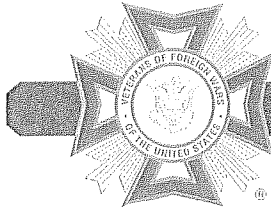


# VETERANS OF FOREIGN WARS



# OF THE UNITED STATES

406 West 34th Street, Kansas City, Missouri 64111

30 September 2009

To VFW Leadership:

Paid-in-full Life Membership! Guaranteed Rate Mortgage is offering a free life membership to any VFW member who finances a home loan with their company. If the VFW member is already a life member, they may donate the life membership to a returning service member or other eligible veteran, or a \$400 donation may be made to the VFW in their name.

Guaranteed Rate Mortgage is proudly sponsored by VFW National Headquarters. They launched their program at the annual convention in Phoenix this summer. Headquartered in Chicago, Illinois with more than 500 employees, Guaranteed Rate is the largest independent residential mortgage banker in the Midwest.

For more information about purchasing a home or refinancing your existing home loan, go to:  
<https://www.guaranteedrate.com/apply/vfw.php> or call the toll free number at 1-877-291-6965.

We want to remind you that **the VFW membership list is protected by a confidentiality agreement.** The VFW National Headquarters does not sell member names.

If you have questions about this program, please contact Denise Edelman at 1-800-821-2606, opt 4., ext 723. Or you may send an email to Denise at [dedelman@vfw.org](mailto:dedelman@vfw.org).

Thank you for supporting VFW National programs.

Sincerely,

James J. Lierz, Manager  
Member Insurance

JLL/kde

## VFW Memberships Expected to Rise with New Home Loan Program

Kansas City, MO – October 1, 2009 – Over 100,000 United States soldiers are expected to return home in the next two years, and one mortgage company is offering them the opportunity to get into the home buying market and gain a lifetime membership with the Veterans of Foreign Wars (VFW).

Guaranteed Rate announced the new VFW Home Loan Program at the 110<sup>th</sup> National Convention this year. Each loan generated through this program allows the borrower to receive a lifetime membership to the VFW.

When a VFW member obtains a loan through Guaranteed Rate Mortgage, he or she will receive a paid-in-full VFW Life Membership. If the member is already a life member, the life membership may be donated to a returning service member or other eligible veteran, or a \$400 donation may be made to the VFW in the member's name.

“We encourage local posts to promote this program to prospective members,” said Matt Claussen, VFW Membership Director. “Active referral participation by any post could result in a surge of lifetime memberships, which enables the VFW to support and protect VA benefits.”

In the current credit climate, with low financing rates and many homes being offered at depressed values, the VFW Home Loan Program increases the home ownership possibilities for service men and women. This program is the most affordable way to buy a home today. VFW members benefit from no down payment, no mortgage insurance and relaxed credit standards.

“It is our great honor to support the Nation's most prestigious Veterans' Association through the creation of the VFW Home Loan Program,” said active VFW member and Managing Director of Guaranteed Rate, Todd Jones. “Our goal is to offer timely and affordable loans and to continue to build the ranks of the VFW.” Jones developed the program in order to serve his fellow veterans. He is a graduate of West Point who achieved the rank of Captain. He served as a Field Artillery Officer for five years, with two tours in Bosnia.

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Guaranteed Rate is the endorsed mortgage lender for the Veterans of Foreign Wars.

[www.vfwhomeandloan.com/mortgages.html](http://www.vfwhomeandloan.com/mortgages.html)

Apply at: <https://www.guaranteedrate.com/apply/vfw.php> or call 1-877-291-6965.