

NACA Newsletter



MARCH 2022

This Month in NACA History

March 12-15, 2020:

Due to the Covid-19 pandemic, NACA conducted what would be its final live event for the next two years with an Achieve the Dream Event at the Savannah Convention Center in Savannah, GA.

As the Coronavirus spread across the country and dominated the news, the Savannah event continued, and the term “social distancing” entered the American vocabulary. The NACA team adapted to using an “elbow bump” greeting with others in the NACA family and our members to help prevent spread of the virus, even though it had yet to surface in Savannah.

Large crowds turned out despite the rapidly expanding pandemic. News reports indicated that one by one, major cities nationwide were shutting down to safeguard their residents against the virus, including upcoming tour stops in Raleigh, Charlotte, Baltimore and Atlanta.

Just the fourth ATD event of 2020, Savannah would be the final event in the live ATD series. Upcoming events were postponed and later cancelled. Reluctantly, the NACA team had no choice but to go home at the end of the Savannah event to wait out the pandemic. (The new NACA Expo events will mark the return of live events when they debut in Miami in May.)

However, NACA would quickly pivot to create virtual Qualification Workshops and ATD events to continue qualifying future home buyers. Even local office counseling sessions became teleconferences, allowing NACA to continue helping members on an (almost) business-as-usual basis.



An Employee You Should Know: Tammy Johnson

TAMMY JOHNSON: HAND Dept. Director, San Antonio, TX

As we recognize Women’s History Month, we are featuring one of the women who have played a long-term major role in shaping NACA’s history, Home And Neighborhood Development Department Director Tammy Johnson.



Tammy joined NACA from the real estate and construction industries, which isn’t unusual, but **how** Tammy learned about and came to NACA is a

story in and of itself.

She first learned about NACA as a real estate broker helping a client with a VA loan. The client was buying a new construction property, but after qualifying for the VA loan, she heard about NACA. NACA would allow her to get a rate about one-half percent lower than the VA loan, plus she would not have to pay the VA funding fee. She told Tammy she was going to the Home Buyer’s Workshop, and asked her to come to the workshop with her.

“Keep in mind that the workshops were held on Saturday”, Tammy said, “which is a real estate agent’s busiest day of their workweek.

(TAMMY: cont’d on page 3)

NACA PURCHASES BUILDING TO HOUSE CENTER FOR ECONOMIC JUSTICE AND ADVOCACY

In a major step forward in NACA's growth and expansion, Bruce Marks closed on the purchase of the building that will house NACA's new Center for Economic Justice and Advocacy (CEJA) on March 4th.



The building, located at 3690 N. Peachtree Rd. in northeast Atlanta, will effectively become NACA's headquarters for the Southeastern U.S.

The center has 16,000 square feet of floor space and sits on a well-landscaped property in what is largely a light industrial area. This location will function as our national training center and will be the location for all face-to-face training for new NACA counselors, Economic Justice Advocates and other staff. It will also be the location for NACA-provided training for counselors from other HUD-certified organizations.



NACA CEO Bruce Marks stated, "NACA will move in during April. It is a fantastic facility that will serve many functions. It is in a very accessible location off I-285 and less than a mile from the MARTA. The surrounding neighborhood is going through a major redevelopment with movie studios and other businesses coming to the area."



As well as being NACA's National Training Center, the CEJA will also be the new home of NACA's Atlanta office with easy walk-in access to counseling accessible from the front entrance of the building.



The two-section facility includes a three-story front wing. That section will include the local office on the main floor with a direct street level entrance.

The upper floor will house the NACA Real Estate Department in a spacious open area including a huge table in the middle for meetings or reviewing building plans.



The lower level will serve as home base for NACA's Economic Justice and Advocacy efforts, with offices and other workspace for Economic Justice Advocates, Community Organizers, and volunteers.

The rear of the building will be the home of NACA's National Training Center and has its own walk-in entrance for easy access.



The training center features a huge training and conference space and will have state-of-the-art equipment for training and continuing education.

The building, which came fully furnished as part of the purchase, contains an extensive automation system, which controls lights, doors, the alarm system and more. Electric height-adjustable desks are in place throughout the building and all of the facility's 30-plus individual offices, plus nearly every other room in the building, has a TV screen.



"It's a great space", declared Regional Director Diego Luque. He added that the only significant alteration to the building will be the addition of a larger, more welcoming front door for our members to enter the local office.

