

 **VAMortgageCenter.com**[®]
PROUD TO SERVE THOSE WHO HAVE SERVED OUR NATION

Join Our Team!

*As a VAMC field office, we want to help you double your
VA loan volume within one year!*



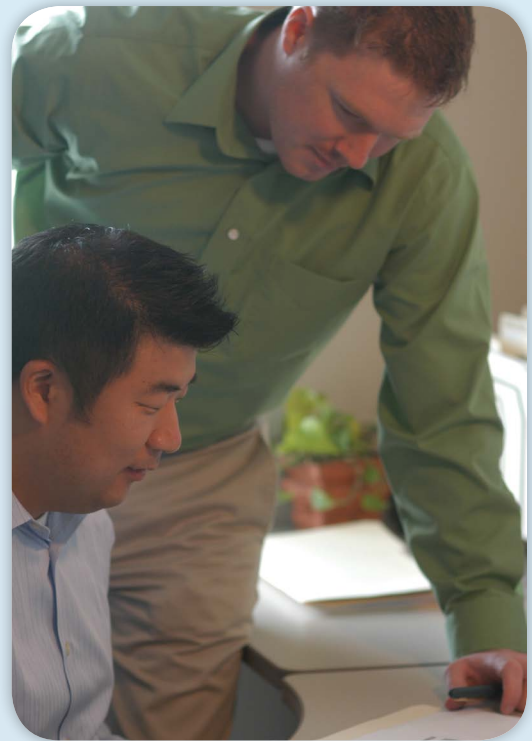
With VAMC You Get:

- 100 PERCENT OF YOUR OFFICE PROFITS
- ABILITY TO PARTICIPATE IN VAMC COMPANY BENEFITS INCLUDING HEALTH INSURANCE AND COMPANY 401K
- OPPORTUNITY TO PARTICIPATE IN COMPANY INCENTIVE TRIPS

VAMC As Your Lender:

Work with the #1 dedicated VA lender in the nation

- * Receive 24-hour turn times on VA loan files
 - * Direct access to underwriters and closers
 - * Special rush service for field offices
 - * Same day closing available
- * Staff comprised of VA loan specialists
 - * 12 VA approved underwriters
 - * Closers experienced with the ins and outs of a VA loan and non-allowables
- * Dedicated field office coordinator to help you with troubleshooting, rush requests and facilitating brainstorming between you and other VAMC field officers
- * Direct access to marketing staff of more than 20 professionals to help you originate and close more loans
- * Proven VA loan full-color marketing materials, customized for your field office
- * Access to support staff for your field office including human resources, accounting, payroll, legal and information technology



VAMC's loan officers take great pride in serving those who have served our nation

The Best VA Loan Staff in the Country:

VAMC field offices take advantage of our corporate staff's extensive experience in VA lending. Being the nation's #1 dedicated VA lender has allowed us to build the most knowledgeable VA loan staff in the country.

All staff, including underwriters and closers, are trained in knowing exact VA guidelines, and have had experience troubleshooting various issues that can arise on a VA loan file. This helps them be pro-active so they can prevent problems before they have a chance to occur.

We specialize in VA loans and take great pride in serving those who have served our nation. We know the better we serve our field offices, the better they can serve their active duty and veteran clients. This dedication and focus on VA loans has allowed us to streamline the VA loan process, making it very smooth and easy for our field offices.



VAMC's dedicated loan officers work to help customers close on a home.

★ ★ ★ ★ ★ ★ ★

THE #1
DEDICATED
VA LENDER
IN THE
COUNTRY!

★ ★ ★ ★ ★ ★ ★

Let us tell you more about why you should join the VAMC team!

**7TH FASTEST GROWING PRIVATELY-HELD FINANCIAL
COMPANY IN THE UNITED STATES**

Inc.500

VAMC As Your Partner:

With VAMC as your partner, you will become part of a team with an established brand and a strong reputation. VAMC is the #1 dedicated VA lender in the nation.

