

Fighting For Economic Justice With America's Best Mortgage

# WELCOME TO NACA'S QUALIFICATION WORKSHOP



# Fighting For Economic Justice With America's Best Mortgage

## NACA QUALIFICATION WORKSHOP

### First Step to Homeownership

- Questions are welcome, raise your hand or use the questions box.
- You also may call us at 425-602-6222.
- You should not disclose personal identifiable information on this webinar.
- This is an interactive webinar, do your best to be in front of a computer to be able to open PDF documents.
- The webinar will take four hours and at the end we will provide a code to generate your NACA ID. If you do not complete the four hours , you will not receive credit

# Fighting For Economic Justice With America's Best Mortgage

## NACA QUALIFICATION WORKSHOP

### First Step to Homeownership

Use your Qualification Workbook during this webinar as a resource to become NACA Qualified.

- Section 1 - NACA Overview
- Section 2 - NACA Mortgage
- Section 3 - NACA Real Estate Department ("RED")
- Section 4 - Financial Management
- Section 5 - Mortgage Payment
- Section 6 - Mortgage Amount
- Section 7 - NACA Qualification
- Section 8 - Intake Session Prep
- Section 9 - Web-File
- Section 10 - Member Participation

Ask Questions! Prepare for your Intake Session.

# Fighting For Economic Justice With America's Best Mortgage

## SECTION 1

# NACA OVERVIEW

## HISTORY & PROGRAM OVERVIEW



A background image showing a large crowd of people at what appears to be a protest or demonstration. Many individuals are wearing bright yellow shirts. Several people are holding up large, colorful signs (pink, orange, yellow) with text on them, though the text is not clearly legible. The scene is outdoors, and the overall atmosphere suggests a significant public gathering.

# “THE BATTLE IS OVER BUT THE WAR GOES ON”

Over 30 Years of Victories and Results

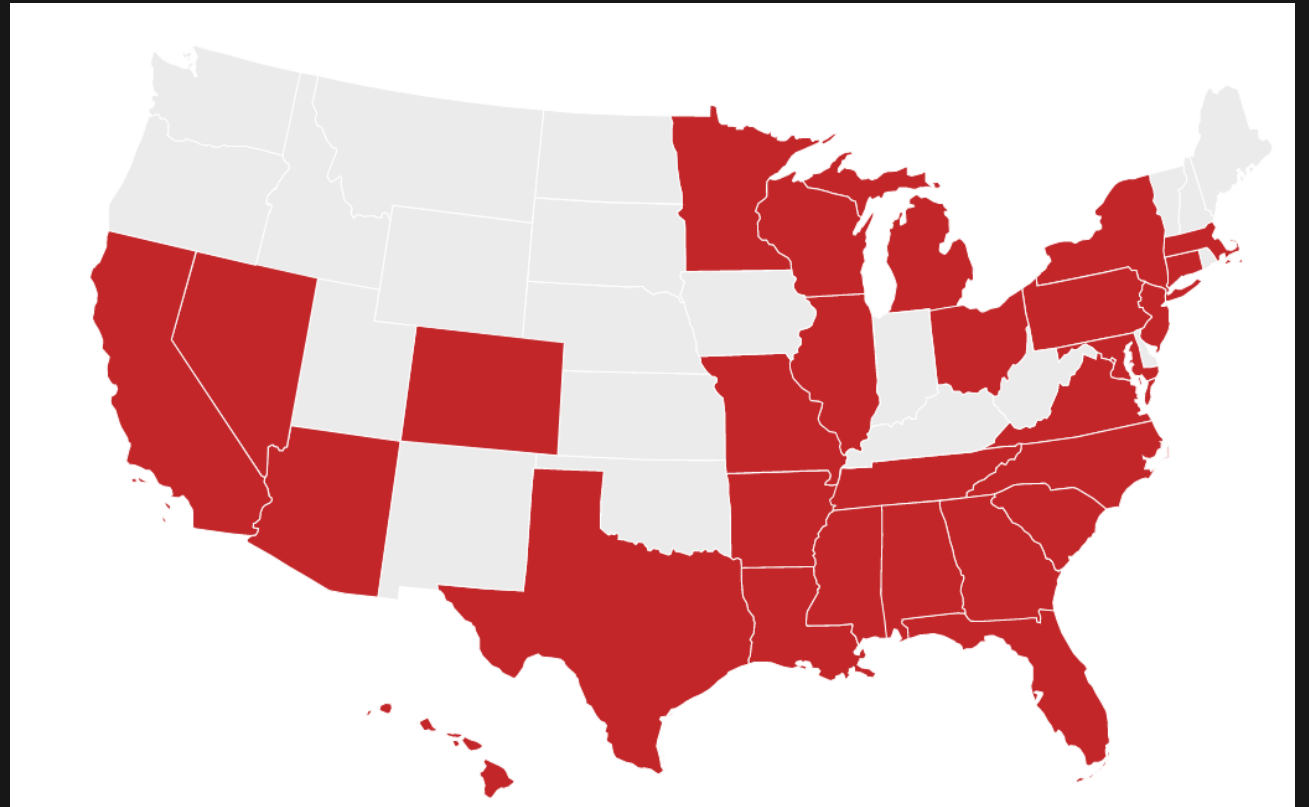
[CLICK HERE FOR VIDEO](#)



