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SIXTY-FOURTH YEAR NO. 9
 AUGUST 16-31, 2024



MOUNTED GUARD Soldiers assigned to the 1st Infantry Division Commanding General's Mounted Color Guard ride horses on a dirt course during the Cheyenne Frontier Days in Cheyenne, Wyo., July 26, 2024. U.S. Army photo by Spc. Koltyn Omarah (see story, page 4)

SEAL Team Four earns safety award

by Lt.j.g. Martin Carey, Naval Special Warfare Group 2

Peter I. Belk, performing the duties of assistant secretary of defense for readiness, presented the Chief of Naval Operations Expeditionary Safety Award to SEAL Team Four during a visit to the area, Aug. 2. This prestigious accolade recognizes the team's outstanding achievement in readiness and economy of operations through unwavering commitment to warfighter safety.

"The personnel of SEAL Team Four have demonstrated superlative performance from the individual operator up through the command staff," said Belk. "Your dedication to safety is indicative of our core values and exemplifies the highest traditions of our service, and your emphasis on effective risk management and good decision-making has created a model for other commands to emulate."

The official citation was read during a small ceremony and highlighted leadership commitment to fostering a positive safety culture and the exemplary efforts of all SEALs in Team Four in addition to warfighter safety.

"Our commitment to warfighting readiness is unwavering and safety is a key aspect of building and maintaining our ability to fight," said Navy Cmdr. Bryan Jennings, Team Four's commanding officer. "Developing realistic safety programs ensures our warfighters get to and remain in the fight."

The team's rigorous training programs prioritize safety at every step. From live-fire exercises to combat simulations, safety protocols ensure that SEALs develop critical skills while minimizing risks. During joint exercises with allied forces, the team maintains safety as a top priority. In addition, effective communication, coordination and adherence to safety guidelines enhance mission success.

Belk added, "I am truly impressed by your accomplishments and proud to have leaders like you in our Department of Defense workforce."

Since 2020, three other SEAL teams have recently earned the CNO Expeditionary Safety Award: SEAL Team Two in 2022, SEAL Team Three in 2021 and SEAL Team Five in 2020.

<https://www.defense.gov/News/News-Stories/Article/Article/3868100/seal-team-four-earns-safety-award/>

Navy christens future USNS Point Loma

The Navy christened future USNS Point Loma (EPF 15), the second of the Spearhead-class Expeditionary Fast Transport (EPF) Flight II configurations, Aug. 10, in Mobile, Ala. The ship is named in honor of the community of Point Loma and its decades long relationship with the Navy, beginning with the establishment of the Naval Coaling Station, La Playa, in 1901, and later the Naval Supply Center San Diego in 1943. This is the second ship to honor the Point Loma community.

www.navy.mil/Resources/Fact-Files/Display-FactFiles/Article/2226179/expeditionary-fast-transport-epf/

Disability income for veterans will no longer disqualify them from rental assistance

Homeless veterans denied federal rental assistance because their monthly disability checks from the Department of Veterans Affairs exceeded income limits will now be able to receive the housing subsidies through a joint program run by the VA and Department of Housing and Urban Development. "For a very small percentage of homeless veterans, the amount of VA service-connected benefits received due to the severity of their disabilities results in the veteran being over the low-income limit," said Terrence Hayes, the VA press secretary.

Read the complete story on the Veterans page 9

ARMY LIEUTENANT 'LIVING THE AMERICAN DREAM' CROWNED MISS USA

by Jennifer H. Svan
 Stars and Stripes

Officers in the American armed forces are taking the beauty pageant world by storm this year.

Alma Cooper, an Army 2nd lieutenant and Military Academy graduate, was crowned Miss USA on Aug. 4, beating 50 other contestants in the two-hour, nationally televised competition, which featured swimwear, evening gowns and on-the-spot interviews.

In April, Cooper became the first ac-

Alma Cooper, Miss USA, West Point grad.
 Courtesy photo



tive-duty Army officer to compete in and win the Miss Michigan USA competition, according to West Point.

Her title comes on the heels of a January victory in the Miss America pageant by Air Force 2nd Lt. Madison Marsh, who is the first active-duty officer to win that crown.

Cooper, 22, graduated with honors in 2023 and majored in math. She's now working on a master's degree in statistics at Stanford University as a Knight-Hennessy scholar.

The scholarship program awards high-achieving students full funding to pursue any graduate degree at the university.

In Sunday's pageant, Cooper was one of five finalists remaining for the interview portion of the competition. Each contestant was asked: "How can we bridge the gap between different cultures and foster understanding and respect?"

Cooper highlighted her ethnicity, saying she's a "proud

Afro Latina woman," and humble beginnings as the daughter of a migrant worker.

"I'm living the American dream," she told the judges. "If there's anything that my life and my mother have taught me, it's that your circumstances never define your destiny. You can make success accessible through demanding excellence."

Cooper will compete in the Miss Universe contest in Mexico later this year.

The first member of the military to win the Miss USA crown was then-1st Lt. Deshauna Barber, an Army reservist who won in 2016, according to the service.

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DOD needs solutions for the proliferation of autonomous vehicles, Defense official says

by C. Todd Lopez, DOD News

For several decades now, autonomous systems including aircraft, ground vehicles and waterborne craft have proliferated. While there hasn't been a direct assault on a U.S. military base yet, autonomous systems remain a threat and something the Defense Department is seeking solutions for.



A drone hovers in the air at a training area at Fort Cavazos, Texas, May 14, 2024. U.S. Army photo by Ayumi Davis

"If you look at the situation now, which is something easily predictable back in, I will say, two decades ago ... you're already seeing the increase in number of ... unmanned systems," said Heidi Shyu, the undersecretary of defense for research and engineering.

"With that increasingly growing, exponentially worldwide, the obvious thing we have to think about is how are we going to counter that. Because we already have unmanned systems that are intruding into our installations."

It's not just airborne autonomous systems that are growing in numbers. Autonomous systems exist across all domains, including air, land and sea, Shyu said, during a discussion today at the National Defense Industrial Association's 2024 Emerging Technologies for Defense Conference and Exhibition in Washington, D.C.

But inside the U.S., there are rules for how the military services can engage with those systems if they are deemed a threat – and defeating them will mean complying with those

rules while at the same time working to protect both people and property.

"What we're trying to do is figure out [the] different rules," she said. "We can't really shoot it down with a missile."

