

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

- Questions Welcome. Raise your hand or use the questions box if attending virtually.
- You also may call us at 425-602-6222.
- You should not disclose personal identifiable information during this workshop.
- This is an interactive webinar, do your best to be in front of a computer if virtual.

The webinar will take between three and four hours and at the end we will provide a code to generate your **NACA ID**. If you do not complete it, you will need to attend another workshop.

NACA QUALIFICATION WORKSHOP

First Step to Homeownership

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

- NACA Overview
- NACA Members
- NACA Mortgage
- Budgeting
- Mortgage Payment
- NACA Qualification
- NACA Real Estate Department (“RED”)
- Member Participation
- Member Portal

Ask Questions! Take Notes! Prepare for your Intake Session.

10 STEPS TO HOMEOWNERSHIP

@NACAOFFICIAL



Fighting For Economic Justice With America's Best Mortgage

NACA OVERVIEW

HISTORY & PROGRAM OVERVIEW





“THE BATTLE IS OVER
BUT THE WAR GOES ON”

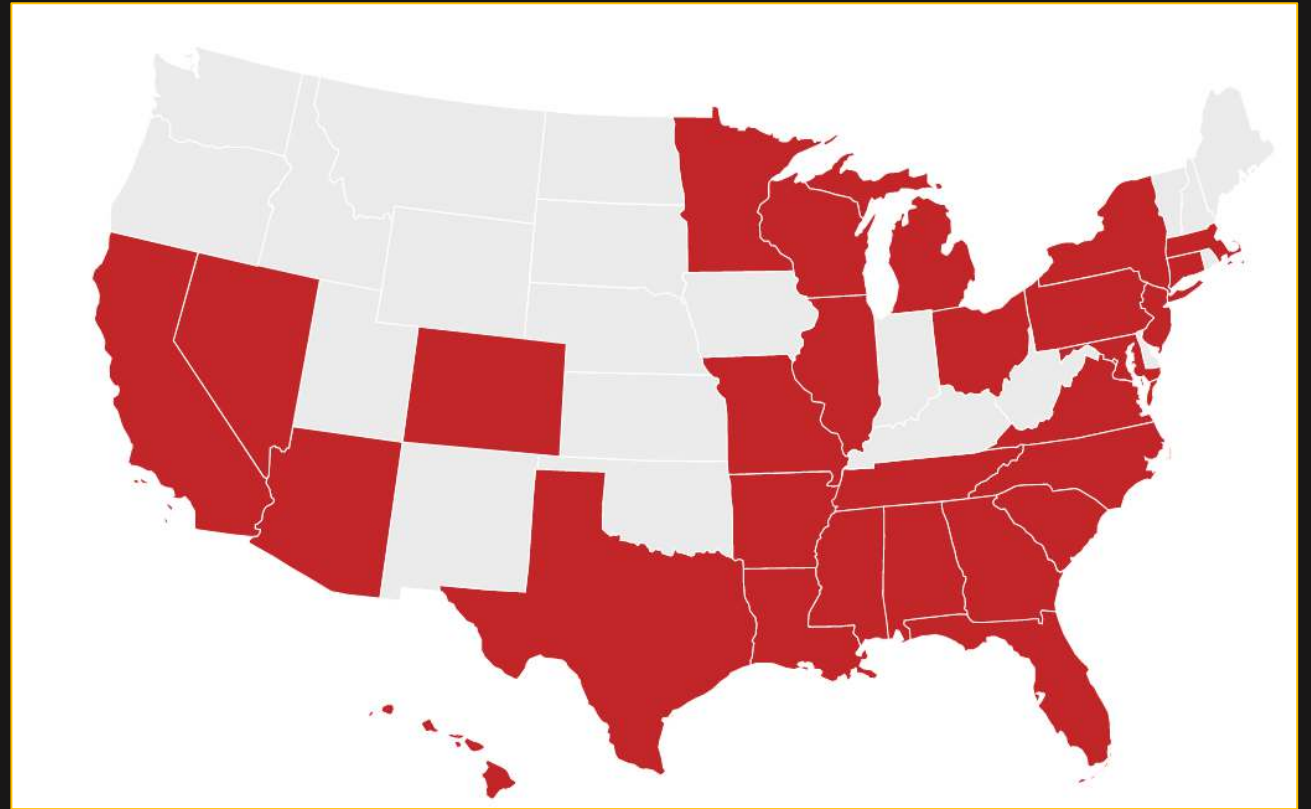
Over 35 Years of Victories and Results

[CLICK HERE FOR VIDEO](#)