# NACA OVERVIEW

NACA PROVIDES SERVICES NATIONWIDE

48+ OFFICES &  
RAPIDLY GROWING:  
NACA PROVIDES  
SERVICES  
THROUGHOUT  
EVERY STATE



# NACA OVERVIEW

## CAMPAIGN HISTORY

**PLEDGE TO  
PARTICIPATE!**

- NACA's timeline spans from 1988 to present – 32 Years
- First to take on Predatory Lenders and coined the term “Predatory Lending”
- You are the beneficiary of the campaigns and victories!
- We continue to advocate & set the national standard

# NACA OVERVIEW

## NACA IS YOUR TRUSTED ADVOCATE

- The mortgage and real estate industries have 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

FREE SERVICES

ALL OF NACA'S  
COMPREHENSIVE  
SERVICES ARE FREE TO  
NACA MEMBERS!

# NACA OVERVIEW

## NACA DEPARTMENTS

OPERATIONS

MORTGAGE

REAL ESTATE  
DEPARTMENT (RED)

HOME AND  
NEIGHBORHOOD  
DEPARTMENT  
(HAND)

MEMBERSHIP  
ASSISTANCE  
PROGRAM (MAP)

MEMBER SERVICES

HOME-SAVE

ADVOCACY

# NACA OVERVIEW

## EMPLOYMENT OPPORTUNITIES

WE ARE HIRING  
NATIONWIDE!

Learn more & apply at  
[www.naca.com](http://www.naca.com)



# Fighting For Economic Justice With America's Best Mortgage

## SECTION 2

# NACA MORTGAGE

## BEST MORTGAGE IN AMERICA

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

# NACA MORTGAGE

LENDER PAYS ALL CLOSING COSTS!

- ✓ 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

- Today's incredibly **low rate** is available at [www.naca.com](http://www.naca.com)
- Below market rate fixed for the life of the 30-year or 15-year loan
- \$20 Billion committed to NACA's Best in America Mortgage
- \$15 Billion is from Bank of America, our biggest partner



# NACA MORTGAGE

## BELOW MARKET FIXED INTEREST RATE

Everyone receives a below market fixed interest rate based on their income or where they purchase. The income used is based on the Area Median Income (“AMI”) in the Metropolitan Statistical Area (“MSA”) where they are purchasing.

### PRIORITY MEMBERS:

One Percent below market rate

#### Low – to Moderate -Income Members:

Income is 100% or less of the AMI in the MSA where they are purchasing, or

#### Higher Income Members Purchasing in a Lower Income Neighborhood:

Income exceeds 100% but purchasing in census tract with MFI 80% or less of the MSA.

### NON-PRIORITY MEMBERS:

Higher incomes purchasing in a higher income area. They still get all the other benefits with no down payment, no closing costs, no mortgage insurance at a low rate that is one percent higher interest rate than Priority Members.

# NACA MORTGAGE

## INTEREST RATE BUY-DOWN

- It is the most effective tools to permanently reduce your interest rate
- Interest rate buy-down is also the most effective way in reducing your mortgage payment, and/or increasing purchase price
  - **30-Year NACA Mortgage:** Every 1.5% of the loan amount permanently reduces the interest rate by one-quarter percent (0.25%)
  - **15-year Wealth Builder Mortgage:** Every 1% of the loan amount permanently reduces the interest rate by one-quarter of one percent (0.25%)
- Buy-down is limited to about five to six percent of the mortgage excluding sellers contribution

Mortgage Term	30-Year NACA	15-Year Wealth Builder
1.5% of Mortgage Amount	Interest Rate Reduced by 0.25%	Interest Rate Reduced by 0.375%

# NACA MORTGAGE

## 15-YEAR WEALTH BUILDING (FREEDOM) MORTGAGE

- Lower starting interest rate
- Twice the buy-down rate (0.25%)
- Builds equity faster
- Mortgage free in half the time!