Shyu said while there are solutions being worked now, the Defense Department is interested in having industry proffer even more options for it and the military services to consider.

"We have to figure out solutions," she said. "I think counter-[unmanned aircraft system] is never going to die, because it's a cat and mouse game. As soon as you figure something out, your adversary will do something different. This is going to be a growing need and ... there isn't

one solution that can counter every single scenario.

"Therefore, you need to have an integrated solution of multiple capabilities. This is one area, which is not even classified ... [where] if you have great ideas, this is a great opportunity."

Another area where Shyu said the Defense Department needs ideas is in contested logistics, where adversaries attempt to disrupt, destroy or defeat friendly force logistics operations.

"That means if I have to sustain your troops at the front and you have to carry food, fuel [and] everything else to the front [of] the battlefield," Shyu said. "How do you deliver your products there? Contested logistics is a big issue, and it is an issue we are trying to tackle."



EARLY BIRD BRIEF

Army

- Army cyber unit marking two major milestones at upcoming exercise in Hawaii
- Army-led project adds cargo pad at vastly expanding Romanian base
- DNA on weapons implicates ex-U.S. Green Beret in attempted Venezuelan coup, federal officials say
- Army fellowship offers paid degree, editor jobs to revitalize journals
- Soldiers win medals in shooting, rugby at 2024 Paris Olympics
- Some US soldiers in South Korea will now serve 2-year tours

Navy

- NAVCENT commander: Difficult to find Houthi center of gravity to hold at risk
- Prosecutors drop assault case against Naval Academy midshipman, ending nearly 3-year saga
- Disinformation effort key to Houthi Red Sea campaign, says 5th Fleet commander
- 5th Fleet chief: Houthis support 'diversifying' beyond Iran, Navy playing 'shock absorber'
- USS Abraham Lincoln strike group steams toward Middle East after Guam, Saipan port calls

Marine Corps

- Revolutionizing Marine Corps maintenance with AR/VR technology
- Marines and Japanese military put new radar on Taiwan's doorstep
- Camp Lejeune water survivors urged to file claim before deadline
- Policy study calls for increasing U.S. Marine force in northern Australia by 8 fold

Coast Guard

- Recruiting shortfall means Coast Guard 'can't crew all our ships,' says vice commandant

Your Military

- How a TikTok video got one military officer court-martialed
- Surprise bills: Military families, advocates fight unexpected base housing move-out fees

Veterans

- U.S. housing officials to scrap a rule that denies housing to the most disabled veterans

Military Culture & History

- Zero Day: New 10-part series imagines what a Chinese invasion of Taiwan might actually look like
- Cyber, Space & Unmanned
- How AI and software are driving two of the Air Force's biggest programs
- They went to space for eight days - and could be stuck until 2025
- Top U.S. cyber agency hasn't seen infamous Chinese hackers breach election infrastructure

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Family-run debt collection scam targeting veterans, service members shut down

by Alexander Riedel
Stars and Stripes

Three Oklahoma men who ran a collection agency that fraudulently demanded hefty payments from military personnel, veterans and seniors are permanently banned from further billing operations.

Earlier this month, a federal court in Tulsa issued a permanent injunction against Christopher Parks, 63; his son, Christopher Noah Parks, 31; and his nephew, Stephen Miller, 39. Their company, Assured Collections, which was renamed Assured Financial, also is bound by the order.

The men scammed victims out of an unspecified amount by harassing them into paying medical debts that often didn't exist, the Justice Department said in a statement Aug. 5. One victim, a Medicare and Tricare insurance beneficiary from South Carolina, was sent a collection notice in 2023 demanding \$5,995 for a surgery performed in 2020. Assured was not authorized to collect any payment from that person, prosecutors said.

The elder Christopher Parks, who is serving an 18-month sentence stemming from a health care kickback scheme, directed the collection scam by phone from prison, according to the

Justice Department.

Misappropriating medical billing data that Parks had obtained in his previous business dealings, his son and nephew sent out thousands of deceptive debt collection letters, prosecutors said.

Many letters demanded sums in the thousands of dollars, the DOJ said. This fraud led to significant financial losses for many victims, who paid out of fear of legal repercussions, according to authorities.

"The defendants in this case victimized individuals who were already traumatized by illness and were struggling emotionally, physically and financially," Clint Johnson, U.S. attorney for the northern district of Oklahoma, said in 2023 after a preliminary injunction against the group.

After hundreds of consumer complaints against Assured Collections, Parks told Miller to change the company name to Assured Financial, prosecutors said in the criminal complaint. This switch was part of a broader strategy to evade accountability and continue exploiting consumers, according to court documents.

While a civil consent decree,

such as the one issued by the court in this case, does not always equate to an admission of guilt, it often indicates that defendants agreed to the terms to avoid further litigation. This can establish a legal precedent that might be used against them in additional civil and criminal cases.

The elder Christopher Parks

is already awaiting trial in Texas on fraud charges related to the billing practices of another company he operated, USA Medical, the Justice Department said. His involvement in the debt collection scheme could lead to harsher penalties if he's convicted.

His son and nephew are vulnerable to further legal action by other plaintiffs.

'Big Red One' takes on the 'daddy of em' all'

by Spc. Koltyn Omarah

CHEYENNE, Wyo.- The 1st Infantry Division, Headquarters and Headquarters Battalion, Commanding General's Mounted Color Guard (CGMCG) attended the 127th annual Cheyenne Frontier Days to provide communities the opportunity to meet their Army through displays of cavalry horsemanship and military tradition.

Cheyenne Frontier Days bills itself as the world's largest outdoor rodeo and western celebration with an annual attendance of 200,000 people.

"Nowhere else do we get to showcase our abilities on a bigger stage in front of a bigger crowd," said Army Cpl. Preston Klinger, CGMCG Unit public Affairs and operations specialist.

For the past three years, the CGMCG showcased its capabilities, securing its spot yearly at the rodeo and fostering strong ties with the local community.

"Our mission is to go out and represent the division and the Army, while showcasing some of the incredible opportunities the Army holds for potential future Soldiers," said Klinger.

"The troopers of the CGMCG are all active-duty Soldiers on temporary assignment with the unit. They are taught to ride in their 60-day candidacy and come from almost every military occupational specialty (MOS). Each trooper recognizes the honor and responsibility of representing both the First Infantry Division and the United States Army," said Army 1st Lt. Elizabeth O'Bryan, CGMCG's company executive officer.



