

Department of Veterans  
Affairs  
Atlanta Regional Loan  
Center

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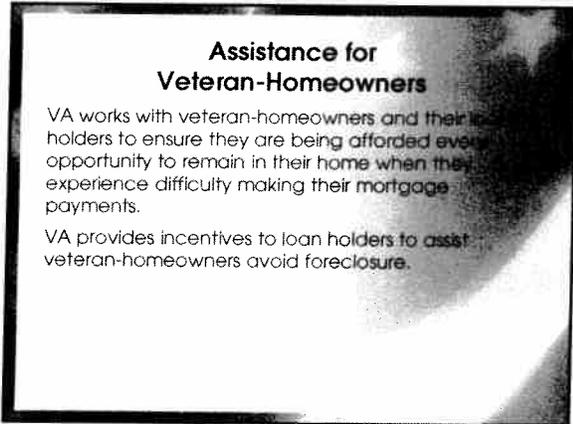
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**Assistance for  
Veteran-Homeowners**

VA works with veteran-homeowners and their loan holders to ensure they are being afforded every opportunity to remain in their home when they experience difficulty making their mortgage payments.

VA provides incentives to loan holders to assist veteran-homeowners avoid foreclosure.

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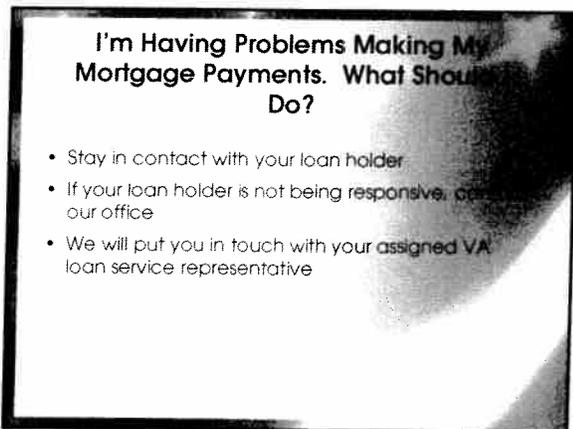
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**I'm Having Problems Making My  
Mortgage Payments. What Should  
I Do?**

- Stay in contact with your loan holder
- If your loan holder is not being responsive, contact our office
- We will put you in touch with your assigned VA loan service representative

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**Home Retention Options**

- Repayment Plan
- Special Forbearance Plan
- Loan Modification

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**Options for Homeowners Not Wanting To Retain The Home**

- Compromise Sale (short sale)
- Deed-in-Lieu of Foreclosure

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**Contact Information**

VA Atlanta Regional Loan Center  
888-768-2132

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