yet, you will be able to register at your intake session

NACA QUALIFICATION

PAYMENT HISTORY QUALIFICATION

NO CREDIT SCORE

PAGES: 29-31

- No consideration of your credit score
- Reasonable on-time payments over the last 24 months with a focus on the last 12 months
- No consideration of late payments if out of your control or predatory
- On-time rental payments is the most important indicator of your likelihood of making your future mortgage payments

NACA QUALIFICATION

INCOME QUALIFICATION

Income Stability

PAGE: 31

W2 INCOME

- Two years of employment history
- One solid year of employment & income

OTHER INCOME

- One year receiving it consistently
- Document currently receiving it with at least five years remaining

SELF-EMPLOYED

- Two years same industry
- Two years of filing taxes
- Three months of reserves
- Cash flow analysis

NACA QUALIFICATION

DEBT QUALIFICATION

What you Owe Creditors

PAGES: 32-33

- ACTIVE DEBTS:**
All current debts included in the affordability analysis and debt ratio calculations

- CHARGE-OFFS:**
Charge-offs past 24 months must be paid off, settled, or in an approved payment plan

- 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 you determine your monthly student loan payments

NACA QUALIFICATION

MINIMUM REQUIRED FUNDS

PAGE: 33-35

MINIMUM REQUIRED FUNDS

- Inspection Fee
- Escrowed Property Taxes
- Homeowner's Insurance
- Reserves: 1 to 6 months PITI
- Earnest Money: To pay a deposit on a property, credited back at closing

NACA QUALIFICATION

NACA
QUALIFIED
NOW

**IF YOU MEET THE FOLLOWING,
YOU ARE READY NOW!**

Submit or bring all required documents

1. Meet Eligibility Criteria
2. Document stable Income
3. No late payments most recent 12 months
4. No unpaid charge-off in the last 2-years
5. No unpaid liens or judgements
6. Have the Minimum Required Funds

INTAKE & NEXT STEPS

INTAKE SESSION

PAGES: 36-37

Counseling Options:

- Face-to-face in local office
- Telephone with Remote Counseling Center

Minimum Needed for Intake Session:

- Picture ID for all Members and all Household Members over 21
- Each Member has an active Email
- Funds for credit report and membership fee

**Confirm your appointment at least
three days in advance**

INTAKE & NEXT STEPS

Income Document Requirements

PAGE: 37

W2 INCOME

- 30 days paystubs
- The last 2-year's W2s
- The last 2-year's tax returns & transcripts

OTHER INCOME

- Award letter or evidence of entitlement
- 12 months history of receiving income with at least five years remaining

SELF-EMPLOYED

- 12 months bank statements
- Last 2 years of 1099 if applicable
- Last 2 years tax returns & transcripts
- Corporate tax & transcripts if applicable

INTAKE & NEXT STEPS

Bank Statements

PAGE: 36

- 90-days bank statements if renting from a landlord, 6 months if living with family, and 12 months for self-employed
- Identify rent 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 / non-business deposit

INTAKE & NEXT STEPS

SUBMITTING DOCUMENTS

PAGE: 39

UPLOAD DOCUMENTS

The most effective way to provide your documents is the following:

- Upload documents from your computer,
- Scan documents using a scanner in the local NACA office or bring to a Achieve the Dream event, or
- Use a PDF converter app to take a picture of the documents and submit.

When you upload your document you must complete the required information shown on the document. This is a straight forward process that facilitates your counseling.

Your Housing Counselor will have immediate access to all your uploaded documents and information.

INTAKE & NEXT STEPS

INTAKE SESSION

PAGE: 37

- Borrowers and Co-borrowers to be on the mortgage must attend Intake Session. Household Members should come if possible but not required.
- Attend the Intake Session even if you are unable to complete the items in your Web-file or not sure if you are ready. Take the next step!
- Complete the forms in this workbook if not able to do it on the Web-file.
- Bring your documents and your Housing Counselor will work with you.