A military working dog assigned to the 341st Training Squadron visits Joint Base San Antonio, June 26, 2024. The squadron provides training to military working dogs used in patrol, specialized missions and drug and explosive detection for the Defense Department and other government agencies. U.S. Air Force photo by Jonathan Cotto

U.S. calls on all parties in Middle East to de-escalate tensions

by Jim Garamone
DOD News

The U.S. government is monitoring the situation in the Middle East and calls on all parties to de-escalate regional tensions, said Deputy Pentagon Press Secretary Sabrina Singh Aug. 8.

The Defense Department has bolstered forces in the Middle East to improve U.S. force protection measures including deploying F-22 Raptors and moving the USS *Theodore Roosevelt* Carrier Strike Group into the area. Other ships are standing by to respond in the event of attacks from Iran or Iranian-backed groups in the region.

The steps were taken to "increase support for the defense of Israel, and to ensure the United States is prepared to respond to a various number of contingencies," Singh said. "The secretary and the department remain intently focused on de-escalating tensions in the region and pushing for a cease-fire as part of the hostage deal to end the war in Gaza."

Iran and Iranian-backed groups have threatened to attack Israel, but Singh did not comment on the imminence of any attacks. "We've, of course, seen

the public messaging that has come out — whether it be from Hezbollah or from Iran — and that's why the secretary made the decision that he did to bolster our force posture in the region," she said. "And of course, our commitment to the defense of Israel remains ironclad."

Singh also addressed the raid Ukraine launched into Russia saying the Ukrainians have every right to defend themselves against attacks that are coming across the border. The raid is consistent with U.S. restrictions on using systems provided by the United States, she said.

The Ukrainians are aware of the U.S. policy and are acting within those parameters. "From the very beginning we are supportive of Ukraine and their success on the battlefield, but as the dynamics have shifted on the battlefield, they've been able to actually push the Russians back further into Russian territory," Singh said.

The United States does not support long-range attacks into Russia but does support Ukrainian efforts to disrupt attacks into their sovereign territory, the deputy press secretary said.

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DoD announces launch of online housing feedback system

The Department of Defense announced Aug. 12 the launch of the DoD Housing Feedback System (DHFS), an initiative designed to enhance transparency and accountability in DoD privatized military housing.

The new system allows active-duty Service members and their authorized dependents to submit feedback on their current leased unit, ensuring that their voices are heard and their concerns are addressed in a timely manner.

The system opens an additional, high-visibility communication channel for active-duty service members living in privatized military housing and their authorized dependents to submit public feedback related to the condition of their current housing unit and receive a response from their privatized landlord.

The DHFS is intended to augment, not replace existing processes for submitting maintenance work order requests. Privatized military housing residents should continue to submit work order requests through their community's property manager or other regular channels to receive corrective action

for maintenance issues.

The launch of this initiative is part of the department's ongoing commitment to improving the quality of life for our Service members and their families.

"The Department of Defense has a moral obligation to ensure that the spaces where our Service members and their families live are healthy, functional, and resilient," said Deborah G. Rosenblum, acting deputy under secretary of defense for acquisition and sustainment.

This new feedback system is a critical step to ensuring transparent and timely responses to occupants' concerns and aligns with Secretary Austin's priority to Take Care of Our People. We are focused on putting our people's experiences at the very center of all the work we do."

The DHFS is now live and can be accessed at <https://www.dhfs.mil>. We encourage all eligible tenants to use this system to provide their valuable feedback and help us continue to enhance the quality of military housing.

The DHFS home screen includes options to access official OSD / Military Department

housing webpages that include web links where they can:

Submit a maintenance work order for repair directly with the landlord's property management office.

Initiate the dispute resolution process if unsatisfied with their work order experience.

Find a copy of the privatized housing Tenant Bill of Rights.

Locate contact information for the Military Housing Office and privatized landlord or their property manager.

Access the DoD Hotline website if there are concerns about retaliation for submitting feedback.

Directly supporting the Secretary of Defense's priority to take care of our people, the DoD provides approximately 250,000 homes for Service members and their families. The new feedback system will help improve installation conditions today and the quality standards Service members and their families deserve.

Earlier this year, the Department released its Resilient and Healthy Defense Communities (RHDC) Strategy, which will guide the Department's actions in the coming years to improve the built and natural environ-

ment on defense installations. Directly supporting the Secretary of Defense's priority to take care of our people, the strategy

focuses on improving the quality of life for Service members, their families, and the DoD civilian workforce.



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Austin orders additional Naval assets to Middle East amid rising tensions

by Matthew Olay, DOD News

Secretary of Defense Lloyd J. Austin III has ordered additional naval assets to the Middle East to reinforce the United States' commitment to Israel's defense amid escalating regional tensions, Pentagon Press Secretary Air Force Brig. Gen. Pat Ryder told the media during a briefing Aug. 12. Austin dispatched the San Diego-based USS *Abraham Lincoln* Carrier Strike Group - which is equipped with stealth F-35C Lightning II combat jets - as well as the ballistic missile submarine USS *Georgia* to the Central Command region, Ryder said. The order came following a phone call Sunday between Austin and Israeli Minister of Defense Yoav Gallant.



"I THINK THE POINT HERE IS THAT WE RECOGNIZE THE TENSIONS IN THE REGION. WE'RE DOING EVERYTHING WE CAN TO DETER AGGRESSION, DETER CONFLICT [AND] PREVENT THIS FROM BECOMING A WIDER WAR - WHILE AT THE SAME TIME ENSURING THAT WE HAVE THE CAPABILITIES IN THE REGION TO BE ABLE TO PROTECT OUR OWN FORCES [AND] ALSO DEFEND ISRAEL, SHOULD IT BE ATTACKED."

PRESS SECRETARY AIR FORCE BRIG. GEN. PAT RYDER

The USS *Abraham Lincoln* Carrier Strike Group and the Italian *Cavour* CSG sail in formation, Aug. 8. The two navies held the first-ever bilateral Multi-Large Deck Event in the Indo-Pacific. U.S. Navy photo by Petty Officer 1st Class Jerome D. Johnson

"[During the call, Austin] reiterated the United States' commitment to taking every possible step to defend Israel and [also] noted the strengthening of U.S. military force posture and capabilities throughout the Middle East in light of hostile regional tensions," Ryder said.

Ryder added that the additional naval assets will add to

the capabilities being provided by the USS *Theodore Roosevelt* Carrier Strike Group, which has already been operating in the region.