NACA OVERVIEW

NACA PROVIDES SERVICES NATIONWIDE

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



NACA OVERVIEW

NACA HISTORY

**PLEDGE TO
PARTICIPATE!**

- NACA's timeline spans from 1988 to present – 34 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 track record of 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

COUNSELING &
OPERATIONS

MORTGAGE
DEPARTMENT

REAL ESTATE
DEPARTMENT
(RED)

HOME AND
NEIGHBORHOOD
DEPARTMENT
(HAND)

MEMBER
SERVICES
DEPARTMENT

HOMESAVE
DEPARTMENT

ADVOCACY
DEPARTMENT

NACA OVERVIEW

EMPLOYMENT OPPORTUNITIES

WE ARE HIRING
NATIONWIDE!

Learn more & apply at
www.naca.com



MEMBERS

- Every Person in Your Household is considered a Member at the Intake Session.
- You and your NACA Counselor will determine at NACA Qualification who will be on the mortgage (i.e., Borrower) and who will live in the property as Household Member.

Member(s):

- Currently living in the household or who will live in your future home
- Age 21 years or older
- Provide complete information and documentation
- Adhere to all requirements including participation

MEMBERS

ELIGIBILITY REQUIREMENTS

NOT FOR INVESTORS

No 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 Members must be registered to vote if legally permissible

OTHER ELIGIBILITY REQUIREMENTS

Adhere to the NACA Agreement and NACA Policies & Procedures

MEMBERS

ELIGIBILITY: VOTER REGISTRATION



grco.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

MEMBERS

PRIORITY AND NON-PRIORITY MEMBERS

NACA provides greater assistance to low and moderate income Members and Members with higher income purchasing in a lower income area. The income is based on the Area Median Income (“AMI”) in the Metropolitan Statistical Area (“MSA”) where they are purchasing.

PRIORITY MEMBER

- Household income equal to/less than 100% of the MSA
- Eligible to 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 (Priority Area).

NACA MORTGAGE

BEST MORTGAGE IN AMERICA

- ✓ NO DOWN PAYMENT
- ✓ NO CLOSING COSTS
- ✓ NO POINTS OR FEES
- ✓ BELOW MARKET FIXED RATE
- ✓ NO MI (Mortgage Insurance)
- ✓ INTEREST RATE BUY-DOWN
- ✓ NO PERFECT CREDIT REQUIRED
- ✓ 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
- Below market rate fixed for the life of the 30, 20 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.

PRIORITY MEMBERS:

One Percent reduction from the already below market NACA interest 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 income 80% or less of the MSA.

NON-PRIORITY MEMBERS:

Higher income Members purchasing in a higher income area still get all the other benefits with no down payment, no closing costs, no mortgage insurance at a below market rate.

NACA MORTGAGE

INTEREST RATE BUY-DOWN

Interest rate buy-down is one of the most effective ways in reducing your mortgage payment, and/or increasing purchase price

- **30-Year & 20-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 & 20-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
- More aggressive buydown
- 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 and renovated within your affordability
- No mortgage payment for six months during the renovation for qualified projects
- Use bids, evaluations & work write up to determine rehab cost
- Seller completes required repairs before closing (requires re-inspection)

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 additional reserves

CONDO & CO-OP

- Must be at least 50% owner occupied or HOA must be financially sound
- Co-op is limited to certain areas

MIXED USE

- 1st floor commercial unit
- Minimum 50% residential
- Require additional reserves

NACA MORTGAGE

MORTGAGE OPTIONS

Select The Mortgage Product That Best Suits Your Circumstances



NACA MORTGAGE

CONVENTIONAL LOAN

NON-
TRADITIONAL 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



BUDGETING

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 income, bank, credit card and other documents

FINANCIAL MANAGEMENT

- Identify and reduce unnecessary and wasteful expenses.