*“It is the best mortgage in the history of Real Estate”*

*– L.A. Times*

# NACA MORTGAGE

## REPAIRS AND RENOVATIONS

### REHAB/REPAIRS

- Fixer-uppers can be purchased & renovated
- No mortgage payment for the 6 months during the renovation
- Use bids, evaluations & work write up to determine rehab cost

### READY TO MOVE IN

- Existing or new construction
- No repairs
- Seller completes required repairs before closing

# NACA MORTGAGE

## PROPERTY TYPES

### SINGLE FAMILY

- Detached
- Attached
- Row Houses
- Mobile Homes
- Townhouses
- Manufactured

### 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 area

### MIXED USE

- 1<sup>st</sup> floor commercial unit
- Minimum 50% residential
- Requires more reserves

# NACA MORTGAGE

## ELIGIBILITY REQUIREMENTS

- NOT FOR INVESTORS

No household member can own a house at NACA closing

- OWNER OCCUPANCY

Occupy the home for as long as you have the NACA mortgage

- PARTICIPATION

Each Member pledges to participate in at least five activities each year in support of NACA's mission

- VOTER REGISTRATION

All household members must be registered to vote if legally permissible

- OTHER ELIGIBILITY REQUIREMENTS

- Adhere to the NACA Agreement and NACA Policies & Procedures



# NACA MORTGAGE

## MORTGAGE OPTIONS

NACA MORTGAGE

CONVENTIONAL LOAN

NONTRADITIONAL LOANS

GOVERNMENT LOANS  
FHA/VA/USDA

# 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  
BECAUSE OF OUR  
EFFECTIVE OPERATIONS  
& AGGRESSIVE ADVOCACY.





TESTIMONIALS FROM OUR MEMBERS



# NACA REAL ESTATE DEPARTMENT (“RED”)

## IT’S YOUR CHOICE, YOU DECIDE!

### Working with In-House Agent

- Works full-time and exclusively with NACA Members from a local NACA office
- IHA’s are paid a flat fee regardless of the sales price or commission so s/he is focused on the lowest price and best terms not the highest commission.
- Adheres to NACA’s high standard of customer service
- Expert in the NACA Mortgage particularly the interest rate buy-down and rehab.
- Extensive experience in the NACA process including underwriting, timelines, and trained on the latest changes to the process.
- Located in the local offices and has direct access to Local Staff.

### Working with Outside Agent

- Encouraged to register with NACA via website to get access to Real Estate Agent Portal
- Outside agents can learn more about NACA by attending webinar - RED Introduction to NACA, Every Tuesday 12pm to 2pm EST.
- NACA does not certify, approve or qualify Real Estate Agents.
- you can terminate your relationship at any time for any reason.
- Prohibited from charging you any fees or deposits.
- Outside Agents who referred you to NACA through NACA’s website prior to attending a Homebuyer’s Workshop will be informed when you are NACA Qualified to continue working with you.



# Fighting For Economic Justice With America's Best Mortgage

## SECTION 3

# NACA REAL ESTATE DEPARTMENT (“RED”)

## Housing Search Assistance for Members, sellers and builders

Members decide which real estate agency they want to work with including a NACA or outside agent. In your selection consider:


- **Closing Experience** -Number of NACA transactions completed
- **Availability** – Works full-time
- **Patience** – Shows you homes within your affordability
- **NACA Knowledge** – Explains your affordability, familiar with NACA Mortgage Calculator, familiar with GEOMAP to determine priority areas.
- **Negotiation Skills** – Obtaining best terms
- **Communication** – Regularly stays in touch
- **Conflicts** – Not accept additional payment for referrals

# NACA REAL ESTATE DEPARTMENT (“RED”)

WE CAN HELP YOU SELL YOUR HOME AND BUY ANOTHER WITH THE NACA!



## SELL YOUR HOME WITH NACA

 **Reach NACA Qualified Buyers**

 **Save \$\$\$ with a low 1.5% listing fee**

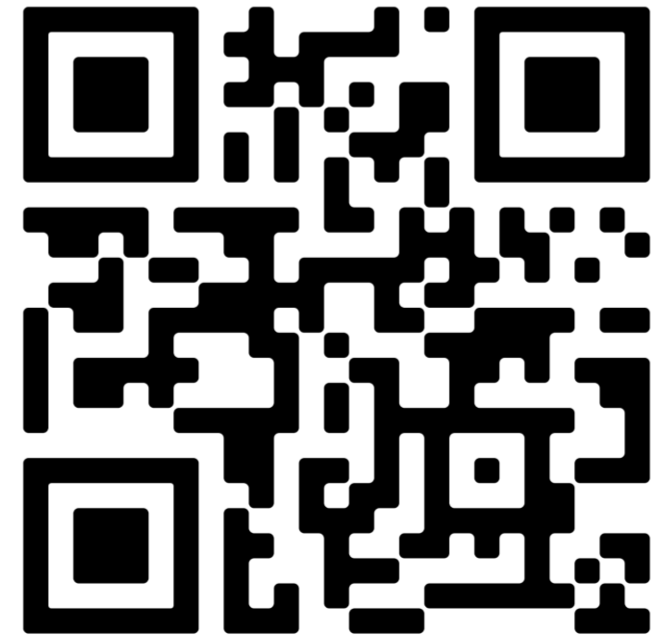
*Homes must be exclusively available to NACA Qualified Buyers for the first 15 days it is listed with NACA Real Estate Department. Buyer's agent commission is not included and cannot exceed 2.5% of the home sale price.*

