

May 2019

Did You Know?

Did you know that the AAFMAA 2018 Annual Report is available online?

Click here to access it and read about AAFMAA's 2018 achievements, community events, and plans for the future.

More than 65% of military moves occur between May 15 and August 31.

Big life changes can generate strong emotions and cloud your ability to make good financial decisions in the moment. Relationship Manager Daniele Nuxoll recently presented on the financial impacts of a PCS in a recent AAFMAA Wealth Management & Trust webinar, just in time for members of the military community to prepare for PCS season.

View the presentation now at <u>aafmaa.com/webinars</u>.

Tips for First-Time Military Homebuyers



By Rob Greenbaum, Vice President of Sales with <u>AAFMAA</u> Mortgage Services LLC

Navigating the mortgage process can be a little scary for first-time homebuyers. Many don't know where to start and find themselves overwhelmed by the amount of information and resources available —including multiple websites, real estate agents, homebuilders, and lenders.

Continue reading in our Learning Hub.

When Does It Make Sense to Refinance Your Mortgage?

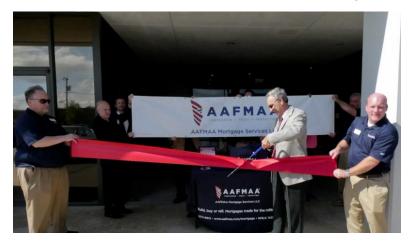


By Kevin Crooks, Mortgage Loan Officer

Have you ever considered refinancing your home? Maybe you've wondered when would be the best time to do that. Many people assume that you must save a certain percentage for a refinance to be worth the effort. Some think that they must lower their mortgage rate at least 1% or 2% to justify the costs. While those questions and issues are worth thinking about, here's what you should actually be focused on.

Continue reading in our Learning Hub.

AAFMAA in the Community



AAFMAA Mortgage Services LLC held a Grand Opening Celebration for its Virginia Beach Branch Office on May 9, 2019. The celebration included a ribbon-cutting ceremony, meet and greet with the staff, and a reception for AAFMAA Members in the Virginia Beach area.

If you're looking to build, buy or refinance your home in the Virginia Beach area, give our new office a call at 844-422-3622, or visit us online at aafmaa.com/mortgage. We are an Equal Housing Lender. NMLS: 1423968











DISCLAIMER:

AAFMAA Mortgage Services LLC is an Equal Housing Lender and is a VA-approved lender not acting on behalf, in the direction of, endorsed or sponsored by the Department of Veterans Affairs or any government agency. This is not a commitment to lend or an offer and is for information purposes - Your actual rate, payment and costs could be higher. Not all borrowers will qualify. Get an official Loan Estimate before choosing a loan. This is for VA mortgages (refinance and purchase) only. NMLS ID # 1423968. http://www.nmlsconsumeraccess.org/. For further state licensing and disclosures visit www.aafmaa.com/mortgage. 639 Executive Place, Suite 203, Fayetteville, North Carolina 28305. 844-422-3622. Licensed Lender in Alabama 22416, Arkansas 116211, Colorado, Connecticut ML-1423968, Delaware 0243333, Florida MLD1376, Indiana 34842, Iowa MBK-2018-0075, Kansas MC.0025489, Kentucky MC401802, Louisiana, Maine 1423968, Maryland 22541, Nebraska, North Carolina L-167411, Oklahoma ML011430, Oregon ML-5730, Lender and Broker in Rhode Island 17050098480, Pennsylvania 61781, Tennessee 135339, Lender and Broker in Virginia MC-6685. Contact AAFMAA Mortgage Services LLC for current rates and a full Loan Estimate. This is not an offer and rates displayed may not be available at the time of rate lock. On May 2, 2019 rates and fees for a 30 year term, \$200,000, VA fixed mortgage, with a 720 credit score, in the State of North Carolina were 3.875% with an APR of 3.997%. Loan to value is 100%. Principal Residence. Payment does not include taxes and insurance premiums. The actual payment amount will be greater. Some state and county maximum loan amount restrictions may apply. Payment is \$940.47 (principal and interest only). No prepayment penalties. Not all borrowers will qualify. AAFMAA Mortgage Services LLC is a licensed mortgage lender located at 639 Executive Place, Suite 203, Fayetteville, NC 28305, NMLS # 1423968. Disclaimer date of 5/2/19. Disclaimer will be updated in the event promotional items occur or new licenses for AAFMAA Mortgage Services LLC are finalized.

DISCLAIMER:

Information provided by AAFMAA Wealth Management & Trust LLC is not intended to be tax or legal advice. Nothing contained in this communication should be interpreted as such. We encourage you to seek guidance from your tax or legal advisor. Past performance does not guarantee future results.