BUDGETING

MONTHLY BUDGET FORM

Over the next few days, complete your Current Budget in the Member Portal using your inputted income, bank statements and other information to determine your actual income and expenses.

ESTIMATED BUDGET ✓

To prepare for your intake, you need to complete your estimated budget. Use your credit card and bank account statements to track your spending in each category. Be sure to review at least two consecutive months of statements since some expenses fall into the next month. While this is not required, the more effort you put in preparing your budget, the more prepared you will be for the workshop and your intake session.

Household monthly net income

Monthly net household income from (self-)employment

1000

Monthly net household income from other sources

1000

Total monthly household income

\$2,000

Household monthly debt payments

Monthly car loan payments

10

Monthly housing expenses

Monthly rent payment

9

Total monthly housing expenses

\$9

Monthly utility expenses

Monthly mobile phone cost

9

Monthly home phone cost

9

Monthly internet cost

9

Monthly cable cost

9

Monthly electric cost

9

Monthly water & sewer cost

9

BUDGETING

BUDGET: EVALUATION OF EXPENSES

Your monthly budget is crucial in determining:

- ✓ What you can afford
- ✓ Whether you can save funds
- ✓ Whether you are living beyond your means

BE HONEST! what you spend, not what you would like to believe!

- 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)

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).

Show that your rent is affordable based on the following:

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

MORTGAGE PAYMENT

INCREASED MORTGAGE PAYMENT - PAYMENT SHOCK

PAYMENT SHOCK: Difference between your current housing payment (i.e., rent) and desired maximum mortgage payment

- Document Payment Shock Savings Pattern 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

CASH FLOW VERIFICATION - BANK STATEMENTS

Your income and expense activity should be reflected in your bank account(s) to identify:

- ✓ Income
- ✓ Rental payments
- ✓ Debts
- ✓ Expenses
- ✓ One-time deposits and expenses for Payment Shock calculation
- ✓ Explain and document the source of any non-payroll and non-business deposit

Bank Statement Requirements

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

MORTGAGE PAYMENT

MORTGAGE PAYMENT - LIMITING FACTORS

MORTGAGE PAYMENT IS LIMITED BY THE LESSER OF THE FOLLOWING:

BUDGET: Cannot exceed your affordable budget

Net income minus expenses, debts, surplus = affordable payment

HOUSING RATIO: Cannot exceed 33% of your gross income.

Mortgage Payment / Gross Monthly Income

DEBT-TO-INCOME RATIO: Cannot exceed 40% of your gross income.

Debt plus Mortgage Payment / Gross Monthly Income

MORTGAGE PAYMENT

MAXIMUM ACQUISITION COST

Your maximum mortgage amount with the NACA Mortgage combines the purchase price and any rehab escrow which cannot exceed NACA Loan Limits.

Areas	Single	Two	Three	Four
Most Areas	\$484,350	\$620,200	\$749,650	\$931,600
High Cost Areas	\$726,525	\$930,300	\$1,124,475	\$1,397,400

Search Loan Limits in your area: Go to NACA Website > Homebuyers > Property Qualification > Loan Limits > Open Area Determination Tool > Search by State and County

MORTGAGE PAYMENT

HOUSING CHOICE VOUCHER (i.e., Section 8)

APPROVED HOUSING CHOICE VOUCHER GOES TO YOUR MORTGAGE PAYMENT (PITI) INSTEAD OF THE LANDLORD

- Maximum mortgage payment based on what the landlord is paid (PHA Payment + Your Payment) = Payment Standard
- Payment Standard allows you to purchase an affordable house
- Voucher would pay the mortgage for 15 years. Longer if elderly or disabled.
- Continue to pay the same amount you do now to rent
- Have a 20-year mortgage or longer if elderly or disabled

CREATE GENERATIONAL WEALTH THROUGH HOMEOWNERSHIP

MORTGAGE PAYMENT

AFFORDABILITY CALCULATIONS

Member Portal's Affordability Section provides the calculations using estimates of your monthly property taxes, homeowners' insurance and HOA using the current NACA interest rate for where you want to purchase.