**See how much your home is worth**

SCAN  
CODE



Get a free property-value  
estimate & NACA consultation



**Free Consultation - Scan Me**  
**<https://qrco.de/bbtuZg>**

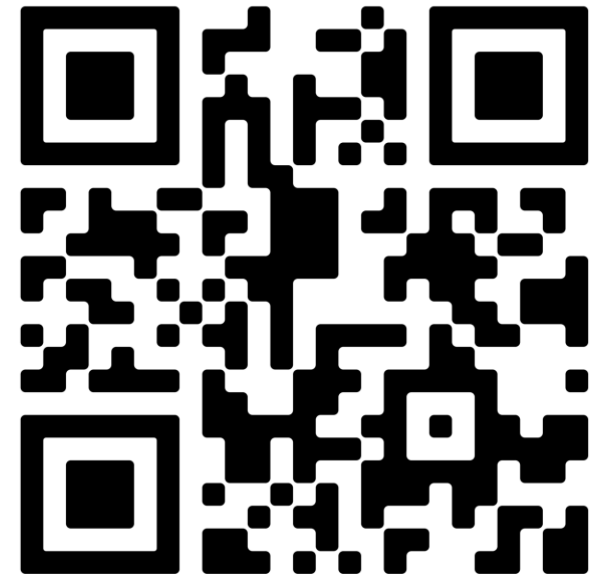


# NACA REAL ESTATE DEPARTMENT (RED)

## NACA REAL ESTATE DEPARTMENT SURVEY

### BENEFITS & REAL ESTATE SERVICES

- Document Preparation Assistance
- Possible Earlier Appointments
- Community Shopping Consultation – Market tips, Online tools to assist you with your NACA housing search
- We can help you sell your home and buy another with NACA
- Liaison between member and operations for a more efficient process.
- Buyer Advocate throughout the NACA Qualification to Close



SCAN ME National Ready Now Survey

<https://qrco.de/bbTaXP>

# Fighting For Economic Justice With America's Best Mortgage

## SECTION 4

# FINANCIAL MANAGEMENT

## BUDGET: BETTER MANAGEMENT OF EXPENSES

### 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.

# FINANCIAL MANAGMENT

## BUDGET: EVALUATION OF EXPENSES

Completing a monthly budget 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 spend, not what you would like to believe!

# FINANCIAL MANAGEMENT

## MONTHLY BUDGET FORM

- During the next 30 minutes, we are going to take the first steps in evaluating and potentially improving your financial management.
- In preparation for this workshop, we sent you a budget link. You can also download it from the chat now or go to our website [www.naca.com](http://www.naca.com) and under the Purchase Tab go to Purchase Resources and download the Daily Expenses and Budget Workshop forms.
- Over the next few days, complete this using at least 90 days of your bank and credit card statements to determine your actual income and expenses.

# FINANCIAL MANAGMENT

## DAILY EXPENSE FORM

The first step in creating an accurate budget is to complete a daily expense form. By doing this form, you identify what appear to be small expenses that impact your total monthly expenses. You will be able to identify and control your unknown or unnecessary expenses.

Let's spend a few minutes in estimating these weekly hidden costs. Access your Daily Expense Form from the chat or [www.naca.com](http://www.naca.com). I will demonstrate it here.

### **DAILY EXPENSE FORM**

# FINANCIAL MANAGMENT

## MAKE A BUDGET

We are now going to complete a simple budget, use this information to make your initial assessment. This will require you to estimate the amount of each income and expense item for both the applicants on the mortgage and the household members to be living in your new home.

Access your Budget Worksheet Form from the chat or [www.naca.com](http://www.naca.com)

I will demonstrate it here.

**BUDGET WORKSHEET FORM**



# FINANCIAL MANAGMENT

## BUDGET: EVALUATION OF EXPENSES

$$\begin{array}{c} \$ \quad 0.00 \\ \text{Income} \end{array} - \begin{array}{c} \$ \quad 0.00 \\ \text{Expenses} \end{array} = \begin{array}{c} \$ \quad 0.00 \end{array}$$

Maybe your income is more than your expenses. You have money left to save or spend.

Maybe your expenses are more than your income. Look at your budget to find expenses to cut.

