VA records indicate that the mortgage on the property became past due as of June 1, 2022, which led to the initiation and completion of the foreclosure process on September 9, 2025. The property was conveyed to VA and assigned to VA's property management contractor, Vendor Resource Management (VRM), on October 16, 2025.

As the foreclosure process has been completed and the property conveyed to VA, restoration of the prior loan terms is no longer possible. Additionally, as the loan was not satisfied prior to foreclosur[redacted] is not entitled to any equity in the property.

VRM administers a relocation assistance progra[redacted]Veterans during the moveout process. As part of the program, VRM offere[redacted] $3,500 to voluntarily vacate the property, a[redacted] avoid court costs and involuntary possession proceedings. To dat[redacted] has not signed the agreement. Without an executed agreement and voluntary moveout by the agreed upon date, possession actions will proceed. As of the date of this letter, a court hearing has not been scheduled.

[redacted]

Sincerely,

Patrick J. Zondervan
Executive Director
Loan Guaranty Service