1. Mortgage Payment – using data you input in the Member Portal
2. Mortgage Amount – using the above Mortgage Payment
3. Minimum Required Funds – using the above Mortgage Amount
4. Calculator – Allows you to choose different scenarios to determine your mortgage payment and maximum mortgage amounts using NACA's Best in America Mortgage with a 30, 20 or 15-year term.

Grants and other contributions can increase what you can afford.

MORTGAGE PAYMENT

AFFORDABLE HOUSING OPPORTUNITIES

To increase your Mortgage Amount to purchase a property in your desired area.

- We will work with you including accessing affordable properties and government assistance.
- You need to contact the local or state government housing agencies where you want to purchase to identify additional funds for:
 - Mortgage principal reduction (i.e., down-payment assistance)
 - Interest rate buy-down
 - Renovation assistance

NACA will assist you in accessing and advocating for this assistance.

- Grants of thousands of dollars for homebuyers purchasing in their areas.
- Purchase affordable homes or vacant properties to renovate with NACA Mortgage

NACA QUALIFICATION

CHARACTER-BASED LENDING - INDIVIDUAL CIRCUMSTANCES

What do you want to know about me to lend me \$100,000?

1. Do I have the CHARACTER: History of making my payments on time?
2. Do I have the CAPACITY: Financial resources to make the payments?
3. Do I have the FUNDS: Minimum funds needed for the loan?

NACA QUALIFICATION

PAYMENT HISTORY QUALIFICATION

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

NO CONSIDERATION OF YOUR CREDIT SCORE!

NACA QUALIFICATION

INCOME QUALIFICATION: INCOME STABILITY

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

NACA QUALIFICATION

INCOME QUALIFICATION DOCUMENT: REQUIREMENTS

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

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 (exception medical).
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-paid 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 for 24 months focusing on the most recent 12 months
4. Documented on-time rental payments for the most recent 12 months
5. Documented Payment Shock Savings Pattern (if applicable)
6. No unpaid liens or judgements without a payment plan
7. Documented Minimum Required Funds

NACA REAL ESTATE DEPARTMENT

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:

- **NACA Knowledge** – Affordability, NACA Mortgage, eligibility, etc.
- **Closing Experience** -Number of NACA transactions completed
- **Availability** – Works full-time and available to show homes within your affordability
- **Negotiation Skills** – Obtaining best terms
- **Communication** – Regularly stays in touch
- **Prohibited Fees** - No fees or payment in excess of listed seller's commission
- **Buyer's Representation Agreement** – terminate any time any reason without penalty

Outside agents are encouraged to learn about NACA by attending the new agent webinar. Tuesdays at 12:00 p.m. EST. Sign up at [NACA.com/Live Webinars](https://NACA.com/LiveWebinars)

NACA REAL ESTATE DEPARTMENT (“RED”)

IT’S YOUR CHOICE, YOU DECIDE!

Working with a NACA In-House Agent

- Works full-time and exclusively with NACA Members
- 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 NACA office with direct access to all departments including HAND, Mortgage, Operations.

NACA REAL ESTATE DEPARTMENT (RED)

NACA REAL ESTATE SERVICES AND BENEFITS

NACA In-House Agent provides:

- Document Preparation Assistance
- Prioritized Counseling Appointments
- Community Shopping Consultation – Market tips with online tools to assist you with your housing search
- Sell your home for a low listing fee and buy another with NACA
- Liaison between member and operations for a more efficient process.
- Buyer Advocate throughout the NACA Qualification to Close

PARTICIPATION

COMMITTMENT

- Fighting for economic justice with NACA's Best in America Mortgage starts with you.
- NACA's success is the result of many thousands of Members' participation over the past 35 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

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

NACA ACTION COMMITTEES (“NAC”)

A NACA Action Committee (NAC) is a powerful neighborhood organization. Active and engaged NACA Members with other community residents make the greatest impact.

