



www.armingheroes.org

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American Hero, PTSD Sufferer Gets Help from ARM Industry

Decorated Hero with Two Decades of Military Service Had Been a Victim of a Down Real Estate Market

Stephen “Corey” Davis came to ARming Heroes (www.armingheroes.org) for help late in 2010 in response to the organization’s call for applicants for its **No Debts for Vets** grant-making program. During a distinguished military career dating to 1990, which included combat operations in Iraq as a part of Operations Desert Shield, Desert Storm, and Iraqi Freedom, he had relocated a few years ago from California, near Camp Pendleton, to North Carolina in order to follow orders to report to for duty at Camp Lejeune. To do this, he and Mrs. Davis were forced to sell their home in California in a down real estate market, and could only do this by bringing tens of thousands of dollars to the settlement table. This left the family deep in debt and reliant upon credit cards to pay for living expenses.

Corey, as his friends and family call him, has been decorated more than once for his service to his country. In 2004, he was cited by his commanding officer in particular for “heroic and meritorious achievement” in Iraq, where his “unquestionable dedication to duty, initiative, and superior technical skill lead to the accomplishment of over 40 combat missions, including 18 direct action raids, and dealt a significant blow to the massive Iraqi insurgency.”

After two decades of service to his country, in 2010 Corey was found to suffer from service-connected post-traumatic stress disorder (PTSD) and classified as more than 50% disabled. This came at a time when the Davis family was facing mounting credit card bills and other financial pressures. So, realizing he needed help, he searched online for ways to get it, and he found ARming Heroes and applied for a grant.

His timing could not have been better. The organization had, just a week earlier, concluded its **First Annual Veterans Day Charity Fundraising Drive** (“the Drive”). As a result of the drive, the credit and collection industry raised more than \$11,000 in only a ten-week period starting on September 11th and concluding on Veterans Day, November 11th.

While ARming Heroes received dozens of applications, the organization reports that Corey’s was among the easiest to approve for a grant, which he received in the form of a direct payment to his credit card company during the holiday season.

After he received the grant, Corey took the time to thank those who had helped him so much in his time of need. In a letter to ARMING Heroes, he stated:

“Our hope is that the people and organizations that donated money so ARMING Heroes could do this know that their donation really helped us out of a hole. We are so grateful to them and to you for your generosity ... It certainly has taken a great amount of stress off of us ... Please thank your donors for us and let them know how much we appreciate their help.”



Stephen “Corey” Davis (Second from Left)

About ARMING Heroes

ARMING Heroes was founded and began operating in March, 2009. The organization’s mission is to serve the needs of U.S. military veterans, including their spouse and children. ARMING Heroes fills a charitable niche by linking people identified with employment, credit, and financial counseling needs with the accounts receivable management industry, an industry uniquely poised to help in these areas. Persons interested in volunteering their time and others interested in applying for benefits or pledging other forms of support are encouraged to contact the organization at www.armingheroes.org.



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