[Print Form](#)

- You should have a surplus of at least \$200 a month for emergencies, unexpected expenses and home maintenance.
- You need to save additional funds if you want a mortgage payment greater than your current rent (i.e. Payment Shock Savings)

# Fighting For Economic Justice With America's Best Mortgage

## SECTION 5

# MORTGAGE PAYMENT

## DETERMINING AN AFFORDABLE PAYMENT

NACA uses your current housing payment (i.e., rent or mortgage) as the baseline for your affordable mortgage payment

(PITI: Principal, Interest, Taxes, Insurance)

- ✓ PAYING RENT ON TIME
- ✓ NOT DEPLETING SAVINGS
- ✓ NOT INCREASING DEBTS

# MORTGAGE PAYMENT

AFFORDABLE PAYMENT

RENT IS ADJUSTED BY THE FOLLOWING

REDUCED BUDGET – SHOWS NEGATIVE CASH

INCREASED – PAYMENT SHOCK SAVINGS

REDUCED – HOUSING & DEBT RATIOS

# MORTGAGE PAYMENT

## PAYMENT SHOCK

PAYMENT SHOCK: The difference between your current rent and your desired maximum 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 stopping your retirement savings, or
  - ✓ Not by moving funds between accounts.

**Q: If your current rent is \$700 and desired maximum mortgage payment is \$1 000, what is your payment shock?**

# MORTGAGE PAYMENT

## LIMITING FACTORS

HOUSING RATIO = (Monthly Housing Payment) / (Gross Monthly Income)

Mortgage Payment divided by your gross income **should not exceed 33% of your gross income.**

DEBT-TO-INCOME RATIO = (Debt plus PITI) / (Gross Monthly Income)

Mortgage Payment and other monthly debt payments, divided by your gross income **should not exceed 40% of your gross income.**

# Fighting For Economic Justice With America's Best Mortgage

## SECTION 6

# MORTGAGE AMOUNT

## MAXIMUM MORTGAGE AMOUNT

- Consists of the purchase price and any funds to make repairs after closing (i.e., Rehab Escrow).
- Based on your NACA Qualified affordable mortgage payment.
- 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 cannot reduce the loan amount to qualify for a purchase price that exceeds the Maximum Mortgage Amount.

# MORTGAGE AMOUNT

## PRIORITY AND NON-PRIORITY MEMBERS

The area where a Member can purchase is determined by their income

### PRIORITY MEMBER

- Household income is equal to/less than 100% of the Metropolitan Statistical Area (MSA) median family income.
- A Priority Member can purchase anywhere in the MSA.

### NON-PRIORITY MEMBER

- Household Income is greater than the MSA median family income.
- A Non-priority Member can only purchase in a census tract where the household income is equal to or less than 100% of the median area income for the MSA.

# MORTGAGE AMOUNT

## MORTGAGE AMOUNT CALCULATION

To Calculate your Mortgage Amount, have the following:

1. NACA Qualified Affordable Mortgage Payment
2. Monthly Property Taxes for where you want to purchase
3. Monthly Homeowners Insurance for where you want to purchase

### CALCULATE MAXIMUM MORTGAGE AMOUNT

- Use the calculator on NACA's website at [www.naca.com](http://www.naca.com) in the Purchase Section to calculate the Mortgage Amount for the 30- and 15-year mortgage. The link to the calculator was submitted with your registration or you can access it in the chat.
- Remember grants and interest-rate buy-down increases what you can afford.



# MORTGAGE AMOUNT

## MEMBER'S INITIAL ASSESSMENT

- We are going to spend some time doing an initial assessment. This will provide you with an overview of what you can afford right now with your current profile.
- Do not get discouraged if you believe the mortgage amount is not sufficient to purchase a property in your desired area.
- This initial assessment provides roadmap for you to become a homeowner with NACA's best in America Mortgage.
- This is the first step in the home buying process. We will work with you including accessing affordable properties and government assistance.

Access the Member Initial Assessment from the chat or [www.naca.com](http://www.naca.com). I will demonstrate it here.

**Member's Initial Assessment**

SECTION 7

# NACA QUALIFICATION

## CHARACTER-BASED LENDING CONSIDERING INDIVIDUAL CIRCUMSTANCES

What do you want to know about me 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: VOTER REGISTRATION



SCAN ME WITH CAMERA

[qrco.de/bbXZKv](https://qrco.de/bbXZKv)

### ✓ REGISTER TO VOTE

- 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. Point your phone camera to SCAN CODE on the left.

