



Mortgage Assistance Program

Memorandum of Commitment

27 SEP 2010

We, Army Leadership, and participating National, Regional and Local Partners, recognize the commitment and increasing sacrifices that our Soldiers and Families are making every day.

- 1) We are committed to helping Soldiers and Families obtain and protect their current and future real estate investment by providing responsible and sustainable financial solutions and lending programs.
- 2) We recognize that current and future homeownership provides solace to Soldiers and Families.
- 3) We recognize that the safety and performance of the Soldier is directly related to the well being of the Family both financially and physically.
- 4) We are committed to building a strong alliance that will assist Soldiers and their Families by:
 - a) Providing our Partners with a solid understanding of the Army culture and their specific homeowner needs.
 - b) Providing Housing Services Office Staffs with a solid understanding of the educational resources and programs for homeownership.
 - c) Providing a catalog of programs and assistance available from the national and local participants to this agreement.
- 5) We agree to adhere to the details outlined in the Appendix of this Memorandum of Commitment.

Assistant Secretary of the Army
(Installations and Environment)

Fannie Mae

Bank of America

CitiMortgage

JP Morgan Chase

USAA

Wells Fargo Home Mortgage



Appendix

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Assistant Chief of Staff for Installation Management (ACSIM) Responsibilities:

- Develop Housing professionals with full-service skill sets to include mortgage, home buying/selling, and foreclosure information/education
- Provide Housing Counselor and Foreclosure Certification training opportunities
- Foster an environment to promote partnerships between Housing and other stakeholders
- Installation HSOs will serve as the Action Office for this Memorandum of Commitment

Partners' Responsibilities:

- Provide information to the ACSIM for development and maintenance of a catalog of services and programs in the HSO that is used when counseling Soldiers and Family members on home ownership – catalog to be updated annually
- Provide brochures, articles, newsletters appropriate for military to ACSIM
- Provide a POC and or hotline number that HSO Counselors can call for answers to questions from HSO customers
- Provide required training that outlines the special nature of military members to all dedicated customer facing team members serving military customers
- Work in partnership with ACSIM to develop home financing solutions / homeownership preservation efforts to meet the specific needs of the military
- Participate in selected conferences, town hall meetings, home fairs, and meetings as agreed to between ACSIM (specifically Army Housing and Family Morale Welfare and Recreation Command Army Community Services) and Partners