

119TH CONGRESS
1ST SESSION

S. 138

To require each enterprise to include on the Uniform Residential Loan Application a disclaimer to increase awareness of the direct and guaranteed home loan programs of the Department of Veterans Affairs, and for other purposes.

IN THE SENATE OF THE UNITED STATES

JANUARY 16, 2025

Mr. SHEEHY (for himself, Mr. VAN HOLLEN, Mr. CRUZ, Mr. WARNOCK, Mr. BUDD, Mr. WHITEHOUSE, Mr. BOOZMAN, Mr. SANDERS, Mr. CRAMER, Mr. WELCH, Mr. SCHMITT, Mr. KENNEDY, Mr. TILLIS, Mr. MORENO, Ms. ROSEN, and Ms. KLOBUCHAR) introduced the following bill; which was read twice and referred to the Committee on Banking, Housing, and Urban Affairs

A BILL

To require each enterprise to include on the Uniform Residential Loan Application a disclaimer to increase awareness of the direct and guaranteed home loan programs of the Department of Veterans Affairs, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “VA Home Loan Aware-
5 ness Act of 2025”.

1 **SEC. 2. MILITARY SERVICE QUESTION.**

2 (a) IN GENERAL.—Subpart A of part 2 of the Fed-
3 eral Housing Enterprises Financial Safety and Soundness
4 Act of 1992 (12 U.S.C. 4541 et seq.) is amended by add-
5 ing at the end the following:

6 **“SEC. 1329. UNIFORM RESIDENTIAL LOAN APPLICATION.**

7 “Not later than 6 months after the date of enactment
8 of this section, the Director shall, by regulation or order,
9 require each enterprise to include a disclaimer below the
10 military service question on the form known as the Uni-
11 form Residential Loan Application stating, ‘If yes, you
12 may qualify for a VA Home Loan. Consult your lender
13 regarding eligibility.’”

14 (b) GAO STUDY.—Not later than 18 months after
15 the date of enactment of this Act, the Comptroller General
16 of the United States shall conduct a study and submit to
17 Congress a report on whether not less than 80 percent
18 of lenders using the Uniform Residential Loan Application
19 have included on that form the disclaimer required under
20 section 1329 of the Federal Housing Enterprises Finan-
21 cial Safety and Soundness Act of 1992, as added by sub-
22 section (a).

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