



November 2022 Edition

Refi's and Seconds: How to Get Money from Your Home



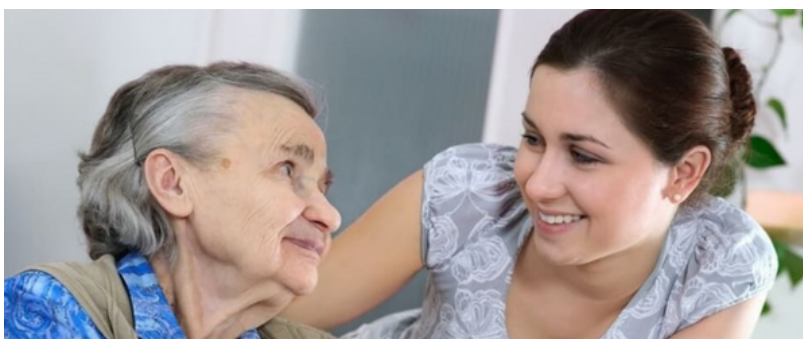
With both a cash-out refinance or a second mortgage, you borrow money from a lender using your home as collateral. Both options are available for VA Home Loans, FHA loans and conventional mortgages. But there are important differences to understand. [Find out which loan is right for you.](#)

Avoid “Buyer’s Remorse” with Help from AMS



The market is shifting slowly to favor buyers so — unlike those who bought last year and might now regret their purchase — be sure to take your time and learn all you can about the home-buying process, mortgages, and how to be a responsible homeowner before you make an offer. [Read insights from Branch Manager, Mark Wendler.](#)

Meet Our New Partner, A Place for Mom



Finding new opportunities to connect the military community with organizations that provide benefits and resources to AAFMAA Members is one of the most important ways we can serve you better. We're proud to announce that we are now connected with [A Place for Mom \(APFM\)](#), focused on assisting Veterans in finding the best possible options for senior living. [Start your senior care search](#) or speak with one of their expert advisors by calling 800-509-1930.

Did You Know?

The best gift you can give this holiday season is a secure financial future.

AAFMAA has two ways to set your children and grandchildren on the path to success: Give them [Generations Plus life insurance](#) — lock in low premiums while your kids are young. Coverage doubles when they turn 18 — at no extra cost. Or try [Value-Added Whole Life](#) for kids and grandkids up to age 26. It's life-long coverage with premiums that build cash value. Learn more at [aafmaa.com](#), then [apply online](#) or by phone with a Membership Coordinator at 877-398-2263.



Army Ten-Miler

AAFMAA proudly sponsored the 38th annual Army Ten-Miler on October 9 for the ninth year in a row. We were glad to see many of you in person on race day!

A Comprehensive Financial Plan Can Preserve Your Legacy

AAFMAA Wealth Management & Trust (AWM&T) designs custom financial plans for Veterans and military families with \$250K to invest. Joshua Schnelle, CFP®, MBA and AWM&T Relationship Manager, provides a [high-level overview of our process](#).

You can count on us to be there when the time comes.

Receive 5 years of AAFMAA [Survivor Assistance Services](#) (SAS) free*, when you close a mortgage with [AAFMAA Mortgage Services LLC](#). * Call 844-422-3622 to speak with a Military Mortgage Advisor who can provide customized advice, plus information on our SAS benefit.



11 tips for hosting a traditional Thanksgiving Day meal.

If you've experienced a variety of Thanksgivings during your time in the military and are going "traditional" this year, [these tips](#) from SpouseLink may help.



**AAFMAA Members rank us
4.6 out of 5 on Trustpilot.**

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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. Refinancing your mortgage may result in higher finance charges over the life of the loan.

*Complimentary Survivor Assistance Services become available to you upon becoming a new Member of AAFMAA.

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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102 Sheridan Avenue, Fort Myer, VA, 22211-1110, United States
1-800-522-5221
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