- 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
- Fighting slum landlords and corporate investors
- Fighting predatory and discriminatory lenders
- 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
- Access to homeownership through NACA
- Eliminate environmental hazards
- Renovating deteriorated buildings

MEMBER PORTAL

CREATE YOUR PERSONAL NACA FILE

Member Portal Is a Required Part of Your Counseling and Homebuying Process. Your Personal Portal Is Your Go-To Place Providing:

- Needed Documents and Information
- Schedule Counseling Appointments
- Status
- Next Steps
- Electronic Signatures

MEMBER PORTAL

DATA INPUTTING & UPLOADING DOCUMENTS

Member Portal is easy to use but requires a significant amount of information and verification documentation. Take your time and be accurate so your NACA Counselor can provide effective financial management and housing counseling during your appointment time.

The screenshot displays the NACA Member Portal interface. On the left, a vertical list of steps is shown, each with a circular icon and a dropdown arrow. The steps are: 1. Member Information, 2. Rental History, 3. Payment History, 4A. Funds Accounts, 4B. Funds Documentation, 5A. Income Sources, 5B. Income Documentation, 6A. Debt Accounts, 6B. Debt Documentation, and 7. Tax Returns. Steps 3, 4A, 6A, and 6B are marked with a green checkmark in their icons, indicating they are completed. Step 4B is currently selected. On the right, a document upload area is visible. It features a large red NACA logo (a house with two hands shaking inside) and the text 'TEST PDF DOCUMENT'. Below the logo, the text 'Filing information:' is followed by a dropdown menu labeled 'Filing type' with the option 'Married filing jointly' selected. The interface is clean and modern, with a white background and blue accents.

Instructions

- 1. Member Information
- 2. Rental History
- 3. Payment History
- 4A. Funds Accounts
- 4B. Funds Documentation
- 5A. Income Sources
- 5B. Income Documentation
- 6A. Debt Accounts
- 6B. Debt Documentation
- 7. Tax Returns

NACA

TEST PDF DOCUMENT

Filing information:

Filing type

Married filing jointly

MEMBER PORTAL

SUBMITTING DOCUMENTS

- The most effective way to submit your documents is:
 - Read or view instructions for each section of the portal carefully
 - Save your documents in a “NACA” folder on your computer/device in PDF format. Upload (i.e. move) applicable documents into the most appropriate section of your Member Portal.
 - Use a PDF converter app if necessary to upload.
 - Ensure that all documents are complete, legible and include all pages.
- You must first complete the information in the section prior to uploading documents verifying the information.
- When you upload your document, you must complete the required information as shown on the document in order to save and proceed.
- Your NACA Counselor has access to all your uploaded documents & information.

MEMBER PORTAL

INTAKE SESSION PREP

Complete Following Ten Sections Prior to Making an Appointment:

1. Member Information
2. Rental History
3. Payment History
4. Funds
5. Income
6. Debts
7. Tax Returns
8. Budget
9. Affordability Calculations
10. Payment for Membership & credit report

MEMBER PORTAL

BANK ACCOUNT TRANSACTIONS

Authorize NACA to access your on-line bank information and activity. It is FREE. NACA covers the cost. Great benefit:

1. Eliminate need to upload bank statements and data inputting
2. Automatically updates bank data
3. Data automatically goes into NACA's system & transparent in your Member Portal
4. Transactions are categorized (i.e., income, rent, expense type, etc.)
5. Secure, confidential and encrypted utilized by virtually every financial institution.