### ✓ CHECK YOUR REGISTRATION STATUS

- If you are not registered yet, you will be able to register at your intake session

# NACA QUALIFICATION

## PAYMENT HISTORY QUALIFICATION

- Reasonable **on-time** payments over the **past 24 months** with a focus on the past 12 months
- No consideration of late payments that you do not control, or which are predatory
- **ON-TIME RENTAL PAYMENTS** are the most important indicator of your ability to make your future monthly mortgage payment

**NO CONSIDERATION OF YOUR CREDIT SCORE!**

# NACA QUALIFICATION

## INCOME QUALIFICATION: INCOME STABILITY

INCOME	REQUIREMENTS
W2 INCOME	<ul style="list-style-type: none"><li><input type="checkbox"/> 2 years of employment history</li><li><input type="checkbox"/> 1 solid year of employment &amp; income</li></ul>
OTHER INCOME	<ul style="list-style-type: none"><li><input type="checkbox"/> 1 year receiving it consistently</li><li><input type="checkbox"/> Documentation verifying it is currently being received and at least five years remaining</li></ul>
SELF-EMPLOYED	<ul style="list-style-type: none"><li><input type="checkbox"/> 2 years same industry</li><li><input type="checkbox"/> 2 years of filing taxes</li><li><input type="checkbox"/> 3 months of reserves</li><li><input type="checkbox"/> cash flow analysis (12 months bank statements)</li></ul>

# NACA QUALIFICATION

## DEBT QUALIFICATION: WHAT YOU OWE CREDITORS

DEBTS	REQUIREMENTS
ACTIVE DEBTS	All current debts included in the debt ratio calculations
COLLECTIONS	Collections within 24 months must be paid off, settled, or in an approved payment plan.
CHARGE-OFF	Do not have to be paid with exception of federal debt
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 determine your monthly student loan payments based upon the statement provided from your student loan servicer

# NACA QUALIFICATION

## MINIMUM REQUIRED FUNDS (MRF)

These funds are for pre-pays and reserves. The lender pays all of your closing costs.

- **EARNEST MONEY**

- To pay a deposit on a property, credited back at closing

- **INSPECTION FEE**

- **ESCROWED PROPERTY TAXES**

- **HOMEOWNER'S INSURANCE**

- **PRE-PAID INTEREST**

- **RESERVES**

- 1 to 6 months – greater reserves:
    - High Payment Shock
    - Multi-family
    - Self-employed

# NACA QUALIFICATION

## NACA QUALIFIED NOW

1. Meet eligibility criteria – Already have done at least one participation
2. Stable income last 24 months
3. Reasonable on-time payments with strong on-time payments last 12 months
4. Documented rental payments last 12 months
5. No unpaid liens or judgements without a payment plan
6. Have the minimum required funds



## SECTION 8

# INTAKE SESSION PREP

## Initial Counseling Session

### MINIMUM ITEMS TO MAKE AN APPOINTMENT

Complete the following through Your Web-file

1. Picture ID for all Members and all Household Members over 21 and their active email
2. Signed NACA Agreement
3. Signed E-Consent Agreement
4. Paid Membership fee (\$25 per household per calendar year)
5. Paid Credit Report
6. Uploaded most recent bank statement
7. Uploaded most recent tax return

# INTAKE SESSION PREP

## INCOME DOCUMENT REQUIREMENTS

INCOME	REQUIREMENTS
W2 INCOME	<ul style="list-style-type: none"><li><input type="checkbox"/> 30 days paystubs</li><li><input type="checkbox"/> The last 2-year's W2s</li><li><input type="checkbox"/> The last 2-year's tax returns &amp; transcripts</li></ul>
OTHER INCOME	<ul style="list-style-type: none"><li><input type="checkbox"/> Award letter or evidence of entitlement</li><li><input type="checkbox"/> 12 months history of receiving income with at least five years remaining</li></ul>
SELF-EMPLOYED	<ul style="list-style-type: none"><li><input type="checkbox"/> 12 months of bank statements</li><li><input type="checkbox"/> 1099s for past 2 years</li><li><input type="checkbox"/> Last 2 years tax returns &amp; transcripts</li><li><input type="checkbox"/> Corporate tax &amp; transcripts if applicable</li></ul>

# INTAKE SESSION PREP

## BANK STATEMENTS

- ✓ Identify rental payments 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 and non-business deposit

Living Situation	Banks Statements
Renting from landlord?	3 mo.
Living with family?	6 mo.
Self-employed?	12 mo.

# INTAKE SESSION PREP

## SUBMITTING DOCUMENTS

- The most effective way to submit your documents is through the following:
  - Upload documents from your computer
  - Scan documents using a scanner in the local NACA office, or
  - Use a PDF converter app to take a picture of the documents and upload.
- When you upload your document, you must complete the required information shown on the document. This is a straightforward process that facilitates your counseling.
- Your Housing Counselor will have immediate access to all your uploaded documents and information.