- * Recipient of A+ Better Business Bureau rating
- * Funded more than \$1 billion in VA loans in 2009
- * Quoted in:

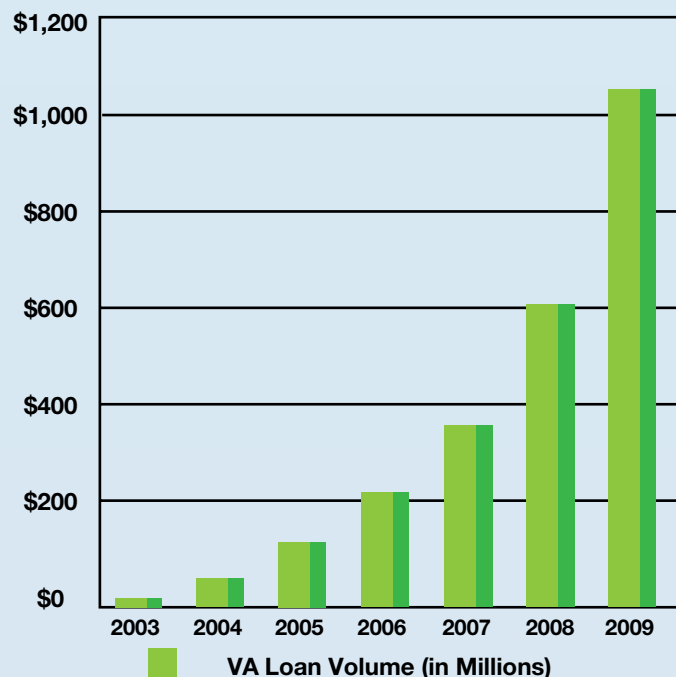
The New York Times

Chicago Tribune

Los Angeles Times

CNNMoney.com™
A Service of CNN, Fortune & Money

VA Loan Volume and Closes Through 2009



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About Us:

The company was founded by, and still operated by, two brothers – Brock and Brant Bukowsky. They are passionate about VAMC's employees, VAMC's customers, and the overall positive impact VAMC can have in the lives of others.

We currently have more than 350 employees nationwide. Our owners and executives are committed to helping each and every member of the VAMC team with personal growth and long-term interests.

All of our employees are committed to working with the highest level of integrity, and are passionate about serving our military and veteran customers.



Owners Brant & Brock Bukowsky
at the VAMC Values Rock N Rollout Party



Our Locations

VAMC is licensed
in all 50 states



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VAMC Values *WHY ARE WE DIFFERENT?*

What sets us apart from other companies is that we live out our values every day in everything we do. When asked what his favorite thing about VAMC is, co-founder Brock Bukowsky responded:

"Working with a group of people that have committed to live out our VAMC values. It really hit home at the VAMC Values Rock N Rollout Party when everyone gave the values a standing ovation, and I realized we are all in this together."

VALUE #1: BE PASSIONATE AND HAVE FUN



VALUE #2: DELIVER RESULTS WITH INTEGRITY



VALUE #3: ENHANCE LIVES EVERY DAY



VAMC employees Gina & Angie from the Kansas City branch enjoying the Rock N Rollout party where the VAMC values were unveiled.



A VAMC outing to Six Flags with the Dallas, TX branch.

VAMC Gives Back

Giving Back to Military Families:

- * Scholarships (\$15,000 annually)
- * Paralyzed Veterans of America
- * Awarded 'Corporate Partner of the Year' from the National Coalition for Homeless Veterans
- * Homes for our Troops
- * Mobilizing America's Heroes
- * National Military Family Association
- * Wounded Warrior
- * Fisher House Foundation
- * Honor Flight
- * Segs4Vets

Giving Back to Local Communities:

- * Dream Factory's Corporate Partner of the Year (2009)
- * Habitat for Humanity – In 2010, VAMC employees funded and built a home for a local veteran.
- * United Way – VAMC employees donated more than \$200,000 in 2009.
- * Big Brothers Big Sisters – More than 20 employees volunteer weekly for this organization.
- * Central Missouri Food Bank
- * Partners in Education
- * Sea Bird Sanctuary
- * Coyote Hill



VAMC employees volunteer at the local Food Bank.



Habitat For Humanity – VAMC employees funded and built a house for a local veteran in 2010.



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*Thank you for the opportunity to let us tell you about our company.
Please contact Alisha Strope if you have any questions.*

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We look forward to talking with you about joining our team!