"These U.S. military posture adjustments are designed to improve U.S. force protection, to increase support for the defense of Israel and to ensure the United States is prepared to respond to

various contingencies," Ryder said.

When asked if DoD had any specific information regarding an imminent attack in the region, Ryder said he wouldn't speculate on such a topic.

"I think the point here," Ryder responded, "is that we recognize the tensions in the region. We're

doing everything we can to deter aggression, deter conflict [and] prevent this from becoming a wider war - while at the same time ensuring that we have the capabilities in the region to be able to protect our own forces [and] also defend Israel, should it be attacked."

During the Sunday phone call, Austin and Gallant also

discussed Israel's operations in Gaza, including the importance of mitigating harm to civilians, progressing toward a ceasefire, securing the release of hostages, and deterring aggression by other countries throughout the region, Ryder said.

Ryder also addressed an attack on U.S. and coalition service members by an uncrewed aerial system

in Syria this past Friday.

"Military officials are still assessing the damage, though they credited swift and effective preemptive measures in limiting the drones," Ryder said, adding that although nobody was seriously hurt in the attack, several U.S. and coalition personnel were treated for minor injuries, including smoke inhalation.

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Sailors, Marine awarded for saving Marine's life

by 2nd Lt. Brian Goss, 2d Marine Division

MARINE CORPS AIR GROUND COMBAT CENTER TWENTYNINE PALMS - One Marine and three Sailors were awarded Navy and Marine Corps Commendation Medals for their meritorious achievements on Aug. 11.

The Marine and Sailors acted swiftly when an incident occurred on a live-fire range during a training exercise last month. Their



A Marine and Sailors with 1st Battalion, 2d Marine Regiment, 2d Marine Division, stand-by to be awarded a Navy and Marine Corps Commendation Medal on Marine Corps Air-Ground Combat Center, Twentynine Palms on Aug. 11. Servicemembers were awarded for rendering aid to a Marine during a live fire exercise, ultimately saving his life. U.S. Marine Corps photo by Lance Cpl. Weston Lindstrom

actions directly aided in saving the life of a Marine while awaiting a helicopter evacuation to a nearby hospital. The Marine was treated and subsequently released to recover alongside his family. The Marine and his family video-called with the command during the award ceremony.

Maj. Gen. David L. Odom, commanding general of 2d Marine Division (MARDIV), awarded the service members during his visit to Marine Corps Air Ground Combat Center Twentynine Palms. Lt. Col. Ted Driscoll, CO of 1st Battalion, 2d Marine Regiment, 2d MARDIV, demonstrated his gratitude toward the awardees by saying,

“The immediate and responsive actions of our Marine and Sailors exemplify the professionalism and readiness that we value as a unit. Because of their swift actions, along with the additional support of other Marines, Sailors, and civilians from the battalion, Tactical Training and Exercise Control Group, and the Marine Corps Air Ground Combat Center, a Marine is still alive and on the road to recovery.”

The recipients are: Cpl. Cullen Potter of Dripping Springs, Texas, an anti-tank missileman and section leader with Bravo Co., 1st Battalion, 2d Marine Regiment, 2d MARDIV; Hospital Corpsman 3rd Class Carlos Calvillo of Banning, Calif., a field medical technician and company line corpsman with 1st Battalion, 2d Marine Regiment, 2d MARDIV; HM2 Jonathan Wegner of St. Louis, Missouri, a field medical technician with 1st Battalion, 2d Marine Regiment, 2d MARDIV; and HM1 Efrain Barrera of Coalinga, Calif., a field medical technician and battalion leading petty officer with 1st Battalion, 2d Marine Regiment, 2d MARDIV.

Coronado Scout troop visits Navy SERE School

Courtesy story, Center for Security Forces

The Scouts of America Coronado Troop 801 visited the Center for Security Forces Detachment North Island at NAS North Island Aug. 2. The visit was part of a larger Naval Air Force, Pacific Fleet tour for the scouts to earn their aviation merit badge.

According to *scouting.org*, the Boy Scouts of America, now known as Scouts of America, formed in 1910, aims to prepare young people to make ethical and moral choices throughout their lifetimes by instilling in them the values of the Scout Oath and Scout Law.

“It’s not only my job to teach survivor skills, but as a leader, I’m always trying to train my replacement to maintain the proud tradition of the Navy,” said Hospital Corpsman 1st Class Curtis Williams, a survival instructor at Detachment North Island. “What better way to do so than to interact with today’s youth and show them what the Navy has to offer.”

There are more than 135 merit badges for scouts to earn as they learn about topics ranging from sports to crafts, science and



The Boy Scouts of America Coronado Troop 801 participate in various survival exercises during a visit at Center for Security Forces Detachment North Island. The visit was part of a larger Naval Air Force, U.S. Pacific Fleet tour for the scouts to earn their aviation merit badge. Courtesy photo

trades, business, and more. Some of the requirements for scouts to earn the aviation merit badge include describing some kinds and uses of aircraft today, explaining the operation of piston, turboprop, and jet engines, picking a career opportunity in aviation and finding out the education, training, and experience required for that profession.

Part of a naval aviator’s training is to learn survival skills should their aircraft go down in a remote region or behind enemy lines in times of combat. During their visit, the scouts observed various survival skills demonstrations and participated in several exercises.

“I was most impressed by how all the scouts were very engaged and knowledgeable about different survival elements,” said Aviation Electrician’s Mate 1st Class Trevor Lamoreau, survival instructor at Detachment North Island. “That made for a very interactive visit, and instilling the pride and professionalism of the Navy and Marine Corps helps develop the younger generation.”

All 18 scouts earned their aviation merit badge, which brings them closer to exploring potential career paths in aviation or related fields.

Helicopter sea squadron welcomes new CO

by Petty Officer 1st Class Sara Eshleman

Helicopter Sea Combat Squadron 3 (HSC 3)

The “Merlins” of Helicopter Sea Combat Squadron (HSC) 3 welcomed a new commanding officer Aug. 8 aboard Naval Air Station North Island.

During the ceremony, presided over by Capt. William “Easy” Eastham, commodore, Helicopter Sea Combat Wing, Pacific, Cmdr. Ian “Zoo” Adams relieved Capt. Thomas “Smokey” Butts as the 47th commanding officer of HSC-3.

