



LGY News & Views



VA Regional Office, St. Petersburg, FL
REGIONAL LOAN CENTER
(RLC)

- ☼ Loan Guaranty Officer-
Donny Flores
- ☼ Asst Loan Guaranty Officer-
Kathy Bernheim
- ☼ Valuation Officer-
Michael Andrews
- ☼ Asst Valuation Officers-
Frances Marston (C&V)
Monica Collins (SAH)
- ☼ Loan Production Officer-
Sharon Glanton-Davis
- ☼ Asst Loan Production Officer-
Steve Roberts
- ☼ Loan Administration Officer-
John Acosta
- ☼ Servicing Officers-
Mike Barthel
Dan Ennis
- ☼ Newsletter Editor-
Gary Marston
- ☼ RLC Newsletter Committee-
Jon Alcott Vilmaris Ellie
Theresa Hadi Marisol Labrie
Mary Yale

☼ *St. Petersburg Regional Loan Center* ☼ *Loan Guaranty Division* ☼

VA Holds Informative Lender Training Event

by Mary Yale

The St. Petersburg RLC held it's first Lender Training Extravaganza June 16-17, 2008, at the Bay Pines VA Medical Center Auditorium. Forty-six lenders attended this informative two day event.

It was an exciting time for us as we introduced many recent improvements made to VA processes. In fact, the entire home loan process from start to finish has been streamlined,

and those in attendance were very impressed.

Topics presented by VA subject matter experts included VALERI (VA Loan Electronic Reporting Interface) for mortgage servicers, Specially Adapted Housing, appraisals, accessing VIP (VA Portal) for information, Certificates of Eligibility and Loan Production subjects with emphasis on underwriting and closing loans.

See **EXTRAVAGANZA**, page 2

LGY Outreach Program



Kelly Bennett, Loan Specialist, and John Acosta, Loan Administration Officer, participated in the HUD sponsored "Homeownership Opportunities and Foreclosure Prevention Expo" held at the Plaza Theatre in Orlando, FL, on Saturday, February 23, 2008. Approximately 500 attendees were served. Kelly and John provided information to veterans on buying a home, specially adapted housing and foreclosure avoidance.



Congresswoman Kathy Castor Holds Foreclosure Avoidance Workshop

by John Acosta

Congresswoman Kathy Castor hosted a Foreclosure Avoidance Workshop in Tampa, FL on Saturday, July 12, 2008. The purpose of the workshop was to provide immediate assistance to families facing foreclosure or who were concerned about their current housing and financial situation. John Acosta, Loan Administration Officer, represented the Regional Loan Center. Representatives from FHA, Freddie Mac, numerous mortgage lenders and several non-profit counseling agencies provided assistance and information on various programs available to homeowners. ▪

VA Now Offers Counseling for Veterans with Non-VA Loans

by Theresa Hadi

Many veterans are finding it difficult to make their monthly mortgage payments. Historically, the VA has assisted veterans with their VA loans to help them avoid foreclosure. Now, though, the VA is extending this service to assist veterans with non-VA or conventional loans. The current VA foreclosure avoidance program offers free comprehensive mortgage and financial counseling to our nation's veterans. Under this program, veterans can explore the many options to avoid foreclosure that were formerly available only to those with VA loans. To find out what option is best for you, call our toll-free loan assistance line at 1-877-827-3702. You can also find more information on our website- www.homeloans.va.gov ▪

VA and HUD Have HOPE (Housing Opportunities Project for Excellence) in Mind

John Acosta, Loan Administration Officer, recently represented VA in a HUD Sustainable Communities Forum and a celebration of the 40th anniversary of the passing of the Fair Housing Act that was held at the Parrot Jungle Island Treetop in Miami, FL. Topics discussed during the Forum were strategies to preserve homeownership, predatory lending practices and loss mitigation options available to homeowners. Miami-Dade Mayor, Carlos Alvarez was one of the keynote speakers. ▪

Be sure to visit us on the web...

