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HEADLINE: First-time homebuyers receive holiday gift -- keys to houses

BOSTON -- Jamaican Gomez Brown has always said he could make a mean jerk chicken dish. He just needed a kitchen.

He finally has that kitchen -- and a house to go with it.

Brown was one of about 100 first-time homebuyers across the country with a new set of keys in their pockets Wednesday after the Neighborhood Assistance Corporation of America's first Thanksgiving home ownership celebration.

The group usually closes on a handful of homes each day but pushed to close on as many as possible in time for the holiday.

"They can move in right now and have dinner in their new homes if they want," said Bruce Marks, chief executive officer of NACA. "There can't be too many better feelings than that."

In Brown's case, the advocacy group overlooked bad credit, helped him land a low-interest mortgage and waived the down payment.

"Rents these days are sky high, and you spend so much you may as well be making a down payment on a house," Brown said. "Until now, I never thought I'd be able to afford one."

NACA works with prospective homebuyers to find the right house in the right neighborhood at the right price for their income. The company then waives the usual closing costs and fees and mortgage insurance usually required and helps them shop for the lowest possible fixed interest rate.

The organization requires prospective homebuyers to show they have taken steps to improve their credit and helps them consolidate their debts.

Most are able to secure 30-year fixed-interest loans at a rate of about 7 percent interest -- at least 1 percent lower than most big bank lenders, Marks said.

Dimetria Tyson, 30, came to her closing in NACA's Atlanta office with her bags already packed and planned to move into her new home in Gwinnett County as soon as she signed the paperwork. She said she has serious "credit issues" and never expected to own a home.

She bought a \$106,000 three-bedroom condominium in a gated community. Once she moves in, she'll be paying just \$770 a month on her mortgage -- \$30 less than she's been paying in rent.

Marks said NACA typically caters to people of low to moderate income and requires only one thing in return -- that they support the NACA fight against predatory lending, Marks said.

Tyson said she's already told four friends about the program, and one is already beginning the search for a home of her own.

For Gomez Brown and his wife Mardella, that search is over.

The couple plan to move from their two-bedroom apartment in Boston into their new two-family home in Mattapan next week.

"Now we'll have a back yard, a driveway, a basement and a tenant," he said. "I've never had any of those before."

On the Net: www.naca.com