INTAKE & NEXT STEPS

NEXT STEPS

PAGE: 37

- Attend an Open House at the NACA office, if you have questions or need assistance to prepare for your Intake. Counselors are available in offices most Saturdays from 9:00 a.m. to 1:00 p.m.
- Come anytime to our office to use a NACA computer to enter your information and upload documents.
- Once NACA Qualified, you must attend the Purchase Workshop taking place every Thursday from 6:00 p.m. to 7:30 p.m. in the local office.
- Any questions or assistance call Member Services at 425-602-6222.

INTAKE & NEXT STEPS

Ten Steps to Home Ownership

PAGE: 38

1. QUALIFICATION WORKSHOP

6. PROPERTY CONDITION

2. INTAKE SESSION

7. CREDIT ACCESS/BANK APP

3. NACA QUALIFICATION

8. MORTGAGE PROCESSING

4. PURCHASE WORKSHOP

9. MORTGAGE CLOSING

5. PURCHASE CONTRACT

10. POST-PURCHASE
PROGRAM

WEB-FILE

Create Your Personal NACA Web-File

PAGE: 39

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

NACA ABOUT | CAMPAIGNS | HOME SAVE | PURCHASE | MEMBERS | NEWS | VENDORS | OFFICES

Web-File Login

NACA ID

CONTINUE **GET MY NACA ID** **RESET MY PASSWORD**

NACA and you work hard to protect your identity and your personal information from online thieves. Here are some security steps you should take:

- Reset your password often.
- Beware of "phishers" who send emails or create websites posing as NACA to get your personal information. Verify that emails are @naca.com or @nacalynx.com, and our websites are www.naca.com or www.nacalynx.com.
- Use anti-virus, anti-spyware and firewall software.
- Do not reply or open emails or pop-ups asking for personal info.

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

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

WEB-FILE

Submissions Prior To Intake Session

PAGE: 39

Your Web-file shows the information and documents you should make best efforts to submit prior to your Intake Session

Status: HBW Complete Counselor: Hezekiah Porter

Intake Preparation Qualification Process Housing Search Bank Submission Mortgage Process Post Closing (MAP)

For New Appointment, call
404-377-4545

Meeting Preparation Materials

Completion of these materials prior to your meeting will help expedite the qualification process.

Pending Items

- Member Agreement is missing >
- Member Authorization is missing >
- Photo ID is missing >
- Bank Statements must be within 60 days >
- Must have 3 months of Bank Statements >
- Credit Report must be within 60 days >
- Tax Returns must be two years >
- Rental Verification must be within 60 days >
- Upload Documents >

Next Steps

Become a NACA homeowner

- Bank Statements - 3 Months >
- Pay Stubs - 1 Month >
- W-2 - 1 Year >
- Tax Returns - 1 Year >
- Pay NACA Dues >
- Bank Account >
- Employment >
- Residence History >
- Dependent Information >
- Preliminary Budget >
- Documents >

Completed steps Incomplete steps

WEB-FILE

Uploading Documents

PAGE: 39

The screenshot shows the NACA (Neighborhood Assistance Corporation of America) member portal. At the top left is the NACA logo. At the top right are links for 'BROWSE INTERNET' and 'BACK TO MAIN PAGE'. Below the logo is the text 'Documents & Data:'. A navigation bar contains tabs for 'INCOME', 'FUNDS', 'DEBTS', 'RENTAL', 'PURCHASE', 'HAND', and 'GENERAL'. The 'Income' tab is selected, and a dropdown menu is open, listing options: 'Employer Data', 'Pay Stub', 'W-2', 'Other Income', 'Verification', '4506-T', 'Tax Returns', and 'Tax Transcript'. Below this is a table with columns 'TYPE', 'UPLOAD', and 'STATUS'. The table lists various documents such as 'Pay Stub', 'Debts', 'Veneka - W2-2017', 'Bank Statement', and 'Veneka - Tax Return' with their respective upload dates and 'Pending' status.

