



May 2022 Edition

How to Sell Your Home Quickly in Any Market



In the real estate world, housing markets are described as being a “buyer’s market” or a “seller’s market,” indicating more favorable conditions for one or the other. To sell your home quickly, you’ll want to understand your market and how to take advantage of prevailing conditions.

[See how you can benefit as a home seller in a seller's market or a buyer's market.](#)

4 Tips for Working with a Real Estate Agent

Did You Know?

Announcing BeyondBasic™ Life Insurance for select servicemembers.

AAFMAA is proud to offer a new guaranteed acceptance term life insurance product specifically for servicemembers in the early stages of their military careers. BeyondBasic™ gives young recruits and new officers in training \$100,000 of coverage with no medical underwriting at an affordable price. Best of all it provides them with access to all of AAFMAA's exclusive Membership benefits.

Qualification is simple — if within the last nine months a servicemember has joined the active-duty military, the National Guard or Reserves, or started OCS/WOCS, they are eligible.

Tell someone you know to apply for BeyondBasic™ now at aafmaa.com/apply or by phone at 877-878-6474.

Having multiple retirement accounts can complicate managing your retirement savings.

When you consolidate, it becomes easier to rebalance your portfolio, understand your returns, minimize your fees, reduce paperwork, and simplify tax time. Consolidation determines whether you're invested in the appropriate funds and if your portfolio aligns with your current risk tolerance.

You don't have to do the heavy lifting alone. AAFMAA Wealth Management & Trust LLC



Whether you're buying your first home — or if you've bought and sold a dozen homes — AMS shares a few tips for working with agents.

[See how to find the right agent, communicate your needs, and make the most of your home-shopping journey.](#)

AAFMAA Celebrates National Armed Forces Day



In 1949, Secretary of Defense Louis Johnson announced the establishment of the National Armed Forces Day (AFD) to be celebrated every year in May.

The creation of this new national holiday, celebrating all of the Armed Forces together, symbolized the unification of the branches under one department, the Department of Defense.

Before this time, the Army, Navy, and Air Force each sponsored separate holidays celebrating their respective branches. But in support of this unifying effort, the Army, Navy, and Air Force discontinued sponsorship of their individual service days and adopted the AFD. The Marine Corps continues to sponsor Marine Corps Day but also celebrates AFD. More on this history can be found at <https://afd.defense.gov/>.

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provides tailored retirement solutions exclusively for the military community. [Email AWM&T](#) or call (910) 390-1933 to get started on the retirement of your dreams.

Is an Adjustable-Rate Mortgage a good fit for you?

With rapidly increasing interest rates, [adjustable-rate mortgages \(ARMs\)](#) are becoming more attractive. Learn more about your options from an AMS Military Mortgage Advisor at 844-422-3622. Or visit www.aafmaa.com/mortgage.



Every day, we are amazed by what military spouses accomplish.

In honor of May's annual recognition of MilSpouses on Military Spouse Appreciation Day, we've highlighted a few ways you can treat yourself or your spouse to something special from one of these [eight MilSpouse-owned Etsy shops](#).



TrustScore 4.7 | 1,103 reviews

AAFMAA Members rank us 4.7 out of 5 on Trustpilot.

Help us spread the word about AAFMAA by [sharing your experience](#).



DISCLAIMER:

AAFMAA Mortgage Services LLC (AMS), Corporate Location: 1 Copley Parkway, Suite 420, Morrisville, NC 27560, Equal Housing Lender, NMLS # 1423968. www.nmlsconsumeraccess.org. VA approved lender #668521-00-00; not endorsed or sponsored by the Dept. of Veterans Affairs or any government agency. All loans subject to credit approval. This is not a commitment to lend. Our Military Mortgage Advisors are licensed Mortgage Loan Originators, also known as Loan Officers. See a complete list of licenses and disclosures at www.aafmaa.com/mortgage. Refinancing your mortgage may result in higher finance charges over the life of the loan.

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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AAFMAA | 102 Sheridan Ave, Fort Myer, VA 22211

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