



NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA

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Bruce Marks
Chief Executive Officer

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BEST IN AMERICA HOMEOWNERSHIP PROGRAM COMING TO ST. LOUIS

OFFICES:

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- **Birmingham, AL**
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(617) 250-6244
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- **Charleston, SC**
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- **Washington, D.C.**
(202) 328-6333

The Neighborhood Assistance Corporation of America ("NACA") will be changing St. Louis with the best homeownership program in America. Working people are able to purchase or refinance with No Down payment, No fees, No Closing Costs, without perfect credit, at a below market rate currently 4.75% (30yr fix APR as of 1/14/03).

NACA's CEO, Bruce Marks will be in St. Louis on Wednesday January 29th to introduce this incredible program that has reinvented mortgage lending. NACA may be America's best kept secret despite having 29 offices from California to Texas to South Carolina and in 14 other states and closing over 350 loans a month. From the trenches of the Boston's Hotel Workers housing trust fund battle, to NACA's victory over the likes of Fleet Financial, First Union, Associates and Ford, and with over \$4 Billion to lend, NACA is battling and winning. Because of NACA over 15,000 throughout the USA are living out their dream of owning a home.

NACA has also been in the forefront in confronting loan sharks who dress up as "sub prime lenders." Bruce Marks is quoted as saying: "These loan sharks are animals who prey on dreams and devour hope. The loan sharks then take large chunks out of its victims, and leaves them to suffer with high interest rates, prepayment penalties, balloon payments, and eventually financial devastation. NACA continues to be on the hunt for these common creatures of Corporate America."

NACA realizes that "affordable lending" is a deterrent to a loan shark while "low and moderate income families" and "redlined districts" act as the perfect bait. NACA is not your average company; heck, it isn't even your average movement. In NACA's case advocacy was a way to make over ten thousand homeowners our new friends and family members. A NACA member is in a lifelong relationship with NACA. We will be in their corner through the ups and downs and anytime a member represents NACA in one of our many campaigns they feel a sense of family helping family.

NACA will give birth in many other cities throughout America, and will have an office in every state by 2003. NACA will continue to aggressively advocate for working people to have the opportunity to own a home on terms they can afford in safe and enriching neighborhoods.

For more information on the NACA program access our website at www.naca.com or call toll free number at 1-888-302-NACA.

National Office: 3607 Washington St., Jamaica Plain MA 02130
Phone: 617-250-NACA (6222) • Fax: 617-250-6262
Unfair Lending : 1-800-96-SHARK • Housing Services : 1-888-302-NACA (6222)