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Submitter Information

Name: Anonymous Anonymous

General Comment

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.

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 rated at 100% P&T. Should be issued \$1,000,000 us treasuries.

Treating veterans like welfare recipients opioid addicts, and someone to be pitied for there service and sacrifice is 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 thank me for my service just do your jobs please.