



NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA

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BEST IN AMERICA HOMEOWNERSHIP PROGRAM CHANGING ATLANTA

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The Neighborhood Assistance Corporation of America ("NACA") is changing Atlanta with the best homeownership program in America. Working people are able to purchase or refinance a home with No Down payment, No fees, No Closing Costs, without perfect credit and at a below market rate currently 5.2% (APR 30yr fixed).

NACA's CEO, Bruce Marks will be in Atlanta on Friday November 22nd to further enhance this incredible program that has reinvented mortgage lending. NACA may be America's best kept secret despite having 26 offices from California to Texas to Georgia 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, The Associates and Ford, and with over \$4 Billion to lend, NACA is battling and winning.

Because of NACA thousands of families in the Atlanta area and over 11,000 throughout America 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 leave 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 11,000 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 their website at www.naca.com or call their toll free number at 1-888-302-NACA.

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Unfair Lending : 1-800-96-SHARK • Housing Services : 1-888-302-NACA (6222)