# INTAKE SESSION PREP

## PREPARATION

- Video conference via Zoom or GoToMeeting platform
- **Borrowers and Co-borrowers** to be on the mortgage should attend Intake Session. If both cannot attend, the non-attending person needs to sign the NACA Agreement and attend the next session.
- Household Members should come, if possible.
- Make best efforts to complete the Pre-Intake process in your Web-file.
- Complete the forms in the workbook if not able to do it in the Web-file.
- Submit your documents and your Housing Counselor will work with you.
- Confirm your appointment ten days in advance

# Fighting For Economic Justice With America's Best Mortgage

## SECTION 9

# WEB-FILE (MEMBER PORTAL IS COMING)

## CREATE YOUR PERSONAL NACA WEB-FILE

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

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

# WEB-FILE

## UPLOADING DOCUMENTS





# WEB-FILE

## INTAKE PREPARATION

Complete the Intake Preparation process in your Web-file by completing the following:

- Demographic Information
- Employer Information
- Landlord Information
- Income
- Assets
- NACA Documents
- Payment for NACA Membership and credit report

Counseling Session Preparation: **Sample - NACA ID: 2178240** [Log Out](#)

Information ✓ Voter Reg ✓ Income ✓ Funds ✓ Rental ✓ Debts ✓ Payment ✓ Appointment ✓ Summary ✓

100%

### Summary

Action Plan	
Action Plan	<a href="#">DONE - VIEW</a>
Other Documents	
Upload Other Documents	<a href="#">NOT DONE - VIEW</a>
Members	
Add Co-members or Household Members	<a href="#">DONE - VIEW</a>
ECOA	
Equal Credit Opportunity Act (ECOA), Fair Housing Act (FHA), and Demographic Information	<a href="#">DONE - VIEW</a>
Photo ID	
Photo identification	<a href="#">DONE - VIEW</a>
Dependents	
Please enter your dependents if they are living with you	<a href="#">DONE - VIEW</a>
Employment	
Employment information	<a href="#">DONE - VIEW</a>
Pay Stubs	
1 month of recent pay stubs	<a href="#">NOT DONE - VIEW</a>

# WEB-FILE

## UPLOADING DOCUMENTS WITH DATA INPUTTING

You can upload documents from your computer by selecting “Choose File” or from the internet by selecting “Open Internet”. Make best efforts to submit all required documents prior to your Intake Session.

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 Period: 06-12-18 Thru 07-10-18  
SECUR Foundation Year To Date: 7.00

Interest Earned Year To Date: .40  
Number Of Days In Interest Period: 29  
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	
06-12-18	06-12-18	-		13.13	UBER TRIP LGS/NM HELP.UBER.CO	25.58
06-13-18	06-13-18	-		17.63	POINT OF SALE DEBIT L340 DATE 06-12 AmazonPrime Memberamzn.com/prm	7.95
06-14-18	06-15-18	+		692.32	UBER TRIP 72RFE HELP.UBER.CO	700.27
06-15-18	06-15-18	-		502.78	NEIGHBORHOOD ASS DIRECT DEP 018165001353164	197.49
06-18-18	06-18-18	+		485.00	FUNDS TRANSFER TO: 6073888179 INTERNET CREDIT TRANSFER DEBIT FROM IL 6073888179 06/17 12:58 #00316863122558710	

Statement is continued on next page

State Employees' Credit Union\*

Scan Document

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OPEN INTERNET CHOOSE FILE

Account

Bank of America-12345

Start Date

Start Date

End Date

End Date

Beginning Balance

Beginning Balance

Ending Balance

Ending Balance

SUBMIT

# Fighting For Economic Justice With America's Best Mortgage

## SECTION 10

# PARTICIPATION

## COMMITMENT

- NACA's success is the result of many thousands of Members' participation over the past 30 years. NACA's future success is based on everyone's continued participation.
- The local NACA Action Committee (NAC) is the most effective way to participate.

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

# PARTICIPATION

## 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 to its Members. **I embrace NACA's mission to revitalize communities, address 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, 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

## WHAT IS A NAC

NACA Action Committees (NACs) can be a powerful community organization. The larger and more active, the greater the impact. (i.e., you get what you are strong enough to take)

- NACs are organized to be active in designated neighborhoods.
- NAC areas are like a voting district or precinct consisting of about 3,000 residents.
- NACs are established where there are a significant number of active NACA Members.

## Who can be in a NAC?

- NACA Members including NACA Homeowners, HomeSave Members and participants in any of NACA's programs
- Other community residents
- All members of the NAC are considered NACTivists

# PARTICIPATION

## NACtivists Activities, Demonstrations and Protests

What  
Activities,  
Demonstrations  
and Protests  
would  
a NACtivist  
Engage in  
a NAC?

### Local Issues Identified by the NAC including:

- Voter engagement and political participation
- Government services and resources
- Quality neighborhood and schools
- Neighborhood safety
- Accessible and affordable transportation
- Availability of quality and affordable food outlets
- Eliminate the digital divide - access to high-speed internet
- Access to good jobs
- Fighting slum landlords
- Access to homeownership through NACA
- Eliminate environmental hazards
- Renovating blighted buildings

# PARTICIPATION

## SIGN UP FOR YOUR NAC

### How do you sign up for a NAC?

To sign up for a NAC:

1. Go to [www.naca.com](http://www.naca.com)
2. Click on "Join Us"
3. Click on "Volunteer – Join a NAC" and "Sign Up"
4. You will be redirected to a question: "Are you a NACA member?" If no, fill out NACtivist application.



