



DEPARTMENT OF VETERANS AFFAIRS
Veterans Benefits Administration
Washington, DC 20420

Response to Public Comment for VA-2026-VACO-0001-0128

Submitter Information

Name: Anonymous Anonymous

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Comment Received:

Dear VA – “Your job is to regulate and ensure the property right benefits are properly protected for the veteran and their widows. Not make your job easier through unsupervised mortgage lenders. Issuing 40 year VA loan modifications, without consideration of the other 9 steps, to take place, in foreclosure avoidance. You already allow lenders like Wells Fargo issue payments for the purchase of a house without pest and dry rot forms that are required for VA loans. You are paying \$700 fee to Non supervised Lenders using VALERI. While only paying \$100 for a far more beneficial repayment plan, or using the 2025 Va loan partial payment law. You are allowing lenders to Dual track VA loans in violation of Banking laws in place since the 2009 mortgage crisis. You are providing VA funding for loans not to keep. Veterans in their homes but to non institutional investors. You are providing VA funding for loans not to keep. Veterans in their homes, but to non institutional investors.

The VA management and this rule are a detriment to national security. When you get in a car accident and become a paraplegic, you get a financial settlement lump sum payment. Which you could invest in US Treasuries. And earn more in interest than the VA Mr. Gade Phd. Thinks veterans are being hurt by transfer payments. I agree in that, any Veteran who is is reated at 100% P&T. Should be issued \$1,000,000 us treasuries.

Treating veterans like a welfare recipients opioid addicts, and someone to be pitied for there service and sacrifice in not inducive to the national security. Who would want choose a job where the insurance benefits are paid out over the life time of your shortened life.

VA Loans should be a benefit where the VA acts as a tireless advocate and regulator ensuring that Veterans benefits are protected. You regulators, just want the job to be easier for you no matter how many veterans lose there homes. Please enforce the rules. And hire more VA loan supervisors. Who have the authority to purchase the loan from the unsupervised lender trying to steal the property. You Sirs, are stealing the Valor from the people who have served. Don't think me for my service just do your jobs please."

VA RESPONSE: The Department of Veterans Affairs (VA) has reviewed the comment regarding unsupervised lenders, fees, loan servicing practices, including repayment, loan modification, and loss mitigation activities, within the VA Loan Guaranty program.

VA notes that the information collection associated with OMB Control Number 2900-0252 is limited to supporting the evaluation and oversight of lenders applying for authority to close loans on an automatic basis. The information collected is used to assess unsupervised lender qualifications and ensure compliance with related VA requirements.

The information collected is limited to lender application, approval, and oversight activities and does not govern ongoing lender participation, loan servicing practices, or program policy decisions. The comment references servicing-related activities, including repayment, loan modification, loss mitigation, and foreclosure processes, which are governed by separate statutory and regulatory authorities and are not established or modified through this information collection. VA will continue to ensure that the information collected is necessary to support appropriate oversight, is used consistent with program requirements, and minimizes burden on respondents.

VA appreciates your feedback. Your comment has been noted and will be included in our official record of public comments during the 30-day notice.

V/r,
Loan Guaranty Service