

# NACA's National Save the Dream Campaign

## Restructure Your Mortgage to Affordable Payment

Sponsored by NACA, Neighborhood Assistance Corporation of America, (National Non-Profit HUD Certified)

### Restructure Your Mortgage:

If you are an at risk homeowner, the most effective solution is to restructure your mortgage by permanently reducing your interest rate to lock in an affordable mortgage payment:

**Affordable Mortgage Payment = Net Income - Monthly Liabilities - Monthly Expenses**

The vast majority of homeowners who go through NACA get their mortgage rates reduced to 5% or lower.

### NACA is The Most Effective Organization in Restructuring Mortgages:

The first step in restructuring your mortgage to achieve an affordable mortgage payment is to attend a workshop. These workshops occur on Saturdays or evenings in cities and towns throughout the country - **FREE**

### NACA's Successes:

For thousands of at-risk homeowners, NACA permanently reduced their interest rate to achieve an affordable mortgage payment based on their current budget (i.e. Mortgage Restructure). Below are a few examples:

Current rate	NACA Restructure:
Joyce Austin - Countrywide - 11.75% .....	4.3% Fixed / Monthly Savings: \$557
Wade Davis - Select Portfolio - 7.72% .....	5% Fixed / Monthly Savings: \$550 Mortgage Reduced: \$31,313
Jose & Diana Pomaes - JPMorgan Chase - 10.5% .....	5% Fixed / Monthly Savings \$1,200
Christopher Simmonds - Citi - 7.75% .....	3.21% Fixed / Monthly Savings: \$1,206
Lorenzo Johnson - Option One - 9.5% .....	4.5% Fixed / Monthly Savings: \$1,029



### Save the Dream Campaign:

NACA's historic Save the Dream event in Washington D.C. drew over 20,000 people, and already thousands have had their mortgage restructured to an affordable payment.

"Thousands Flock for a Chance at Loan Relief" ... "A housing group (NACA) drew thousands of homeowners to a five-day event that helped distressed borrowers submit loan modification plans." - *Washington Post* 7/24/08

"NACA seems to have created a model that is faster, cheaper and generates better results for both borrowers and lenders." - *Washington Post* (Steven Pearlstein) 7/25/08

"This event is so dramatic... the head of the FDIC came by to see it all..." - *CNBC* 7/22/08

**To register go to [NACA.com](http://NACA.com) or call 1-888-302-NACA (1-888-302-6222). Space is limited**

**Make Your Mortgage Affordable. Sign-up for a FREE NACA Workshop.**

## NEXT NACA WORKSHOP:

**SATURDAY, MARCH 20, 2010**

**9:00 AM - 12:00 PM**

**Sauk Village**

**21801 Torrence Avenue**

**Sauk Village, Illinois 60411**



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