



PASSAIC COUNTY EDUCATION ASSOCIATIONS, INC IS SPONSORING A FREE SEMINAR

ATTENTION HOMEOWNERS

DIFFICULTY IN MAKING YOUR PAYMENTS? RESTRUCTURE YOUR MORTGAGE TO AFFORDABLE PAYMENTS!!!

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: *The vast majority of homeowners who go through NACA get their mortgage rates reduced.*

NACA is The Most Effective Organization in Restructuring Mortgages:

The first step in restructuring your mortgage to achieve affordable mortgage payments is to attend a workshop. These workshops occur on Saturdays or evenings in cities and towns throughout the area – 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).

**TO SEE IF YOU QUALIFY
TO LOWER YOUR PAYMENTS
AND MAKE YOUR
MORTGAGE AFFORDABLE
CALL AND SIGN UP FOR
A FREE WORKSHOP TODAY!**

SIGN UP FOR NEXT FREE NACA WORKSHOP

CALL: 973-859-2286

**SATURDAY, FEBRUARY 26, 2011, 11:00AM. – 1:00PM.
Passaic County Technical Institute: 45 Reinhart Rd. Wayne, NJ 07470
www.NACA.com**

An outreach program for NACA from your Neighborhood Broker Nicholas Real Estate

ATTENTION HOME BUYERS AMERICA'S BEST MORTGAGE

LOWEST INTEREST RATE

(4.125%: 30 Years Fixed as of 07/22/2010)

NO DOWN PAYMENT

NO CLOSING COSTS

NO FEES

NO PERFECT CREDIT

www.NACA.com

NACA (Neighborhood Assistance Corporation of America) is a

national non-profit community advocacy and housing services organization. As a result of its advocacy, NACA can offer you the Best Mortgage in America with over \$10 Billion committed to its home ownership program.

The NACA mortgage is a revolutionary product that can be used for:

- **PURCHASE:**
Buying an existing home, new construction, single or multi-family home, condo or co-op;
- **PURCHASE AND REHAB:**
Purchasing a home needing repairs and financing the cost of the renovation;
- **REFINANCING:**
Available to homeowners saddled with a predatory loan.

**TAKE THE FIRST STEP
TOWARDS HOMEOWNERSHIP
AND SIGN-UP FOR A
FREE WORKSHOP TODAY!**

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"This is provided as a service to PCEA members and guests and does not constitute an endorsement of the products or vendors listed"



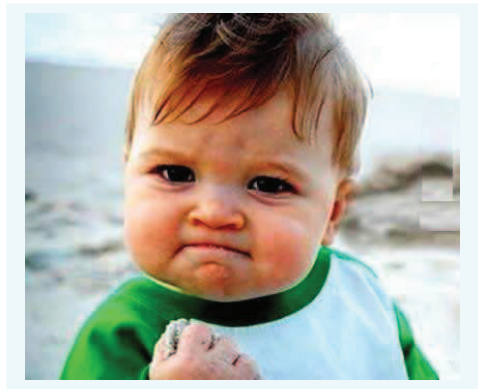
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How To Lower Your Mortgage Payments

FREE

ATTENTION HOMEOWNERS

FREE



***Don't Get Mad
at the Economy
Get Ahead!
Lower
Your Payments!***

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RESTRUCTURE YOUR MORTGAGE TO AFFORDABLE PAYMENTS!!!***

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