MEMBER PORTAL

INTAKE APPOINTMENT

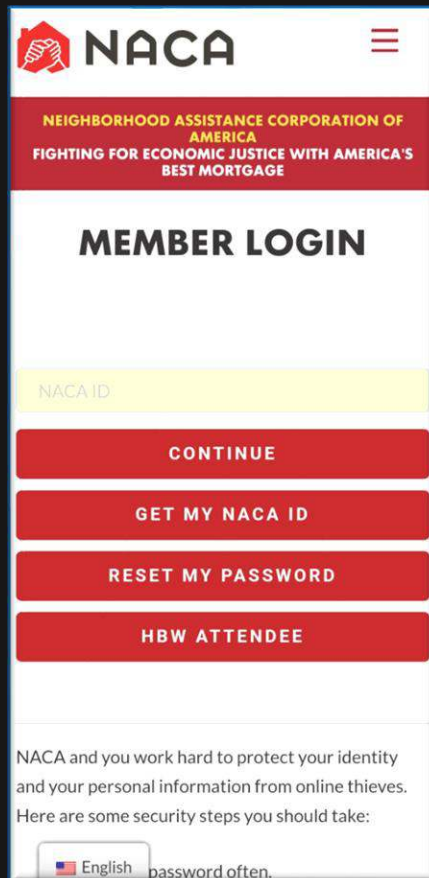
Make an Intake Housing Counseling Appointment

- Appointment Section identifies missing information or documentation required prior to making an appointment.
- Request exception if information or documents are unavailable or other issues preventing a complete submission.
- Make an appointment requesting either a zoom or face-to-face.
- Sign-up for the Waiting List for an appointment within two weeks if available appointment is far out.
- We recommend that all Members attend the Intake session. If not possible, those likely to be on the mortgage application.
- Confirm your appointment ten days in advance

MEMBER PORTAL

ACCESSING YOUR MEMBER PORTAL

Go to naca.com / Member Portal



The mobile view of the NACA Member Login page features a red header with the NACA logo and a hamburger menu. Below the header is a red banner with the text "NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA" and "FIGHTING FOR ECONOMIC JUSTICE WITH AMERICA'S BEST MORTGAGE". The main heading is "MEMBER LOGIN". There is a yellow input field for the NACA ID, followed by four red buttons: "CONTINUE", "GET MY NACA ID", "RESET MY PASSWORD", and "HBW ATTENDEE". At the bottom, there is a security notice and a language selector set to "English".