The building's kitchen includes numerous amenities, including multiple commercial-size coffeemakers, a dishwasher and even a dedicated tap for refilling water bottles with filtered water. Diego referred to the kitchen as "better than the kitchen at my house".

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(TAMMY: cont'd from page 1)

When learning of the four-hour length of the workshop, she wasn't exactly thrilled, thinking it would eat up her Saturday and cost her business. Plus, the member already had an approved loan at a lower-than-market rate.

"I went to the workshop which was being held by Frances Epps. It was at a local church close to my office, so I met the client there."

Tammy arrived at the church where the workshop was being held, only to find the parking lot filled and a large group of people standing in the parking lot.

"I didn't know what was going on. I had to park across the street and was in my high heels because I was going to show another home after that. AND it was 90 degrees outside."

"Lo and behold, Frances Epps is giving her workshop in the parking lot! Frances had about 80 people there." Someone forgot to call the church and the church wasn't available. "

Frances decided that she would do the workshop no matter what and had given instructions to hand out the workbooks, in spite of the 90-degree heat.

Regardless, Tammy stayed for the entire workshop.

After attending the workshop, Tammy was initially one of those people who thinks NACA was too good to be true.

She thought, "This is BS. I know what it's like to help poor people and I know what they need, and I hear what you're saying."

"I'd help people with credit issues. Repairing credit was really popular in the late nineties and early two thousand. But there were people who were preying on others, saying 'give me five thousand dollars and I'll fix your credit'. Well, with five thousand dollars, I'll help you **pay** your credit."

"So, I didn't trust anyone. I didn't believe anything Frances had to say, but my client really wanted this program. After the workshop and a sunburn, literally a sunburn, I told her I would go up to the NACA office and I would talk to Ms. Epps to see what it was going to take because she was going to close in six weeks. I knew the builder, who owned my company and I wasn't going to ruin my reputation with the builder, but I knew I could buy her some time. "

"I went into the office and, whew, it was a hot mess. There was no NACA-Lynx. The files were all in red folders."

Frances Epps was temporarily in charge of the San Antonio office during a transitional period. Tammy introduced herself and said, "I came to see how I can help you help my client."

Upon learning the situation regarding Tammy's client, Frances struck a deal with Tammy, offering to counsel the client the next day and help her get closed in six weeks if Tammy would spend time helping out at the office. Tammy pitched in, helping with the reorganization of the office.



"We had a pact. I held up my end of the bargain and she held up her end of the bargain. By the time we were closing about six weeks out, she said 'I want to offer you a job'."

Even though she held the same values as NACA, Tammy initially declined, saying she already made a good income and enjoyed the freedom her job gave her.

However, NACA's Core Value of "Do Not Relent" was already strong, and Frances continued to pursue Tammy, who also got phone calls from Pam Brooks and eventually Bruce Marks.

After some negotiation, Tammy finally came on board, becoming director of the San Antonio office with a focus on improving the process and dealing with local issues she encountered.

When she started, Tammy thought she would only be at NACA for a couple of years. Then the mortgage crisis hit and Tammy's former employer, Countrywide, was on NACA's radar.

"I prioritized my buyers. I got referrals from a local builder that owned my real estate company, KB Homes. KB Homes did almost all of their loans through Countrywide, and I had been a mortgage broker, working through Countrywide. One of the managers for Countrywide that did a lot of my loans said, 'I'd really like you to come and work with me, I think you would do great in mortgages'."

"I joined Countrywide, and realized, what a corrupt industry! "Countrywide had this vast product library. If they could develop a product to originate a loan, they did it. There were hundreds of loan products. But there was also this shady area of Countrywide where these loan products were just not right."

"One day I was in a meeting where they were talking with (Countrywide CEO) Angelo Mozillo and the owner of KB Homes on how they could capitalize on all of the, quote, 'Mexicans' and their cash. 'Let's get all their cash and get them in a loan and let them worry about it later'."

Tammy ended the call, went into her manager's office and said she could no longer work for the organization.

After moving into real estate, Tammy's client who wanted to use NACA would be the catalyst that started the process of her coming on board.

Tammy of course knew a lot about Countrywide, their huge number of mortgage products and their shady business tactics. "I spent a lot of time talking to Mr. Marks about did-you-

(TAMMY: cont'd on page 4)

(TAMMY: cont'd from page 3)

know-this and did-you-know-that and questioning the way things were done.”