Butts led the Merlins beginning August 2023. As HSC-3’s 46th commanding officer, Butts managed a complex command encompassing multiple units, operating the MH-60S Seahawk helicopter and MQ-8C Fire Scout unmanned helicopter as the Pacific Fleet Replacement Squadron, including the CNO’s model manager and the Reserve Fleet Support Detachment. He exceeded CNAF readiness goals, sending 131 Fleet Replacement pilots and aircrewmembers in manned and unmanned aircraft to follow-on commands.

Butts directed the efforts of over 1,000 squadron personnel in the maintenance and operation of nearly 40 permanently assigned aircraft, and surpassed 17,722 cumulative Class A mishap-free flight hours. Butts is now slated for duty to Helicopter Sea Combat Wing, Pacific as deputy commodore.

Adams joins the Merlins after serving with the Office of Naval Operations (OPNAV) staff as a director of aviation requirements officer for the MQ-8C Fire Scout and the Future Vertical Lift Maritime Strike programs. He graduated from the Naval Academy in 2005, and earned his wings of gold in May 2007.

“As we stand at the forefront of defending our great nation, I am committed to upholding the highest standards of training and readiness,” said Adams. “Together, we will ensure that our pilots



Capt. Thomas Butts renders a salute to sideboys as he prepares to be relieved as the commanding officer of Helicopter Sea Combat Squadron (HSC) 3. U.S. Navy photo by MC1 Sara Eshleman

and aircrew are prepared to face any challenge with skill, courage, and unwavering resolve. I am immensely proud to serve alongside such a talented and dedicated team, and I am confident that together, we will continue to uphold the legacy that defines HSC-3. Thank you for your trust and support as we embark on this vital mission to operate safely, as a team, to deliver warfighting excellence!”

HSC-3 is the Navy’s West Coast MH-60S fleet replacement squadron.

Mt. Soledad National Veterans Memorial working on education program for K-12 students

The Mt. Soledad National Veterans Memorial Board of Trustees recently welcomed a new director of development.

A Navy veteran and native of Long Island, N.Y., Steve Castillo began and finished his military career in San Diego. He continued his career in the software and defense consulting industries, implementing enterprise resource planning (ERP) and supply chain solutions for several defense firms, NASA’s International Space Station, and the Navy’s Systems Commands.

Now retired, Castillo looks to enhance development and ex-

ecute the memorial’s mission.

As the memorial starts its newly established six-year strategic plan, one major, programmatic part of the plan is an education program working to bolster curriculum specifically focused on K-12 youth as they visit and tour the memorial.

Curriculum includes career path examples and life options and opportunities in Science, Technology, Engineering, Arts, and Mathematics (STEAM). In addition, the program includes an innovative combination of unique, mobile technologies. Mt. Soledad is advancing their mission and broadening their

impact across our entire community with a focus to support all K-12 youth throughout San Diego County, with specific emphasis on under-served communities.

Mt. Soledad National Veterans Memorial is uniquely positioned to articulate the history and legacies of our military veterans and some notable, national leaders through our beautiful monument. It is one of our nation’s most unique veterans memorials and the only one that honors veterans, both living and deceased.

For more details, visit <https://www.soledadmemorial.org>.

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PHOTO GALLERY



CORONADO (Aug. 3, 2024) San Diego NXPT Fitness Studio trainers climb a rope ladder of Naval Special Warfare Basic Training Command's obstacle course on the naval amphibious base here. The obstacle course is one of many evolutions that are a part of the first phase of SEAL training. U.S. Navy photo by MC1 M. Tramble

NAS NORTH ISLAND (Aug. 9, 2024) Sailors assigned to Naval Beach Group 1 return here after supporting the humanitarian aid mission in Gaza. The temporary pier, part of the joint logistics over-the-shore capability, enabled the maritime delivery of international humanitarian aid to the citizens of Gaza. U.S. Navy photo by MC1 Kelby Sanders



CAMP PENDLETON (Aug. 10, 2024) Marine Corps Maj. Peter Bose, the future operations officer assigned to the 15th Marine Expeditionary Unit, reunites with his family at a welcome home reception here. Elements of the 15th MEU were embarked aboard amphibious transport dock USS Somerset. U.S. Marine Corps photo by 1st Lt. Robert Nanna



NAS NORTH ISLAND (Aug. 9, 2024) Aviation Ordnancemen Mario Rodriguez, right, and Micah Gerhart transport sonar buoys on the flight deck of aircraft carrier Ronald Reagan while in port here. U.S. Navy photo by MC2 Eric Stanton



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A tale of two Disneys

This past Sunday wrapped up the busiest that I've ever been, covering consecutive multi-day events for you in "AutoMatters & More." This perfect storm began with a month or so covering the 2024 San Diego County Fair (see AutoMatters & More 847). I will share additional coverage of that wonderful County Fair in the weeks and months ahead, including a video that will culminate in a team's victory in the annual Firefighters Demolition Derby — for which I got lucky to be shooting from a vantage point directly behind the eventual winning team's cheering family members, friends and co-workers, high in the Del Mar Arena.

The next multi-day event that I covered was San Diego Comic-Con (see AutoMatters & More 848). As with my Fair coverage, I shot a lot of photos for that too.

Next up was Tiki Oasis — a celebration of all things tropical, with plenty of alcohol, live entertainment, informative panels, another great Charles Phoenix presentation — that one about Knott's Berry Farm), chilling in the resort's swimming pool and much, much more.

Finally, that brings us to this past weekend (Friday through Sunday), when my exercise in endurance wrapped up first at the Honda Center — a new venue for the annual Disney Legends event, and then unexpectedly a couple of hours later in what was nearly a life-ending crash for me, at about 10:30pm when my pristine 2021 Toyota RAV4 Prime XSE was side-swiped hard by a truck on the busy I-5 South freeway, just north of Oceanside.

The first D23 (until this year called D23 Expo) was held in 2009. It started out as a relatively low-key celebration of all things Disney. It became an event held every two years to celebrate Disney with its fans — myself included. D23 members got treated to free special events on the Disney campus and elsewhere. It was wonderful.

D23 was an instant hit. In subsequent years it grew bigger — both on terms of all that there was to see and do, and also in the physical size of the

events. I heard that this year's D23 was the biggest yet — but bigger in and of itself is not necessarily better.

Therein lies my the reason for my earlier reference to two Disneys: one for the majority of fans, and one for the benefit of Disney Corporate. Yes, there was plenty to see and do at this

AutoMatters™ & More by Jan Wagner



year's D23 celebration, but the size of the event came at the expense of some of those very same loyal fans who D23 was created to thank.

