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(Prof. Lela Steuber)

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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 78 pages. Original publisher: Washington: U. S. G. P. O., 2008. LC Number: KF27 . V432 2008a OCLC Number: (OCoLC)297232420 Subject: Veterans -- Loans -- United States. Excerpt: . . . 11 ple who take out loans that Freddie Mac invested in, veterans as well as nonveterans. And, therefore, we make available to them all the loss mitigation efforts that I described in my testimony. My understanding is that the VA does similar types of loss miti-gation, foreclosure prevention type efforts. So I think both the VA themselves, as well as Freddie Mac and Fannie Mae, are taking similar actions with veterans as they are with other borrowers in the products that we invest in and guarantee. Whether those same activities are occurring for veterans who are part of subprime or private label mortgage securities, I do not know for sure. Mr. M N. Thank you. C ERNEY One more question. How helpful do you think it would be to help families transition to more affordable housing or to get them out of their expensive homes Mr. B. How helpful would it be ISENIUS C ERNEY Mr. M N. Yes. Mr. B. I think it would be tremendously helpful. ISENIUS Mr. M N. That is basically the goal C ERNEY ISENIUS Mr. B. Right. When we look at the underlying homes and the incomes of the borrowers who are facing some of these fore-closure situations, there is no way they have the income with al-most any amount of modification to be able to afford the house that they are currently in. Mr. M N. So we might look at that in terms of veterans C ERNEY as a part of our Committee. Thank you, Madam Chairwoman. Ms....

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