Her nearly instinctive level of problem-solving skills also led to her taking charge of the HAND program and creating the HAND Department, which she has run ever since.

“There was a HAND policy but there wasn’t a HAND Department. It was a great policy, but no one knew what it was. There were no regional directors, there was no training department. There was Pam Brooks and Frances Epps and amazing people who had been here much longer than I. Mr. Marks put a lot of trust and faith in me and I learned from Pam and Frances.

Tammy was also Real Estate Director for about two years. “Rochelle Pride was the Real Estate Director. She created RED and she came out of San Antonio too. When I took over the San Antonio office, I needed a good realtor. We both focused on grants and I knew she would be a good person. She was very knowledgeable, and she was my mentor, so I brought her in as a real estate agent.”

She did a really great job and Mr. Marks got to know her well. Sometime during the mortgage crisis, she went to him and said ‘We really need a real estate department’.”

“Rochelle is one of the smartest real estate professionals I’ve ever met. She held that position for ten or twelve years. When she retired, Mr. Marks said, ‘I need you to take care of this’. The Real Estate Department was out of San Antonio, like the HAND Department. With my real estate background, I was the right temporary fit.”

In 2019, Rob Torres, joined NACA and became Real Estate Director, succeeding Tammy after a successful two-and-a-half year run leading both HAND and RED.

San Antonio had become one of the top closing offices in the country under

Tammy’s leadership, and her role expanded to overseeing multiple offices, effectively becoming a regional director along with Frances and Pam.

“God bless them. Two phenomenal women. They were my mentors. If we weren’t butting heads, we were burning the late-night oil. Mr. Marks was starting to talk about this event he wanted to do.”



When the mortgage crisis came to full fruition in 2007 and 2008, the concept for the Save the Dream events came to be, built around a small event NACA had previously done in Manhattan with CitiMortgage a few years earlier.

“We were acquiring new staff, new management and everybody was talking the ‘big game’, and one day Mr. Marks said we were going to do this event in D.C. We had just outed Countrywide and I had helped him with that. I was there talking about what he needed to know about Countrywide and he was getting other data from other people. I really enjoyed that part of the advocacy, taking down the Goliaths, the troublemakers that I had seen in my previous career.”

Tammy kiddingly adds, “When he was talking about the D.C. event, everybody was engaged. I feel like he asked the question, ‘Who wants to manage this?’, and when I looked up everyone had taken one step back and I was just standing there by myself. I don’t remember saying I wanted to manage it. I wanted to help.”

“We did that event and I never wanted to do it again. After the event, I was pretty sure I was going to go home and quit. It was just emotionally draining.”

The need was great. The long hours that our staff worked. I sort of got into a lane of staff care as well as management, trying to make sure that we had the right people to deliver the event.

After that event, we did another similar event. I ended up running that one on the back end, and we just needed more staff. Mr. Marks asked how we were going to do this. We said we should do a job fair in Charlotte.”

“Erick (Exum) found a building in Charlotte, and we found a bunch of tables and chairs. We didn’t know how we were going to do it, but we knew we were going to get it done.”

“I was more logistics and process. We’ll take them in this door and take them out that door. We’ll put have people sitting here and we’ll do some interviews there. I did some interviews, and I would set some things up for Mr. Marks. I was slowly learning how to project manage through those events and those opportunities and with the leadership of other staff. It is by no means anything that I did by myself. That led into ‘Okay Tammy, you are going to be the project manager for these events.’”

“The second event we were at, there was this phenomenal person at the hotel helping me with everything, and I’m like, ‘You’ve got to come work for us. Her name is Nia Gaskin (Salandy). I brought her to Boston and basically begged Mr. Marks to please, please, please, please hire her and give her whatever she needs. I need her.’”

“When he made that happen, I was fine. We could do these events. I could do anything as long as I’ve got Nia and her crew, and that’s how events grew from there.”

As the mortgage crisis deepened and the American economy faced the biggest economic downturn since the Great Depression, the need for the new *Save the Dream* events grew exponentially.

(TAMMY: cont'd on page 5)

(TAMMY: cont'd from page 4)

What was initially thought to be a series of six to ten Save the Dream events would not end until after events had been conducted between 2008 and 2012, helping a quarter-million people save their homes.