As with the elimination of a key aspect of the DAS program, which provided easier access to the most popular attractions at Disneyland for guests with physical disabilities (now only those with mental disabilities are covered), most of the most popular presentations and shopping opportunities at D23 required hard-to-get admission reservations — that after spending hundreds of dollars and waiting for hours in online cues before D23, just to buy admission placards. Furthermore, D23's efforts to make the events physically bigger involved moving its three major, end-of-the-day

events offsite, to the Honda Center. Thousands of seats in the massive arena were high above and far away from the main stage, with only one too-distant screen to show them what was on-stage. The result was a great, self-serving publicity event for the national audience of ABC's nightly TV newscast (Disney is ABC's parent company) and, in subsequent days, on Disney+, while thousands of fans who spent a lot of time, effort and money to attend were stuck in never-never land, serving as a background for the TV show. Audience members were not even allowed to bring cameras or backpacks into the venue. Afterwards, thousands of guests were stuck in long, slowly moving shuttle-bus lines to get back to the Anaheim Convention Center. That is not particularly fan-friendly.

Check back soon for coverage of D23. In the meantime, I'd like to give a quick shout-out and recommendation to Anaheim's "German Yum Truck" food truck (@GermanYumTruck) — one of many food trucks that were feeding hungry D23 attendees on the promenade, outside of the Anaheim Convention Center. Featuring "daily fresh grilled & thinly sliced rotisserie meats," their German-Mediterranean Grill's food offerings are visually mouth-watering and they taste delicious.

To explore a wide variety of content dating back to 2002, with the most photos and the latest text, visit "AutoMatters & More" at <https://automatters.net>. Search by title or topic in the Search Bar in the middle of the Home Page, or click on the blue "years" boxes and browse. Copyright © 2024 by Jan Wagner — AutoMatters & More #850

The Meat & Potatoes of Life



by
Lisa
Smith
Molinari

"Kids! Dinner!" I often bellowed shamelessly from the window of our fourth floor walk-up on Patch Barracks when our family was stationed in Germany. The Vermont Strasse playground adjacent to our building was typically crowded with military children of all ages at that time of day, but as long as I yelled loudly enough, our three children always came running.

Primarily, I use words to communicate information, give directions, ask questions, and explain things. As a busy military wife and mother of three, I've adopted a no nonsense approach involving direct and informal use of words, with plenty of colloquialisms thrown in.

In order to get my family to clean up after dinner, I might say, "Okay kids, everyone's gotta pitch in. This kitchen's not gonna clean itself, ya know." At bed time, I'd say, "C'mon kiddos, time to hit the hay! And don't dilly dally unless you wanna drive your poor mother cuckoo." And in the morning, "For Criminy's sake, you kids are slow as molasses!"

I thought I was being a good mother, but I recently discovered that some people in today's divisive, politically correct, oversensitive, everyone's-a-victim, cancel culture society of snowflakes, believe that by using the word "kids," I degraded my children.

War of words

"Children aren't baby goats!" they argue, offended that lazy, inarticulate reprobates like me compare children to dirty, braying farm animals.

As someone who raised goats when I was a kid (see what I did there), my children should feel fortunate that I compared them with such sweet, affectionate creatures. Trust me, locking horns with my billy goats, Popeye and Brutus, was easier than getting Hayden, Anna and Lilly to eat their broccoli.

Yet, the belief that the term "kids" is demeaning to children persists today. While it's true that the word's Norse origins prove a clear connection to goats, its use as a reference to human children dates back to 16th-Century England as a term of endearment similar to "lambs." Even Charles Dickens used both terms in *Oliver Twist*: "So you've got the kid," said Sikes, when they had all reached the room, closing the door as he spoke.

"Yes, here he is," replied Nancy.

"Did he come quiet?"

"Like a lamb," rejoined Nancy.

My casual language also got me into trouble on social media, when I inadvertently started a dumpster fire on Facebook by posting the following question in a military spouse forum: "Do you think military brats are more resilient than their civilian peers?"

"Your use of 'military brats' is offensive!" one milspouse immediately shot back, firing the opening salvo of a war of words that raged on for hours until the Facebook Page's

monitor shut off the comments. In the melee, I was thrown summarily under the bus by one faction of military spouses, who characterized me as a careless "older" military spouse oblivious to contemporary perceptions about archaic and offensive language. Other milspouses and actual military brats came to my defense, commenting that they took pride in the term "military brat" because of the honor and sacrifice it represents.

When the digital dust settled, I researched the history of the term "military brats" and found that the Facebook fracas was much ado about nothing. Research reported by the U.S. Department of Defense indicates that the term "military brat" has two possible origins, neither of which impart any negative meaning.

In the British Army, the term "barrack rat" was used to describe children of soldiers in the eighteenth century, and it is believed that the phrase may have been shortened to "brat" sometime thereafter. Also, children of British Army soldiers posted to British colonies were referred to as British Regiment Attached Travelers, or B.R.A.T.s.

Although no definitive proof exists of the origins of "military brat," there is no evidence of any pejorative meaning. In fact, when "Army brat" appeared in a 1942 edition of *The War Dictionary* of slang terms, it was defined as a "term of endearment," just like the word "kids." With so many real conflicts in our world today, it seems silly to wage wars of words over terms of endearment. With only good intentions, I'm proud to say, my kids are military brats.

Veterans News

Disability income for veterans will no longer disqualify them from rental assistance

by Linda F. Hersey
Stars and Stripes

WASHINGTON - Veterans whose monthly disability checks from the Department of Veterans Affairs disqualified them from receiving federal housing subsidies based on income restrictions will become eligible for the rental assistance under a rule change announced Aug. 8.

Changes to the Veteran Affairs Supportive Housing program — jointly run by the VA and the Department of Housing and Urban Development — will provide the rental vouchers to homeless veterans previously denied the subsidy because their monthly disability checks exceeded income limits, according to the VA.

"For a very small percentage of homeless veterans, the amount of VA service-connected benefits received due to the severity of their disabilities results in the veteran being over the low-income limit," Terrence Hayes, the VA press secretary, said Thursday.

A veteran with a 100 percent disability rating who has a spouse and child as dependents receives approximately \$49,000 in disability compensation annually, according to the VA.

Under the rule change, the

disability payments will not be counted against veterans applying for "permanent supportive housing" based on income restrictions through the program, known as HUD-VASH.

To qualify for the rental assistance, annual household income cannot exceed caps determined by HUD that vary based on family size and region of the country.

