



February 2022 Edition

How Young Buyers Are Transforming the Housing Market



Home sales to Generation Z servicemembers — aged 18 to 24 — were up 123% year over year, according to 2021 data from the VA. In addition, loans to Millennial and Gen Z Veterans accounted for 52% of all VA purchase loans made in the first half of 2021, up from 47% a year earlier.

[See what advantages young military buyers have, and what they're looking for.](#)

5 Home Security Tech Advances for 2022

Did You Know?

In 2022, conventional loan limits increased from \$548,250 to \$647,200 for one-unit properties in most of the U.S.

In high-cost areas, the loan limit this year will be \$970,800. See this FHFA [announcement](#) for details. Although the Department of Veterans Affairs (VA) doesn't mandate a maximum loan amount, most lenders follow these guidelines for VA Home Loans as well.

If you're interested in a mortgage, please [contact AMS](#). We'll be happy to give you a free assessment.

February is a great month to think about how you're protecting your loved ones.

Be sure to review your policies in the [AAFMAA Member Center](#) to ensure you have all the coverage you and your family members need. And be sure to spread the love around — tell your friends about AAFMAA!

What makes AWM&T different?

Because AAFMAA Wealth Management & Trust (AWM&T) is a state-chartered and regulated trust company, we have a fiduciary obligation to place AAFMAA Members' interests first, ahead of our own.

More than half of our employees, including Relationship Managers, are Veterans, currently serving, or military spouses.



If you're transitioning out of the military or if you are still on active duty, you may have worked with some pretty cutting-edge technology — some of which, like artificial intelligence (AI), is being applied in the civilian world to make our homes and properties safer.

[Here are five home security trends worth watching \(and using\) in 2022.](#)

In Memory of COL Wilson (Bud) Shatzer, Jr., AAFMAA Board Member

Wilson A. (Bud) Shatzer Jr.

December 17, 1946 - January 21, 2022



We are sad to announce that AAFMAA Board Member, [COL Wilson A. \(Bud\) Shatzer, Jr. \(USA, Ret.\)](#), passed away on January 21, 2022.

COL Shatzer led a distinguished career of service to our country totaling 50 years, including 31 years in the U.S. Army and another 19 years as a Department of Defense civilian on the staff of the American Battle Monuments Commission. AAFMAA's Membership has had the great benefit of COL Shatzer's leadership on its Board for the last 10 years, beginning in 2012.

His contributions to AAFMAA during his tenure helped ensure our Members and their survivors could continue to rely on us for years to come. It was our honor to work with him and we express our deepest condolences to his family.

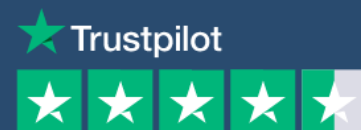
We only serve military clients and promise that you'll always have personal contact with us – never a call center. We know the military because we ARE military.

[See how AWM&T can help you today.](#)



Celebrating Valentine's Day in the military isn't always easy.

Even if you're not with the one you love on Valentine's Day, there are so many [creative ways to celebrate your love for one another.](#)



TrustScore 4.7 | 1,103 reviews

AAFMAA Members rank us 4.7 out of 5 on Trustpilot.

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In Texas – CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A MORTGAGE BANKER OR A LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 N. LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINED FROM THE DEPARTMENT'S WEBSITE AT www.sml.texas.gov. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550. THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEBSITE AT www.sml.texas.gov.

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