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To learn more about USA Cares, the military families we have helped, our various fundraising activities, volunteer opportunities, and much more, please visit our website.

www.usacares.org

CFC 12359

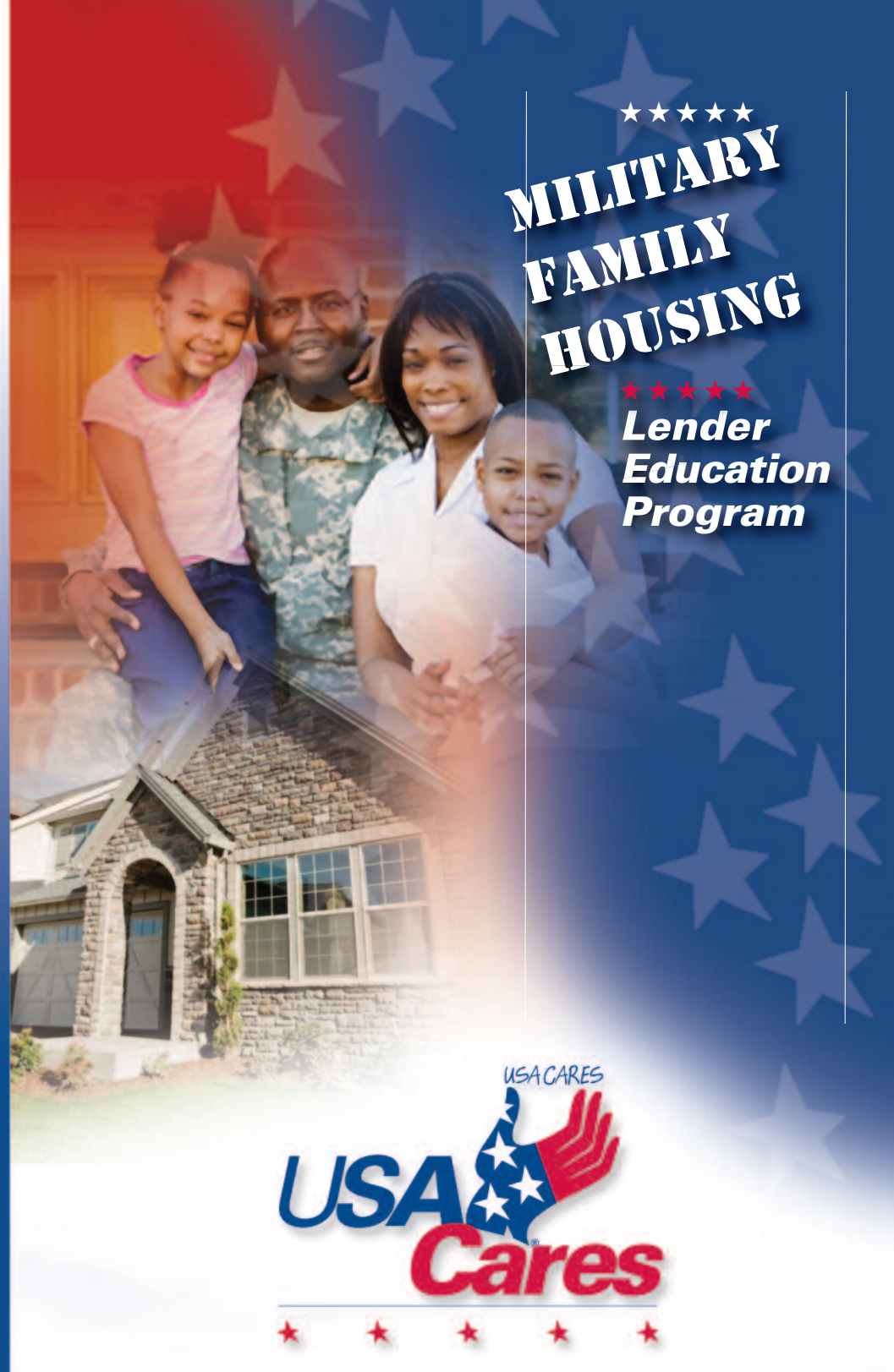


**COALITION FOR
 IRAQ + AFGHANISTAN
 VETERANS**



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**MILITARY
 FAMILY
 HOUSING**

**Lender
 Education
 Program**



★★★★★
**MILITARY
FAMILY HOUSING**
★★★★★

Lender Education Program*

The USA Cares Military Family Housing Lender Education Program is designed to provide a clear understanding of how to work with military clients. Classroom and online versions will produce more knowledgeable lenders who are acutely aware of those unique circumstances brought about by military service.

- Completion of course requirements will indicate a significant knowledge base regarding military pay, allowances, and other special compensation applicable to active duty and veterans.
- Qualified participating lenders will be those who adhere to specific Standards of Practice, representing a commitment on their part to provide the skilled level of service military borrowers deserve.

** Funded by a grant from Fannie Mae*

USA Cares has paid out over one million dollars to save military family homes from foreclosure in the past three years. This program will help reduce the need for such assistance by ensuring military borrowers and their lenders work together for an affordable and maintainable housing situation.

Helping to meet the housing needs of Active Duty, National Guard and Veterans since 9/11.

www.usacares.org



To learn more about this important new program and how to get started, go to:
www.usacares.org
or call
800-773-0387

Loan officers who have taken the course are enthusiastic!

"This is an EXCELLENT tool for lenders to give them a wealth of Information about our military men and women's financial needs."

***Anthony Conder
Cecilian Bank, Radcliff KY**

"This is great information, I read it from beginning to end. The material was easy to understand and well written."

***Anita Reynolds
KNB Bank, Elizabethtown KY**

USA Cares will maintain a listing of certified Participating Lenders on its website. This list announces to housing counselors, Realtors and military families where they can find the lenders who know how to service them and their unique needs. Participation in the program should result in several positives for the lender and the community.

- Increase competitive ability in the military market
- Move military clients toward an accurate and timely closing, especially in fast-paced markets
- Ensure more qualified military and veteran service members get adequate and affordable housing for their borrowed dollars
- Better informed borrowers on facts such as foreclosure, evictions and legal rights

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