

BECOME A HOMEOWNER

CONVIÉRTASE EN DUEÑO DE SU CASA

One-Stop Mortgage Pre-Approval for low to moderate income borrowers

NACA'S Best in America Mortgage

La Mejor Hipoteca en América

- ▶ No Down Payment
- ▶ No Closing Costs or Fees
- ▶ Below Market Fixed Rate
- ▶ Interest Rate Buy-Down

(Current interest rate at www.naca.com)

Credit Score Not Considered — Perfect Credit Not Required



NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA

www.naca.com

NACA is a nationwide non-profit organization fighting for economic justice through affordable home ownership and community action.

ACHIEVE THE DREAM EVENT

EN EL EVENTO ALCANCE EL SUEÑO HABLAMOS ESPAÑOL

NEW YORK CITY

NACA FIVE-DAY
HOME OWNERSHIP
EVENT

THURS. JUNE 27TH

Through

MON. JULY 1ST

8:00 AM TO 8:00 PM

Resorts World Casino New York City

110-00 Rockaway Blvd.

Jamaica, New York 11420

Attendees:

Homebuyers & Homeowners
(with an unaffordable mortgage)

WALK-INS ARE WELCOME

SPONSORED BY NACA (NMLS #4082)
www.nmlsconsumeraccess.org
NACA arranges loans with third party providers.

Become Mortgage Pre-Approved During This Event

- ▶ Attend Homebuyer Workshops throughout the day.
Go to www.naca.com to pre-register. Walk-ins are welcome.
(Asista a Seminarios para Compradores de Vivienda en Español.)
- ▶ Meet with a housing counselor to be pre-approved for **NACA's Best in America Mortgage** or other mortgages.
(Consejeros que hablan español estarán disponibles.)
- ▶ Have NACA underwriters review your file for mortgage pre-approval or next steps.

Documents To Bring / Documentos para traer:

- | | | |
|--------------------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------------|
| ✓ Pay Stubs
Most recent 30 days | ✓ W-2s
Last two years | ✓ Tax Returns
Last two years |
| ✓ Bank Statements
Last 90 days for
all accounts | ✓ Credit Card
Statements
Last 90 days | ✓ Self-Employed
12 Months of
bank statements |

For More Information:

Visit/Visite: www.NACA.com

Call/Llame: **(425) 602-6222**

Document Requirements

To access NACA's best in America mortgage we need full documentation. Below are the required documents. Most importantly, you need to come and meet with a Housing Counselor so we can begin the process of you becoming a homeowner with the best mortgage in America.

Minimum Documents and information for you to have an Intake session:

- Valid picture ID. It can be a driver's license, passport, green card or other unexpired ID.
- A personal check or bank account information (i.e. canceled check, or account and routing number) for:
 - a. Membership fee of \$25.00 per household for the year
 - b. Credit report cost of \$13.08 for the individual and \$13.41 for joint (married couples).

Additional Documents. Bring or submit in advance as many of the documents as you can.

- Employment Income – Paystubs for most recent 30 days with year-to-date income.
- W-2s – Last two years for all employers.
- Self-employed Income:
 - Last 12 months of bank statements documenting business deposits ("BD") and business expenses ("BE") (next to each business expense write "BE" and next to each business deposit write "BD").
 - 1099s for past two years (if applicable).
 - Corporate tax returns (1120S or 1065) If applicable
- Alimony or Child support - documentation includes verification of receipt for most recent 12 months and court order (only if you choose to use this income in your mortgage application).
- Other Income – (i.e. social security, disability, etc.). Award letter or other documentation.

All Members:

- Bank Statements – Last 90 days with all pages for all open accounts.
- Tax Returns – Last two years with all schedules & transcripts (order call 800-829-1040 or at www.IRS.gov).
- Credit Card Statements – Last 90 days with all pages for all open accounts.

Other Documents:

- Bankruptcy papers – if applicable.
- Divorce documents – if applicable.

- Please bring anything else that you think may be needed for your NACA Qualification (i.e. letters of explanation for late payments, divorce decree, proof of judgment satisfaction, etc.).

Submitting Documents:

Staff can assist you at the event to upload your documents into our system or you can submit them in advance through your Web-file. Follow the below steps to upload your documents directly from your desk-top or take a picture.

1. Access your Web-file.
2. Select "Upload Documents" on the Web-file home page
3. Select the type of document from the drop down (i.e. income, assets, etc.)
4. Preview the document.
 - a. If it is correct and easily readable select "Accept".
 - b. If it is not legible, select "Re-scan". Upload the document again which will show at a higher resolution.