NACA

NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA
FIGHTING FOR ECONOMIC JUSTICE WITH AMERICA'S BEST MORTGAGE

MEMBER LOGIN

NACA ID

CONTINUE

GET MY NACA ID

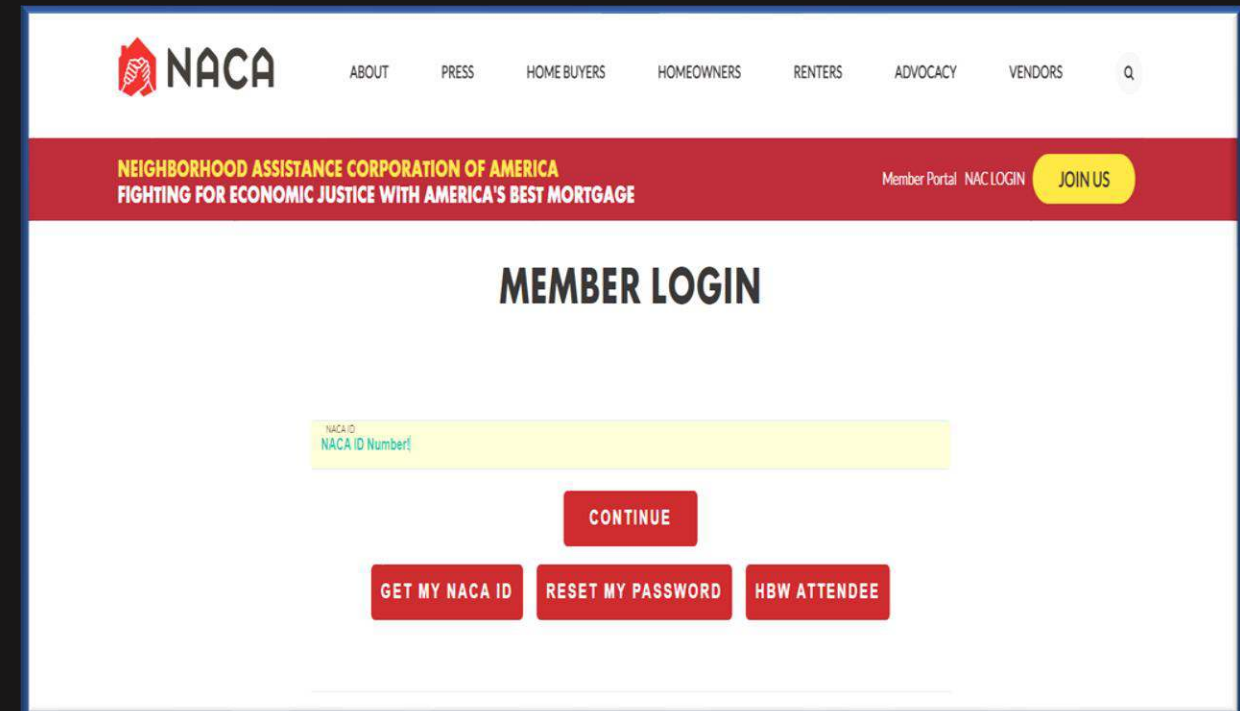
RESET MY PASSWORD

HBW ATTENDEE

NACA and you work hard to protect your identity and your personal information from online thieves. Here are some security steps you should take:

English password often.

Use your NACA ID and Password to Login



The desktop view of the NACA Member Login page features a white header with the NACA logo and navigation links: ABOUT, PRESS, HOME BUYERS, HOMEOWNERS, RENTERS, ADVOCACY, VENDORS, and a search icon. Below the header is a red banner with the text "NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA" and "FIGHTING FOR ECONOMIC JUSTICE WITH AMERICA'S BEST MORTGAGE". The main heading is "MEMBER LOGIN". There is a yellow input field for the NACA ID, followed by a red "CONTINUE" button. Below the "CONTINUE" button are three red buttons: "GET MY NACA ID", "RESET MY PASSWORD", and "HBW ATTENDEE".

NACA

ABOUT PRESS HOME BUYERS HOMEOWNERS RENTERS ADVOCACY VENDORS

NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA
FIGHTING FOR ECONOMIC JUSTICE WITH AMERICA'S BEST MORTGAGE

Member Portal NACA LOGIN JOIN US

MEMBER LOGIN

NACA ID
NACA ID Number!