Eligibility restrictions for veterans will be set at 80 percent of area median income, rather than the current 50 percent of area median income, HUD said.

"The use of this higher initial income eligibility threshold is currently optional, but HUD is now making this increase mandatory," according to the agency.

For example, 80 percent of the area median income for Los Angeles is \$77,700 for a one-person household in 2024, while it is \$46,800 in Jackson, Miss.

In addition, HUD will send \$20 million to 245 public housing agencies to help disabled veterans with security deposits on apartments, recruit more landlords to participate in the voucher program and provide mediation services for tenant-landlord disputes.

There are approximately 84,000 veterans assisted by HUD-VASH and another 1,700 veterans with vouchers are in search of rental housing, according to HUD.

The vouchers can be used for apartments on the private market, as well as public housing for low-income tenants, HUD said.

A trial is underway this week in the U.S. District Court in the Central District of California over the VA's pace in developing low-income housing for disabled veterans on a 388-acre campus in west Los Angeles.

The new policy also comes on the heels of a federal court ruling in California that the VA discriminated against homeless veterans by disqualifying them for subsidized housing based on disability income. Veterans with more severe disabilities receive higher benefits.

Attorneys representing homeless veterans said Judge David Carter's ruling in the case led to the rule change.

"It took a lawsuit from unhoused veterans with disabilities and a ruling by a federal judge declaring HUD's policy unlawful and discriminatory to get the Department of Housing

and Urban Development to announce a major policy change that will alter the way it counts veterans disability payments when assessing eligibility for affordable housing," said Mark Rosenbaum, an attorney with Public Counsel, a nonprofit law firm representing the homeless veterans.

By counting disability payments as income, HUD and the VA had prevented the most disabled veterans with the greatest need from qualifying for low-income housing, according

to Public Counsel.

However, a veteran's total income — including monthly VA disability compensation — will be considered when a tenant's monthly rent payments are determined based on a sliding-fee scale, according to the VA.

Under the voucher assistance program, a tenant pays at least 30 percent of his or her adjusted family income for an apartment, with HUD covering the difference.

Veterans who qualify for the HUD-VASH program are given a minimum of four months, or 120 days, to find an apartment after being accepted into the program.

The "permanent supportive housing" that disabled veterans qualify for in the program refers to the monthly rental assistance plus case management services that connect them with other benefits, including health care and help with basic expenses, including groceries and utilities.

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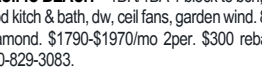
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8/16

OTAY MESA – New studio, no pets, no smoking, Indry. Desirable neighborhood, transportation closed \$1350/mo. 619-808-1068.

THRIFT STORE



NEW STORE NOW OPEN IN OCEANSIDE
40,000 clothing items & 10,000 miscellaneous items on our floor daily!

1527-A Mission Ave., Oceanside
Just east of I-5
(760) 286-8880
Open 7 days a week 9am-7pm
Sales support veterans & their families

Visit our military museums

The Veterans Museum at Balboa Park. The Veterans Museum and Memorial Center is a museum located in historic Balboa Park of San Diego, California. Founded in 1989, it is dedicated to create, maintain, and operate an institution to honor and perpetuate the memories of all men and women who have served in the Armed Forces of the United States of America. Active duty military, Museum Member, Children under 12: Free Veterans/Seniors: \$4 • Adults: \$5 • Student ID: \$2 2115 Park Blvd, San Diego (Balboa Park) • (619) 239-2300 <http://www.veteranmuseum.org/> Hours: Call for current hours (619) 239-2300

MCRD Command Museum & Historical Society. Museum focusing on Marine Corps history from the 19th century to today is also a research library. <https://www.mcrdmuseum.org/> Free admission • The Pass and ID Center may issue day passes to visitors who wish to visit the museum and do not possess military ID-call (619) 524-4200 for information on base access. 1600 Hochmuth Ave, San Diego, 92140 • (619) 524-4426 Hours: Mon 8am-3pm, Tue-Fri 8-4; Family day 8-5:45; Sat 10:30-5, • Closed Sunday

Marine Corps Mechanized Museum Camp Pendleton. Managed under the auspices of Camp Pendleton's Museum Division Office, the collection of over 50 vehicles ranges from World War I to the first Gulf War. It includes Patton tanks, armored wheeled and tracked vehicles, trucks, jeeps and amphibious vehicles. When coming aboard Camp Pendleton, please ensure that you have a valid photo ID for every vehicle occupant along with current registration and proof of insurance. <https://www.themech.org/> 24194 Vandegrift Blvd, Oceanside, CA 92058. (760) 725-5758 Mon-Thur 8am-4pm, Fri 8am-1pm, Closed Saturday & Sunday

USS Midway Museum. The USS Midway Museum is a maritime museum located in downtown San Diego at Navy Pier. The museum consists of the aircraft carrier Midway. The ship houses an extensive collection of aircraft, many of which were built in So Cal. FREE-Children 5 & under, Active Duty military including reservists (w/valid ID). Adult \$34 (ages 13+). Youth \$24 (ages 4-12). Veterans (w/ID) \$24*Must show ID at entrance. Open daily 10-5, last admission 4pm. <https://www.midway.org/>

The Ranch House Complex at Camp Pendleton. Listed as the Santa Margarita Ranch House Nat'l Historic Site and as a California State Historical Landmark. Docent-led tours are available by appointment; masks required. Please email your request to: MCBCAMPEN_history@usmc.mil or phone (760)725-5758 The Camp Pendleton Historical Society is a 501(c)3 organization in support of the base's History and Museum's programs. Go to: www.camppendletonhistoricalsociety.org/ for information. Hours: Open daily 10am-5pm • Last admission at 4pm

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You're invited to Aug. 17 VFW car show fundraiser in Oceanside

VFW Post 10577 is hosting their 1st Annual Car Show fund raiser to help needy veterans on Saturday, August 17 at the Elks Lodge, 444 Country Club Lane, Oceanside. Highlights include Oceanside Low Rider Police Car, Carlsbad '54 Olds Police Cruiser & Fire Trucks. Car Setup 9-11am, Car show 11am-3pm. Register online or pay at the gate. For more information please visit vfwpost10577.com

AMVETS opens thrift store in Oceanside

AMVETS store is now open for business in Oceanside at 1527-A Mission Ave, just east of I-5. It is our soft launch, and we are planning a Grand Opening event in September. Come in and shop and donate every day of the week from 9am to 7pm! We offer 40,000 clothing items with another 10,000 miscellaneous items on our floor daily! We are a non-profit organization, with all of our bottom line revenue going to support veterans and veteran families!