Learning as we went, Tammy continually asked herself, "What do we need? How can I fix it? What's the best way to do it and take care of the staff so the staff can take care of the members? I just kind of found that lane and amazing people were always there. God always put the people in place for what we needed."

"I don't feel like I ran anything. I think it ran us sometimes. We just acquired some amazing people. Lydia Kidd in Chicago. Nia, Sinty and Neon in New York. We picked up "Big" (Ken Blake) in Chicago. All these people would show up after a five-day event with suitcases and say, 'I'm going to the next city. I'm going to work for you'."

"I always felt my role was sort of a facilitator and identifying good talent and giving them enough room to learn and grow. Dee (Davetta Davis) had a great personality. I didn't have a great personality, I had a powerful personality, so I wanted to get out of the way. It was a job that was too big for one or ten, it needed to be big enough for three hundred people."

"A lot of these women I've been naming, these are women who were really focused on caring for their community. We have a lot of really intelligent men in this organization, but at that time it was women coming into NACA because of a heart for the things that were happening to their community and their people."

"We were all brought together by this 'cosmic plan'. It's going to be rough; it's going to be hard, but these people can climb a mountain like any Billy goat I've ever seen. They're going to carry you up on their back. That's what inspired me."

"We had these conversations; how could people work like this all the time? It was

because people had to be a model. You had to be the first one in and you had to be the last one out, because no one else is going to climb that mountain. We really learned that through some of the amazing women in our organization."

Frances and Pam were always tired, but they were always on, 'We can do this, we can get this done'. Marissa, we would sit and have conversations around this table of men, and Marissa would come in and just rule, making these points of 'You guys have it all wrong, this is what we need to do'. She was a huge role model for me just because this was someone who wasn't afraid to speak up."

"Keep in mind I came from the construction industry, the real estate industry and the mortgage industry. All male dominated industries. I came into NACA and I saw life through these rose-colored glasses because I was very optimistic. It was these women at the table, talking the talk and walking the walk, and I said, 'I can do this'."

"They say women are 50% more stressed out in their job than men because we carry two jobs. We're just conditioned to climb that mountain, carry people on our back, and willing to do it because we all want to be up there together. I didn't see anyone in our organization that wanted to leave anyone behind, and there were really good role models we had around us and were able to stand ground and grow."

"You know, Mr. Marks gave me an opportunity I couldn't have gotten anywhere else. He just gave me some parameters and set me loose. I made a lot of mistakes. If I could go back, I would be a little kinder and a little bit more compassionate, not realizing that everybody was going through something. But it was an amazing opportunity. You don't get an education like that in college, you get an education like this at NACA, and I wouldn't trade that for anything."

"I always felt I was called to NACA. I did not ask for NACA. NACA pulled me in kicking and screaming. I didn't

understand why everything had to be so hard, but the housing crisis was hard. It wasn't going to be done with kid gloves. Mr. Marks taught me that. There are no kid gloves in his 100-mile radius."

"But what I meant by compassionate is, you're working with people who all need something, and I was hyper-focused on what I needed to get done, and I didn't take into account what other people's challenges were. I should have been more compassionate to what other people needed."

"I should have been better at bringing people together at the management level and say 'We all need to win here; it doesn't need to be one person winning. I think that just came with time and wisdom.'"

In retrospect, I didn't run the events. Those were NACA's events, and Mr. Marks put all of us in places where we needed to be. I was just called to play a role, and I stumbled through it just like everybody else."

Regarding the future of the organization, Tammy muses, "One of the things I would really like to see is people like me in management focusing on the next generation, and the mentorship of the next Tammys, Ericks, Dons, and Tims. It's really important. It's about seeing the next generation of leadership, keeping an eye out for the talent, mentoring people to the roles we've created during our tenure."

"It should be a lot easier with the road that we've paved. The advocates that we get now need to be smart and they need to understand exactly what we're advocating. I'd like to see the wisdom of NACA on a much higher level."

"It's not about us anymore. We left the battlefield. We did it. We won. Where do we go from here? We need to start preparing our next line of defense for the future, because we don't know what it holds. If we're caught off guard, that's on us. That's on management."

(TAMMY: cont'd on page 6)

(TAMMY: cont'd from page 5)

Is there one single thing that Tammy can point to that has been the keys reason she has been here for 19 years?

