

VA Home Loans are provided by private lenders, such as banks and mortgage companies. VA guarantees a portion of the loan, enabling the lender to provide you with more favorable terms. These lenders then sell the loans to servicers, or service the loans within their own companies.

VA provides guidance and policies to servicers so they can provide solutions to borrowers having difficulties in retaining their property or avoid foreclosure. VA also provides guidance with current loans if issues arise with servicers.

If you are a borrower and want to contact the [VA Loan Guaranty Office](#) regarding any aspect of your mortgage, please call 1-877-827-3702, with hours of operation from 8am to 6pm, EST. Please visit the [trouble making payments web page](#) if you have financial trouble or some other circumstance regarding your VA home loan.