MOVIES AT THE BASES

MOVIE SCHEDULES ARE SUBJECT TO CHANGE SO PLEASE CHECK THE WEB SITE DAY-OF TO MAKE SURE THE TITLE AND TIME ARE STILL CORRECT...

- <https://sandiego.navylifefsw.com/> select movies at dropdown menu on left
- <https://miramar.usmc-mccs.org/dining-entertainment/movies>
- <https://pendleton.usmc-mccs.org/dining-entertainment/theater>

NBSD and Lowry Theater Policy

- Outside food and beverage are NOT permitted: Sales from the snack bar support the movie program.
- These Theaters are cashless facilities. Debit and credit cards accepted only.
- Premium Offerings**
- Audiovisual assistive equipment available to customers at the front counter.
- Handicap seats and child booster seats are available.



Movie Rating System

- G – General audiences ALL ages admitted.
- PG – Parental guidance suggested some material may not be suitable for children.
- PG-13 – Parents strongly cautioned some material may be inappropriate for children under 13.
- R – Restricted under 17 requires accompanying parent or adult guardian.

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Health & Fitness

Mayo Clinic Minute: Weaning off popular weight-loss medications

by Sonya Goins

Many people have lost unwanted pounds by using popular injectable weight-loss medications such as Ozempic, Wegovy and Zepbound. These drugs contain semaglutide, liraglutide or tirzepatide, which curb appetite and increase insulin sensitivity. Some studies show that you can lose up to 15 percent of your body weight. But what if you want to wean off weight-loss medications?

Dr. Meera Shah, a Mayo Clinic endocrinologist, says that if you want to lose weight permanently, you need to stay consistently active and eat a nutritious diet.

You step on the scale and the numbers are moving in the right direction after taking one of the popular injectable weight-loss drugs. But now you want to stop the medication, so what do you do? How long can you stay on

these drugs?

“We just haven’t had people on this class of medicines for long enough to know what happens in five years, even three years, and when might be the right time to withdraw people off these medicines,” says Dr. Shah.

Some studies show people regain weight after ditching diet drugs.

“If you stopped medication, say within six months of being on it, there’s a very high chance for weight regain,” explains Dr. Shah.

This could have something to do with an increase in appetite once you stop taking weight-loss medications.

“What the medicine is doing is it’s actually changing those appetite signals, but when you don’t have that medicine on board, then your body goes back to its default state,” says Dr. Shah.

Talk with your healthcare team before stopping these types of weight-loss drugs. It’s also a good idea to eat a balanced diet and stay active.



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Your Local USO Wants You!

Volunteers are our greatest asset and the backbone of the USO. Whether helping a Sailor or Marine with a connecting flight, distributing a Care Package, serving snacks with a smile, providing local information, or “welcoming home” ships and troops from deployment, volunteers are vital to the success of the USO’s mission.

While the duties of a volunteer may vary, the goal is always the same – to improve the quality of life of service members, boost their morale, and serve as the link between service members and the American people.

Ready to apply to be a USO San Diego volunteer?

Visit www.volunteers.uso.org.

- On the right side see “Interested in volunteering?”
- Click red “Register Here” button
- Navigate to your area
- Finally, select the USO San Diego center nearest to you!

Positions may be available around San Diego county at:

- Neil Ash Airport Center**
- Camp Pendleton USO Center**
- San Diego MEPS Center**
- Special Events Outreach**



The U.S. Navy’s 77th Medical Service Corps (MSC) birthday was celebrated at NMCS D with a cake cutting ceremony, 2 Aug. Cmdr. Derek Hoffman, NMCS D’s interim Director For Administration, read letters to the MSC from Rear Adm. Darin Via, Surgeon General of the Navy, Rear Adm. Guido Valdes, Commander, Naval Medical Forces Pacific, Director, Defense Health Network Pacific Rim and Chief of the Medical Corps; and, Rear Adm. Matthew Case, Director, Medical Service Corps.



NMRTC Camp Pendleton paused to celebrate the 77th Birthday of the Navy Medical Service Corps. The birthday celebration included remarks by NMRTC Commander Capt. Jenny Burkett, reading of congratulatory letters from the Corps Chiefs by MSC officers, and concluded with a celebratory cake cutting. Happy 77th Birthday to the Medical Service Corps!!



ARMED SERVICES YMCA CAMP PENDLETON
STRENGTHENING OUR MILITARY FAMILY™

WHO WE ARE
The mission of the Armed Services YMCA Camp Pendleton is to enhance the lives of military members and their families in spirit, mind, and body through programs relevant to unique challenges of military life. For the past 81 years, our goal has been to strengthen military families who work or reside on Camp Pendleton.

OUR CORE PROGRAMS

<p>FISHER CHILDREN’S CENTER Offers accessible, accredited, quality and affordable childcare for young children to help prepare them for future success.</p>	<p>OPERATION LITTLE LEARNERS An interactive parent and child education program that offers parents and their preschoolers an opportunity to learn and grow.</p>	<p>OPERATION HERO A no-cost after school program designed to help military kids who may be struggling with change get back on track at home and in school.</p>
<p>CAMP HERO Encourages healthy living and provides outdoor activities and social bonding opportunities for military children.</p>	<p>OPERATION KID COMFORT Custom, hand-made quilts to help children cope with the separation of a parent’s deployment.</p>	<p>SERVICE EVENTS Support military families through dances, giveaways, and community events.</p>
<p>HOLIDAY SUPPORT Toy giveaways and financial assistance for active duty service members and their families during the holidays.</p>	<p>SOI RECREATION CENTER Open on the weekends, this recreation space provides a place for School of Infantry students to relax and recharge.</p>	<p>FOOD DISTRIBUTION & FINANCIAL SUPPORT Assistance with food, diapers, gas, and other necessities through monthly distributions, a food pantry, and emergency commissary and gas cards.</p>

STRENGTHENING OUR MILITARY FAMILY | <https://camppendleton.asymca.org>

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- CHILD CUSTODY AND VISITATION
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- ASSET AND PROPERTY DIVISION

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IRRRL Features

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- No Income Review
- No Appraisal
- No Minimum FICO
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APR as low as
5.500%

Term
30 Year Fixed

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THE
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TEAM



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