She instantly responded, "Loyalty."

"I came from an environment that I don't even know how I got into in the first place. Mortgage and real estate are very privileged environments. Even though I didn't look for NACA, it was easy to transition in, because in the mortgage and real estate industry, it's all about money and production. Real estate agents get accolades and awards for the volume sold. It was all about money, and having grown up with none, I didn't value it like everybody else. I wanted some of it, but it wasn't the single most important thing to me."

"What's important is that everyone can eat. Everyone can have a house. To me it

was more about community. My mom used to "collect" these people who were just down and out. It drove me crazy as a kid, but it prepared me for this job. So, when I got it, even though it wasn't what I was looking for, I did understand the privilege of things. I didn't come from the Black community, but I came from poverty, and I know what that means to children. I know how it impacts their ability to have an education or for them to feel secure. We always had these kids in our house who were temporarily homeless. So, it was important to me.

When I came to NACA coming out of that environment, I didn't have an education, I just went straight into working. Poor kids don't go to college, they go straight to work. I knew that I was going to be working for the rest of my life, I just wanted to work in something that had purpose."

"Mr. Marks saw something in me and gave me a connection to my purpose,

and that created an immense amount of loyalty. Even though it was challenging, even though it was hard, I was being given an opportunity I wouldn't get anywhere else."

"You don't work with someone like Nia and not feel loyal. You don't work with someone like Dee and not feel loyal. You don't work with someone like Pam and Frances and not feel loyal. Loyalty is the reason I'm here."

She concludes with a grin, "So how did I come to NACA? Kicking and screaming. And I've been kicking and screaming ever since. It's just in my nature to fix problems."



NACA IN THE MEDIA

WKMG TV:

<https://atlantaciviccircle.org/2021/12/21/still-chipping-away-at-backlog-state-denies-almost-half-of-rental-assistance-applicants/>

Michigan Chronicle:

<https://michiganchronicle.com/2022/03/13/new-economic-justice-loans-set-new-standard-for-minority-business-lending/>

TheMortgageNote.org:

<https://www.themortgagenote.org/race-based-lending-the-right-way-to-promote-social-justice/>

Capital & Main:

[Putting Teeth Into Los Angeles' Responsible Banking Laws | Los Angeles, CA Patch](#)

LA Progressive:

<https://www.laprogressive.com/economic-equality/responsible-banking-laws>

Governing:

<https://www.governing.com/community/once-again-baltimore-hopes-to-fight-blight-with-1-homes>

Economic Justice Loans Set New Standard for Minority Business Lending

3% fixed interest, No fees, No Credit Scores, Decisioned by Peer Lending Committee

On March 2nd, NACA CEO Bruce Marks and Former U.S. Comptroller of the Currency and LISEP Chair Gene Ludwig jointly announced a groundbreaking new lending program for minority-owned businesses.

Economic Justice Loans will be a model for financial institutions, financial regulators, and the government to address economic inequality created by a long-term inability to access capital with favorable terms. The EJL program will offer fixed, low-interest loans to people lacking wealth and high credit scores, and who have been subject to systematic racism.

Economic Justice Loans will provide some of the best terms for small business loans available anywhere. Borrowers will receive the extraordinarily low *3% fixed interest rate with no fees or closing costs* and other favorable terms tailored to fit the individual borrower's needs. Peer lending committees from within the community will meet with each borrower(s) to review the loan application feasibility without consideration of their credit score.

Borrowers will need to demonstrate how their loans will positively affect their communities or address economic and social inequality. The loans are available to borrowers nationwide and funds will be given to borrowers quickly, without the lengthy paperwork, prohibitive credit and collateral requirements, fees and other roadblocks that traditional loan programs require. Borrowers can apply for the loans at <https://www.economicjusticeloans.com>

"Low- and middle-income Americans, and minority groups in particular, have long struggled to access capital at anything short of usurious terms with burdensome interest rates and outrageous fees," said Ludwig, Chair of the *Ludwig Institute for Shared Economic Prosperity (LISEP)*.

"LISEP is partnering with NACA on this innovative loan program to demonstrate that capital for people who aren't wealthy doesn't have to send them further down the economic ladder." Ludwig continued, "Our goal is the opposite. These loans will help people build businesses and improve neighborhoods without saddling them with piles of unaffordable debt."