### Be A NACtivist For Change

*NACA is committed to addressing local and national issues. Email us at [Advocacy@naca.com](mailto:Advocacy@naca.com) about community issues needing NACA participation.*



# 10 STEPS TO HOMEOWNERSHIP

@NACAOFFICIAL



# FIND US ON SOCIAL MEDIA

- Share with your friends that you are on your way to homeownership!
  - Tag NACA
  - #NACA
  - Check into location
- Sharing 5x will count towards 1 participation point.
- Join our Facebook Group and connect with other NACA members!



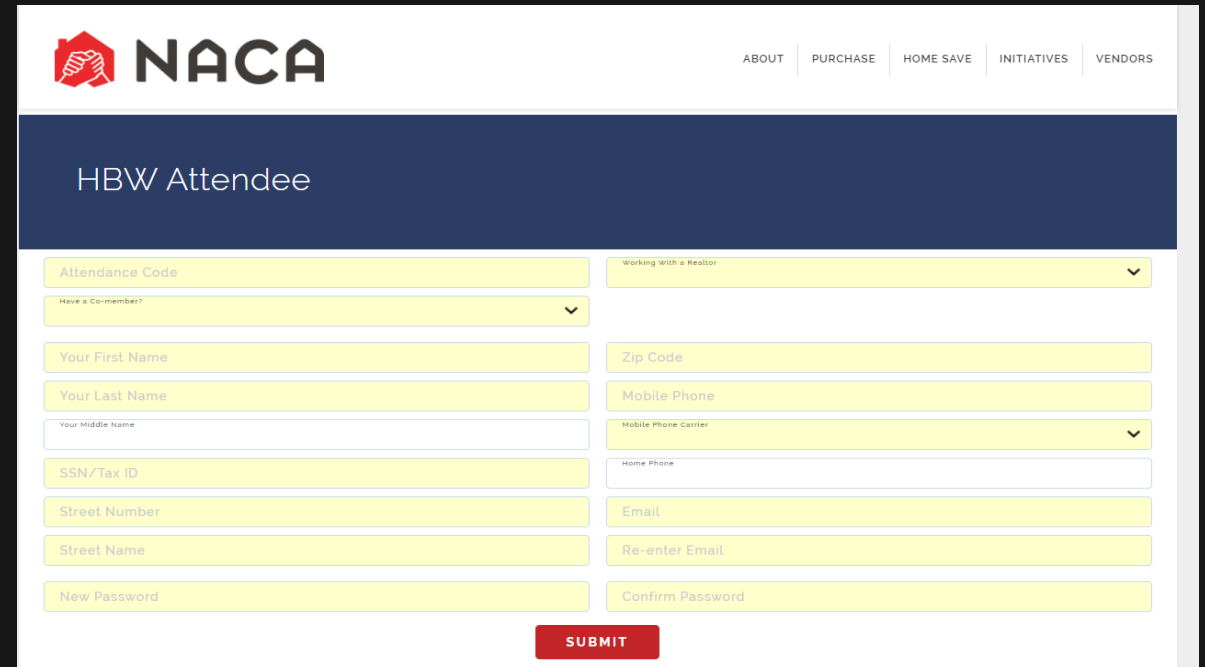
<https://qrco.de/bbR9wG>

# HBW Attendance Code

## CREATE YOUR PERSONAL NACA WEB-FILE

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

**CONGRATULATIONS!**  
You have completed the  
first step to home  
ownership!



The screenshot shows the NACA website's registration page for HBW Attendees. The page has a white header with the NACA logo (a red house icon with hands) and the text "NACA". To the right of the logo are navigation links: "ABOUT", "PURCHASE", "HOME SAVE", "INITIATIVES", and "VENDORS". Below the header is a dark blue banner with the text "HBW Attendee". The main content area is a registration form with yellow input fields. The form is organized into two columns. The left column contains fields for "Attendance Code", "Have a Co-member?" (with a dropdown arrow), "Your First Name", "Your Last Name", "Your Middle Name", "SSN/Tax ID", "Street Number", "Street Name", and "New Password". The right column contains fields for "Working With a Realtor" (with a dropdown arrow), "Zip Code", "Mobile Phone", "Mobile Phone Carrier" (with a dropdown arrow), "Home Phone", "Email", "Re-enter Email", and "Confirm Password". At the bottom right of the form is a red "SUBMIT" button.

Go to your local office to use a NACA computer to enter your information & upload documents.

Any questions or assistance, call Member Services at 425-602-6222 or access our website.



Questions

