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August 2021 Edition

Building a Home? We've Got Options!



If you're an AAFMAA Member nearing retirement — whether from military service or a civilian job — and you plan to build your next home, there are two construction loan products offered by AMS that you'll want to know about: The Construction Advantage One LoanSM and The Construction Advantage 80 Loan.SM

[Learn more about each one](#) in the AAFMAA Learning Hub.

How to Thrive in a “Low Inventory” Market, Whether You're Buying or Selling

Did You Know?

Your Adult Children May Be Eligible for TRICARE Young Adult

Although grown children lose their TRICARE coverage at age 21 if they are no longer enrolled in school, they may be eligible for TRICARE Young Adult until the age of 26.

[Learn more about TRICARE Young Adult](#), then help your children [enroll online](#).

Two-Factor Authentication in the AAFMAA Member Center

We're making the AAFMAA [Member Center](#) more secure by incorporating two-factor authentication into the Member login experience.

Our new login process will be simple. Just go to the Member Center [login page](#) as usual. You'll be asked to select “email” or “text” to receive an authentication code. Enter the code into the login field and you're in!

AAFMAA Mortgage Services LLC (AMS) Now Offers FHA Loans

AMS began offering FHA loans to AAFMAA Members and prospective Members on August 2, 2021.

FHA loans are popular among first-time buyers because of their



We've mentioned the current "low inventory" market before, but what does that mean? Specifically, what does it mean for you if you're making a PCS move and need to buy or sell a home quickly? Let's take a closer look at the definition of the term and how it applies to your home buying prospects.

[Continue reading](#) in the AAFMAA Learning Hub.

AAFMAA in the Community



Current Activities & Events

July 14: SpouseLink Ambassadors Andrea Scherpich and Gisella Mancilla discussed the importance of building a network within the military spouse community on *The Spouse Angle* podcast. Listen to the conversation [here](#).

July 28: AAFMAA Mortgage Services Virginia Beach joined the Hampton Roads Chamber in honoring military personnel from local commands at the [Military Recognition Reception Virginia Beach 2021](#).

August 18: The latest episode of our military spouse podcast series, *At Home with SpouseLink*, premiered: "[Defining 'Military Spouse': Insights from a Veteran Navy MilSpouse](#)".

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DISCLAIMER:

minimum down payment and credit score requirements.

Learn more about FHA loans [here](#) or call AMS at (877) 387-6856.

You Can Build a Lasting Legacy at Any Age

Legacy Planning is an important aspect of financial planning which many advisors ignore.

But AAFMAA Wealth Management & Trust (AWM&T) works with you to build wealth that could change your children's and grandchildren's lives forever.

[Contact an AWM&T Relationship Manager](#) today to chart your path to a legacy.

It's Important to Know What You're Saving for Retirement

In a recent study from Northwestern Mutual, 46% of respondents didn't know how much they had saved for retirement.

If you're not sure where you stand in your plans for a secure retirement, reach out to an [AAFMAA Wealth Management & Trust Relationship Manager](#) to get your complimentary portfolio review.



Created by AAFMAA

MilSpouse Moments: How to Spend the Last Days of Summer

As summer comes to an end, make sure to savor every minute left of it. Blogger Julie Provost shares [ideas on SpouseLink](#).

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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.

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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