Minority-owned businesses and startup entrepreneurs have faced multiple barriers to accessing capital due to a history of discrimination in lending, including structural discrimination, that have blocked the ability to build generational wealth.

"This lending model provides the foundation for hundreds of millions of dollars in additional lending" states Bruce Marks, CEO and founder of NACA, the Neighborhood Assistance

Corporation of America. "We have learned that if you build it, they will come. NACA's Best in America Mortgage, targeting underserved communities, started with a few million dollars in commitment and now has over \$20 Billion. We expect the same outcome with extraordinary terms and community-based decision process built into the Economic Justice Loans program."

Background

NACA's Economic Justice Loans will provide businesses in low- and moderate-income communities a new source of financial relief. The program seeks to overcome the many historical barriers to capital by making funds quickly available and affordable to start, grow, or expand small, minority-owned businesses or to make improvements to neighborhoods.

The [2021 Small Business Credit survey](#), published by the U.S. Federal Reserve banks, uncovered that in 2019 and 2020, businesses owned by people of color were much less likely to be approved for financing. Just 13% of Black-owned firms that applied for financing were approved, versus 40% of White-owned firms. Even among firms with good credit scores, Black-owned firms were still half as likely to receive financing as White-owned firms.

This reality emerges from centuries of blatant discrimination, including redlining in the 20th century, that have hurt the Black community's ability to build wealth. And for those who have had no other financing options except payday loans, in 2020, borrowers faced a nearly 400% interest rate for a two-week loan, according to the Consumer Financial Protection Bureau.

Hit Me With Your Best Shot - Women's History Month

Women's History Month is celebrated each March to acknowledge and highlight women's contributions to history. We want to pay tribute to just the many women, both past and present, whose hard work and dedication to NACA's mission have played a major role in shaping NACA into the nationwide, life-changing and history-making organization it has become.



It would take volumes to honor each and every one of the women who have contributed to NACA's success and growth over nearly 35 years, so to the hundreds of women we were not able to include here, please consider this a small way of expressing the gratitude of not only your NACA colleagues, but also the hundreds of thousands of people we have helped get and keep their piece of the American Dream since 1988.

Together, we have written, and continue to write, a page in American History (or should we say, *Herstory*?)



(Left-to-Right) Page 8, top row: AYS Coordinator and Underwriter Nyanza Lynn Riley, Event Coordinator Nia Salandy and HAND Director Tammy Johnson (San Francisco 2009), Marissa Pirazzi with husband Bruce Marks at NACA Gala (Charlotte 2011).

Second row: Chicago NSR Lydia Kidd, Remote Counselor Lourdes Woods (Baltimore 2011), Volunteer Coordinator Linda Moten (Edison, NJ 2018).

Third Row: National Services Director Kim Worthy and MAP Supervisor Carla Robinson (Detroit 2011), former Outreach Director Frances Epps at conducts a Home Buyer Workshop (October 1998), Regional Director Claudette Stewart (May 2021).

Page 9, top row: Former regional Director Carmen Orta (Sacramento 2010), Regional Director Amarilis Wise, former Boston Admin Shirley Gordon (2021)

Second row: Social Media Specialist Abriel St. Ange during Roll to the Polls (October 2020), Atlanta Mortgage Consultant Guadalupe Soria, Communications Team Specialist Davetta Davis (Orlando 2012).

Third Row: Then-Bank of America Team Lead and now NACA National Director Angeanette Dowles with former NACA Communications Director Darren Duarte (Richmond, VA 2011), Communications Team Specialist Donna Hughey (Phoenix 2011), Closing Specialist Arielle Cabral.

Send us your best shots (photos, of course) whether it is celebrating your new home, photos of your efforts to improve your community, or just to introduce yourself! You may see it in a future edition of the NACA Newsletter! Email your photos as attachments to media@naca.com and include a full description of who, what, when and where for consideration.

MAP/Home Save and National Service Department

Kim Worthy,
National Service Department Manager

IT'S OUR ANNIVERSARY!

Bring Out the Balloons, Horns, and Cake! Yes, it is A CELEBRATION!

The National Service Department celebrated one year on March 15, 2022, and we are extremely excited about it!

Looking back to March 2021, a number of challenges crossed our path. Each day seemed like a curvy, fast roller coaster. We took two steps forward and sometimes by end of day, it seemed we were ten steps back.