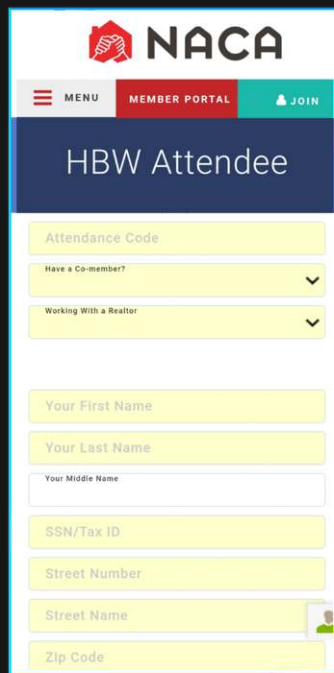
CONTINUE

GET MY NACA ID RESET MY PASSWORD HBW ATTENDEE

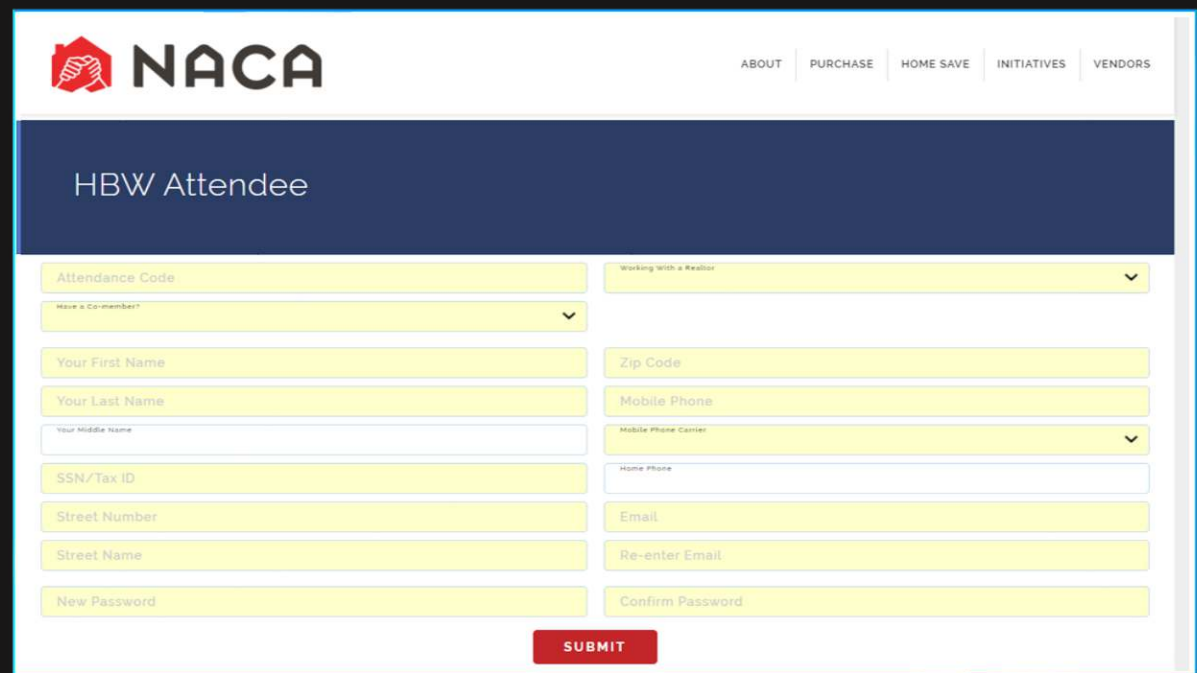
MEMBER PORTAL

HBW ATTENDANCE CODE

You will receive a NACA ID number to access your personal Member Portal



The mobile view of the NACA Member Portal registration form features a dark blue header with the NACA logo and a navigation bar with 'MENU', 'MEMBER PORTAL', and 'JOIN' buttons. Below the header, a dark blue section identifies the user as an 'HBW Attendee'. The form fields are arranged vertically: 'Attendance Code', a dropdown for 'Have a Co-member?', a dropdown for 'Working With a Realtor', and text input fields for 'Your First Name', 'Your Last Name', 'Your Middle Name', 'SSN/Tax ID', 'Street Number', 'Street Name', and 'Zip Code'.



The desktop view of the NACA Member Portal registration form has a white header with the NACA logo and navigation links for 'ABOUT', 'PURCHASE', 'HOME SAVE', 'INITIATIVES', and 'VENDORS'. A dark blue section identifies the user as an 'HBW Attendee'. The form fields are organized into two columns: the left column includes 'Attendance Code', 'Have a Co-member?' (dropdown), 'Your First Name', 'Your Last Name', 'Your Middle Name', 'SSN/Tax ID', 'Street Number', 'Street Name', and 'New Password'; the right column includes 'Working With a Realtor' (dropdown), 'Zip Code', 'Mobile Phone', 'Mobile Phone Carrier' (dropdown), 'Home Phone', 'Email', 'Re-enter Email', and 'Confirm Password'. A red 'SUBMIT' button is located at the bottom right.

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.

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>



Questions



NACA VIDEO

CONGRATULATIONS ON COMPLETING YOUR
FIRST STEP TOWARDS AFFORDABLE
HOMEOWNERSHIP WITH NACA!
WELCOME TO THE NACA FAMILY!

[CLICK FOR NACA RECAP VIDEO](#)