www.vba.va.gov/ro/south/spete/rlc/index.htm
St. Petersburg Regional Loan Center

www.homeloans.va.gov/
VA Central Office Loan Guaranty Service



Joel Mikulicz
Speeds

... into retirement





UNITED STATES DEPARTMENT OF VETERANS AFFAIRS

"To care for him who shall have borne the battle, and for his widow and his orphan..." (Abraham Lincoln)

Dept of Veterans Affairs
St Petersburg Regional Office
Loan Guaranty Division

phone: 1-(888) 611-5916
email: fl/homeloan@va.gov

☀ *St. Petersburg Regional Loan Center* ☀ *Loan Guaranty Division* ☀

The St. Petersburg Regional Loan Center (RLC) has responsibility for all Loan Guaranty activities in Alabama, Florida, Mississippi, Puerto Rico, and the U.S. Virgin Islands. This center assists veterans with the purchase or refinance of a home using his or her eligibility, provides assistance to veteran homeowners having difficulty with their VA mortgage, and lists properties for possible sale by the VA through Ocwen (<http://www.ocwen.com/>).

VA OUTREACH VISIT TO CHOCTAW TRIBAL COUNCIL

by John Acosta

Donny Flores (Loan Guaranty Officer), Sharon Glanton-Davis (Loan Production Officer), and John Acosta

(Loan Administration Officer) recently visited the Mississippi Band of Choctaw Indians to provide the tribe with a presentation on the Loan Guaranty Native American Direct Loan Program (NADL). The Mississippi Band of Choctaw Indians is the only federally recognized American Indian Tribe in Mississippi. The Choctaw Tribe's constitution was ratified in April, 1945 and revised in 1975. Economic impact studies conducted in 2002 revealed that the Choctaw tribe's economic impact on the State of Mississippi exceeded 1.2 billion in that year alone. ■



Loan Production Officer Sharon Glanton-Davis Receives Award



Sharon Glanton-Davis received top honors in May from the Combined Federal Campaign leadership for a job well done during this year's CFC fund-raising campaign.

VA LAOs Attend USFN Conference

by John Acosta

Our own Loan Administration Officer (LAO) John Acosta represented the Regional Loan Center at the USFN (America's Mortgage Banking Attorneys) seminar in Jacksonville, FL, this March. He was joined by Mike Everett, the LAO for the Atlanta RLC, Rita Falcioni, the LAO for the Cleveland RLC, and Tanya Brennan from VA Central Office. John and the other VA representatives served as panelists together with officials from Freddie Mac, Fannie Mae and HUD. Over 300 servicers, attorneys, and brokers attended the seminar. Issues discussed at the seminar included bankruptcies, evictions, second liens and foreclosure concerns. During the conference, John, along with the other VA representatives, had an opportunity to provide the audience with information on our new system, VALERI (VA Loan Electronic Reporting Interface). ■

RLC Representative Attends MBA Conference in San Juan, Puerto Rico

"Ladies and Gentlemen, Joel Mikulicz has left the building"

Joel Mikulicz retired last month following a 35 year career with the federal government. He was a supervisor in the Loan Administration Section in Loan Guaranty. He and his wife Maria are planning to move to Puerto Rico. ■



Some guys just can't be kept at a desk. In his very active role, serving the St Petersburg RLC's Outreach efforts, John Acosta represented the Regional Loan Center at the MBA (Mortgage Bankers Association) Conference in San Juan, Puerto Rico. Representatives from GNMA, FNMA, FHLMC and MGIC also participated in the conference. ■

EXTRAVAGANZA (continued from page 1.)

There was a great deal of information provided and a very favorable response was received. Many lenders left the Extravaganza excited about VA and ready to tackle that next VA loan applicant with enthusiasm.

Our next Extravaganza is planned for February 9-10, 2009. Many interesting topics will be offered. We will provide updated information and training. Participants will have the option to participate in the topic that most meets their needs.

Please plan on joining us at our next Extravaganza. The Super Bowl will be over so there will be plenty of space, so come and enjoy our wonderful beaches.

Be sure to mark your calendar and join us at the next Extravaganza, February 9-10, 2009!

Please check future Newsletters for more information. ■