With COVID knocking at every office door, staff in and out, changes to our phone systems, new calendar processes and the introduction of morning launches, the company, and especially the new National Service Department, quickly adapted and embraced the change. The National Standard was the new NACA standard.

Since then, missed appointments have been drastically reduced, no longer do our members hold for hours at a time, and everyone is being held accountable to provide World Class Customer Service.

With continued perseverance, strong will, determination and a team willing to adapt each day became better. We arrived and we realized CHANGE IS NOT JUST GOOD, IT IS GREAT!

MAP/HOME SAVE DEPARTMENT

With all moratoriums lifted by all financial institutions, the advocates of the MAP Home/Save Department continue to work diligently to let no home go to foreclosure. Our phone lines ring continuously with often frantic members requesting assistance in efforts to bring their mortgages current and keep the American Dream alive.

NACA's advocates counsel Members, ask probing questions and package files to submit to mortgage companies each week. From there, we work one on one with contracted and non-contracted servicers to render an affordable solution for our members.

The advocates do not stop until the Member's modification is signed, booked, and completed with the revised terms. Our members move forward with a sense of satisfaction and peace of mind that NACA was able to keep the dream alive.

The NATIONAL SERVICE DEPARTMENT

The National Service Department welcomes our newest team members to the NACA family:

- **Tynesha Bellamy (Raleigh Office)**
- **Dashawn Brown (Charlotte Office)**
- **Anita Hope Rivas (Houston Office)**

Our National Queue continues to be the nucleus of the Company. Our NSR's work steadfastly, engaging and assisting over 1800+ members daily.

Whether scheduling appointments, assisting with the uploading of documents and/or answering broad questions, our NSR's primary goal is to provide world class customer service with a one call resolution.

| Call Queue | Inbound Call Volume |
|---------------|---------------------|
| Appointment | 20,955 |
| Escalation | 8,994 |
| General | 8,184 |
| Hand | 3,979 |
| MAP | 3,952 |
| Mortgage | 2,648 |
| Participation | 183 |
| Real Estate | 2,705 |
| Technical | 2,372 |
| | |
| Total | 55,386 |

Our NSR's have taken over 55,000 inbound calls this month with an average hold time of 10 minutes or less. Above is the Inbound Call Data from February 24 to March 23.

Our Customer Service continues to reach new heights daily. NACA Members are transferred via extension, members leave voice messages as well as take time to draft emails to acknowledge the spectacular customer service and warm greeting they receive. Below are a few compliments the staff have received from our members:

Good afternoon,

I just want to inform you of the great customer service I received from one of your representatives today. Larraia Lindsey provided me with professional customer service and answered all my questions about the Naca program. I asked her if she had a survey that I could fill out to give her ten stars for her patience and knowledge skills shared with me about Naca. I do not qualify for Naca because investing and real estate are my ultimate goals. I had several questions about a past broadcast from Bruce Marks on the Karen Hunter show and Lararia shared answered my questions as well as provided additional information that I cannot wait to share with colleagues, family, and friends about NACA. Congratulations, Larraia and continue to represent the company with great customer service and professionalism. I would like your superiors to know that you are a keeper.

- Zakiiyah Muhammad

Good afternoon, Ms. Worthy,

I would like to take this opportunity to follow up on a phone conversation with Ms. LaConta Dillon. It was a pleasure speaking with a most friendly and knowledgeable customer service employee. Ms. Dillon's professionalism, excellent communication skills and ability to answer my questions exceeded my expectations. In today's business world, customer service is often poor with so many outsourced answering services. Thanks to Ms. Dillon, my faith in customer service has been restored.

-Tracey Williams

Greetings Ms. Worthy,

I am William Jack, a realtor with Keller Williams, Atlanta Partners. Today, Ms. Vera Earl provided me with OUTSTANDING SERVICE. She listened to me explain my problem, my difficulty changing my password. She took ownership. Assured me that she would help. Proceeded to explain what she was doing to solve the problem. She helped me change my password. She was patient with me. She exuded confidence which was reassuring. She was very professional. I propose a 25% pay increase. That would be appropriate.

-William Jack, Keller Williams Realty Atlanta Partners

Hello Kimberly,

I called in to get help with my account. Somehow my social security number was incorrect. Ellen Petersen was so helpful in figuring out what the problem was. She also assisted me in getting prepared to begin the program. She was very friendly, professional, and Knowledgeable. I appreciate speaking with her today and she has me excited about the program and not so nervous.

