

AMERICAN HEROES HOMES & LENDING YOUR SERVICE, OUR COMMITMENT WHEN A **THANK YOU** ISN'T ENOUGH

Homeownership Benefits
Designed for Heroes



Who We Are

At American Heroes Homes & Lending, we believe that the individuals who protect, serve, move, educate, and care for our communities deserve more when it comes to homeownership.

That's why our mission is to support heroes like you through every step of the homeownership journey- whether you're buying a home, selling, refinancing, or planning your next move.

Through our Hero Advantage+™ program, we connect eligible community heroes with our network of **vetted and trusted** lending, real estate, settlement, and service partners who work together to **provide** meaningful homeownership benefits.

Hero Advantage+™ Benefits



Cash Reward at Closing

Eligible heroes may receive a closing reward through AHHL program partners.



Reduced-Fee Mortgage Options

Designed to help eligible heroes reduce the cost of homeownership.



Cash2Keys® + Appraisal Assurance

Programs that may help strengthen your offer position in competitive housing markets.



Property & Identity Protection

Monitoring services designed to help protect against potential title and identity fraud risks.



Trusted Settlement Partners

Experienced settlement professionals offering competitive pricing and reliable service.



Free Credit Assessment

Personalized guidance to help strengthen your credit profile.



JOE FERRARO

Founder & CEO

📞 631.767.9073

✉️ joe.ferraro@ahhlusa.com



ANGELA HARREN

Director of Marketing |
Business Development

📞 612.423.4423

✉️ angela.harren@ahhlusa.com

Built for the Heroes Who Serve Our Communities



Whether you're **purchasing** your first home, **relocating**, or **refinancing** your current property, **American Heroes Homes & Lending** is committed to helping those who serve our communities navigate the path to homeownership with confidence.

Contact us
for more info



888.298.AHHL



www.ahhlusa.com/partner/ncfop



@ahhlusa

@2025 - All Rights Reserved. American Heroes Homes & Lending (AHHL) is not a mortgage lender, real estate brokerage, or licensed real estate agent. AHHL does not originate loans, negotiate loan terms, issue credit decisions, process mortgage applications, list or sell real estate, or provide settlement services. AHHL is a hero-focused homeownership support organization that connects clients with independently licensed mortgage lenders, real estate professionals, title agencies, and other required service providers. All lending decisions, real estate services, and settlement services are performed exclusively by properly licensed third-party partners. Any benefits, rebates, preferred pricing, and cost savings offered through the AHHL program are provided through partner arrangements and are not a guarantee of lending approval, rate, or closing. All programs and benefits are subject to qualification, availability, applicable state and federal regulations (including RESPA), and partner participation. Terms may change without notice.