Contact: Errol Anderson email: elanderson@USMHAF.org

## FREE CLOSING COST GRANTS FOR MILITARY HOME BUYERS AS MILITARY HOUSING ASSISTANCE FUND AND MILITARY CONNECTION TEAM TO HELP MILITARY FAMILIES BECOME HOMEOWNERS.

Free Gift Funds Available For All Veterans To Defray Closing Costs Or Moving Expenses.

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The Military Housing Assistance Fund and Military Connection today announced an alliance focused on increasing homeownership for military members, civilian military employees, and qualified veterans. While roughly two thirds of all American families own their homes, it is a sad fact that barely a quarter of military families are homeowners. As the shared mission of each of the non-profits is to benefit military members and veterans, positively impacting their lives and their finances, joining forces to increase awareness of both benefit programs makes perfect sense.

Military Housing Assistance Fund (MHAF or USMHAF) exists for the sole purpose of assisting military members and qualified veterans to better afford the purchase of a home. This is accomplished by channeling donations from private individuals, government entities, and foundation grants, to individual home buyers from any branch of the military; Army, Navy, Air Force, Marines, Coast Guard, National Guard, and Reserves. The funds are a true gift and need never be re-paid.

The Closing Cost Gift Program is not to be confused with seller funded Down Payment Assistance programs such as those that were once offered by Nehemiah grants, Ameridream, Genesis or others that were prohibited by the Housing and Economic Recovery Act of 2008. The free gifts funds are for closing costs or moving expenses that may not be covered by seller concessions in a particular purchase transaction. Military home buyers are not restricted to VA Mortgage Loans. FHA loans can also be used, as well as USDA Rural Housing Loans, which is an alternate way to achieve 100% financing in eligible rural areas.

For Debbie Gregory, CEO of Military Connection, the alliance represents a way to further benefit the thousands of members of the Military Connection family. "MilitaryConnection.com is proud to announce our alliance with MHAF" said Gregory."We are always looking for ways to honor and assist our men and women in uniform, past and present, as well as their families. There isn't any better way to show our appreciation for their many sacrifices than by helping them to become homeowners." Likewise, Errol Anderson, Managing Director of Military Housing Assistance Fund, is pleased with the new alliance. "Our mission is to help more of our military realize the American dream of home ownership" said Anderson. "That's the least we can do for them considering what they do for us".

Both Anderson and Gregory emphasized that a key benefit to the Closing Cost Gift Program is that there is no cost to apply, no cost if approved, and no costs after the fact. There are no costs to the military member or veteran whatsoever.

Founded in 1999, Military Connection is a woman-owned business located in Simi Valley, California, assisting military member, veterans, and military charities, with a special emphasis on education resources, job placement, and career assistance for qualified veterans. A virtual job fair, directory of employers and live job postings are prominently featured on the site, as well as tools such as military pay charts, COLA calculators, education assistance, and free or heavily discounted resources exclusively for military members and veterans. Military Connection Charity Connection supports military charities including Toys for Tots, Operation Homefront, the Red Cross, American Breast Cancer Foundation, and many others. Site: http://MilitaryConnection.com

Founded in 2004 by military veteran and Founding Member William Dugger, MHAF has from day one sought to help expand housing opportunities for military families. MHAF is one of the very few non-profits in this country that gives 100% of the donation it receives to the intended beneficiary in the form of a gift never has to be repaid. MHAF is well on its' way to accomplishing their organizational goal of helping at least 1200 military families for Calendar Year 2011. Site: http://USMHAF.org

For additional information contact: Errol Anderson 720-932-8049