- Tiffany Thompson

Ms. Worthy,

Today, I called the NACA headquarters for general information about the program and the utmost helpful Ellen Petersen was beyond amazing and a blessing for informing me. I went from thinking single family home to now multi-family interested on my road to ownership and I just really needed to let someone know she is truly valuable!

Thank you NACA and Ellen!

-Cherletta

Hi Ms. Kim,

Here is a commendation with a NACA Review from a happy member! Wow, I spoke to her months ago and she still remembered to give us a shout out. Yay Team NACA!

Hello Ms. Petersen:

I am so sorry that I did not reply to you sooner ... it has been crazy the last couple of months.

I just want to thank you for our conversation the other day ... you are great listener and cordial human being. As I promised I am going to share with you about my experience with NACA .

Back in July 2011 started the process attending the 4 hours seminar, you cannot image the excitement that I had thinking the possibility to own my first house. Process took 11 months from seminar up to closing ... it was easy since I am highly organized, and my documents were easy to obtain, and my loan officer Guadalupe Soria were so cordial and helpful.

January 2012, I went to an event where I met Guadalupe's boss Eric Exum who helped me to review my documents and pre- approved them to be sent to the bank, then in February got my approval letter, then I got my realtor ... during March I started looking for my home (I have my license in Real Estate (inactive), but enough knowledge to know how to look for homes ... I found the perfect location and we did the offer which was accepted it. ... I was honor to signed documents on May 25, 2012 (day before my birthday). What a birthday present God gave me!

My lease expired in May 2012, then apartment complex allowed me to stay for 2 weeks without signing another contract. ... by June 15th I was moving into my lovely home ...

Now after almost 10 years, I am ready to move forward to my next adventure and a bigger house ... Thanks to NACA it was possible to make my dream come thru and live the American dream- (I am Colombian)

Thank you so much!

- Luz Adriana Suarez

Hello Ms. Kim,

I would like to give a big THANK YOU and SHOUT OUT to Lydia Mata and Nancy Ramos. The ladies work in your San Antonio office. They are the absolute best. They went beyond helping me scan in my documents, answered my questions, and made me feel so incredibly good after I left their office.

I will tell my family and friends about NACA and to see Lydia and Nancy, my dream team helpers. Thank You.

-M. Islas

Ms. Worthy,

Patricia and I would like to take the time to comment on one of your employees, Erlinda from the LA office. She stayed with us on the phone till 8:00 pm on 2/23/2022 because we were having technical problems. She walked us through the technical problems with friendly and professional assistance.

We both just wanted to say thank you to Erlinda.

-Carol Tafoya Pimentel and Patricia Ramirez

Dear Ms. Worthy:

My name is Jasmine McCrory, I am writing to you to express my appreciation for the excellent customer service which I have received from your staff, Mr. Jose Perez. My NACA Counselor canceled the same day of my appointment, and no one followed up. During my most recent contact with NACA, Mr. Jose was kind, accommodating, and very helpful to me.

I hope that this is the level of service that will be present in your department permanently as this is what the customers want to have. Mr. Jose is the epitome of humility and patience. I am very grateful for our interaction yesterday and today. Mr. Jose was able to assist me and subsided my anxiety with the guidance he provided regarding obtaining a counseling session this year!

-Jasmine McCrory and Horeish White

Economic Justice Department

The Economic Justice Department welcomes our newest team member to the NACA family.

- Ashley Prado (Miami Office)

Our Economic Justice Advocates continue to advocate aggressively for our rental members. Every week, an average of 75-100 new applications are submitted by our members. Miasia Peoples assigns NACA ID numbers to the staff and the strategic advocacy planning begins.

The EJA's continue to push back with organizations and government agencies to release funds and overturn evictions to keep rental tenants in their homes.

Big Shout Out to Viola Jackson:

She was able to stop two evictions to allow the members more time to obtain funds and bring rental payments current.

Happy Anniversary to our National Service Team! Let's continue to take our movement to the next level. In these unusual times, the NACA Standard has again met and exceeded the national standard!

In the words of our CEO, Mr. Bruce Marks, "No one out there does it better. We GOT THIS!"

**On behalf of the MAP/Home Save and National Service Department,
have a great day on purpose!**