TYPE	UPLOAD	STATUS
Pay Stub	7/6/18	Pending
Debts	6/21/18	Pending
Pay Stub	6/21/18	Pending
Veneka - W2-2017	6/3/18	Pending
Bank Statement	6/2/18	Pending
Veneka - W2-2017	6/2/18	Pending
Veneka - Tax Return	6/1/18	Pending
Bank Statement	6/1/18	Pending
Pay Stub	5/31/18	Pending
Pay Stub	4/16/18	Pending
Bank Statement	4/10/18	Pending
Veneka - Tax Transcript	4/10/18	Pending

WEB-FILE

Uploading Documents into Categories

INCOME	FUNDS	DEBTS	RENTAL	PURCHASE	HAND	GENERAL
Employer Data	Bank Account Data	Debts	Residence Data	P&S		Photo ID
Pay Stubs	Bank Statements	Credit Card	Verification	P&S Addendum		Voters Registration
W-2	Other Funds	Late Explanation				Uploaded Documents
Other Income	Retirement Account	Credit Inquiry				
Verification	401K-Statements	Bankruptcy				
4506-T		Liens / Judgements				
Tax Returns		Alternative Credit				
Tax Transcripts						

WEB-FILE

Accessing
Documents
from
Websites

PAGE: 39

Members can also browse the internet to
download documents by **OPENING
INTERNET**



The screenshot shows a web application interface with a blue header bar containing the text "Pay Stub". Below the header, there are two main sections: "Scan Document" and "Download & Upload Document". The "Scan Document" section includes a text input field and a scanner icon. The "Download & Upload Document" section contains two buttons: a red button labeled "OPEN INTERNET" and a teal button labeled "CHOOSE FILE". Below these buttons, there is a red instruction: "First Scan or Choose A Document Then Enter Data". In the bottom right corner of the page, there is a small "Active" status indicator and a "Go to 5" link. At the very bottom of the page, the URL ".ber/memberUploadPayStub.aspx" is visible.

WEB-FILE

Uploading Documents with Data Inputting

PAGE: 39

Bank Statements

Page: 1 of 6 Close Automatic Zoom

Statement Period: 06-12-18 Thru 07-10-18

Regular Shares

ACCOUNT ACTIVITY

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

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 UBER TRIP LQSNM HELP.UBER.CO	
06-12-18	06-12-18	-	13.13	POINT OF SALE DEBIT L340 DATE 06-12 AmazonPrime Memberamzn.com/prm	25.58
06-13-18	06-13-18	-	17.63	POINT OF SALE DEBIT L340 DATE 06-12 UBER TRIP 7ZRFE HELP.UBER.CO	7.95
06-14-18	06-15-18	+	692.32	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	+	465.00	INTERNET CREDIT TRANSFER DEBIT FROM IL 6073888179 06/17 12.58 #00316863122558710	

Statement is continued on next page

State Employees' Credit Union®

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OPEN INTERNET CHOOSE FILE

Account: Bank of America-12345

Start Date

End Date

Beginning Balance

Ending Balance

SUBMIT

3:49 PM 7/27/2018

PARTICIPATION

Participation Commitment

PAGES: 47-48

VOLUNTEER WITH NACA

- NACA's success is the result of many thousands of Members' participation over the past 30 years.
- NACA's future is based on everyone's continued participation.

Volunteer in whatever way you feel comfortable:

- Register vote at least ten people through NACA.com
- Set-up introductory meetings about NACA's programs
- Active participant in a NACA Action Committee ("NAC")
- Participate in advocacy campaigns and demonstrations
- Volunteer at the NACA office, event or workshop
- Organize a Homebuyer's Workshop

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

PARTICIPATION

Participation Pledge

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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. I embrace NACA's mission to revitalize communities, advocate against 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, distributing information about NACA, 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

Feedback & Advocacy

ADVOCACY@NACA.COM

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



NACA issues include the Cost of education, voter access, lack of affordable housing, quality of public schools & transportation.



Learn about and participate in NACA's current advocacy campaigns.

Initial Assessment

- Before your first appointment complete Member's Financial Initial Assessment.

Connect with
us in Social
Media



Give us a Like



Write a review about your positive experience
with NACA

QUESTIONS





NACA

Fighting Predatory Lending with America's Best Mortgage

www.naca.com

THANKS TO ALL THE NACA MEMBERS THAT VOLUNTEERED TODAY

**Congratulations – You Have Completed the First
Step to Home Ownership**

**NACA ID
&
Web-File**

HBW attendance codes:

- ✓ **9am 31730**
- ✓ **1pm 31731**
- ✓ **5pm 31732**