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VETERANS POST

Avoiding foreclosure

Veterans who are in danger of losing their homes to foreclosure have just been given protection with the VA Home Loan Program Reform Act. Just passed, the act offers help just as the previous program, Veterans Affairs Servicing Purchase (VASP), expires.

The old VASP program helped veterans by purchasing their VA home loans and changing them to incorporate more manageable repayment terms. This typically meant stretching the repayment period out to 40 years and lowering the interest rate.

The new Partial Claim Program will involve the VA taking out a lien (a claim) on the home and paying off part of the overdue mortgage, thus canceling the foreclosure and bringing the loan current. The veteran doesn't have to pay back that money until either the home is refinanced or it's sold. In other words, the past due amount will be put at the end of the loan with no interest. The program will run for five years and any help given cannot exceed 25-30% of the unpaid principal, depending on when that default occurred. Victims of a declared disaster (and unable to make payments because of that) can qualify for assistance.

That's good stuff. Not needing to pay the money back immediately, and not having it rolled into what they currently pay, will give veterans the breathing room they need to reduce their financial outgo over the long term - and keep their homes.

If you're a veteran in a bad situation (and have missed three mortgage payments) that could end with the foreclosure on your home, there are steps you can take now: Call ei-

ther the VA regional office nearest you, or the VA home loan guaranty department (877-827-3702) or your lender to see if you qualify under the new Partial Claims Program. If you're struggling right now and

have fallen behind in making your mortgage payment, don't delay in finding out if you qualify for help. You won't be alone; they're expecting to assist 70,000 veterans to keep their homes.

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LIVE ONLINE
PUTNAM COUNTY, ILLINOIS LAND AUCTION
MONDAY, SEPTEMBER 15, 2025 AT 10:00 AM CT



33.075 SURVEYED ACRES • 1 TRACT

Land is located on the north edge of Mark, IL or 7 miles southwest of Peru, IL and is further described as being located in Section 5, T32N-R1W, Granville Township, Putnam County, Illinois.

Currently planted to alfalfa but ready for residential or commercial development. Suitable for row crops or transition to organic production.

BGS INVESTMENTS LLC
 Representing Attorney: John S. Duncan
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 Auction Manager: Kevin Haas (309) 264-7767

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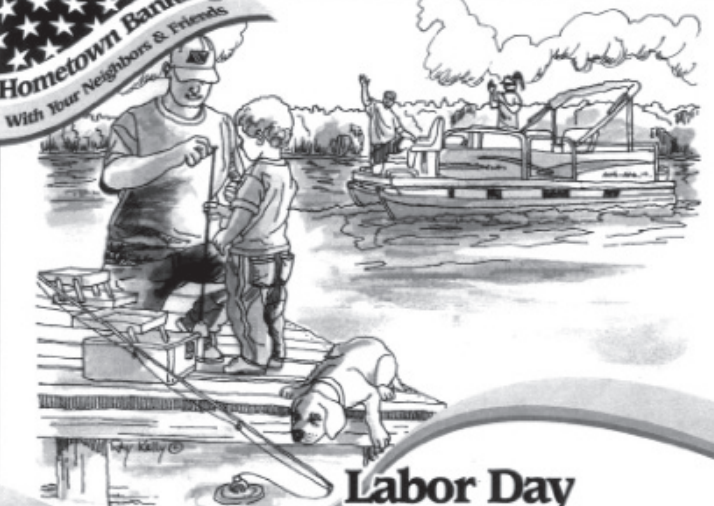


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Labor Day

In 1894, President Grover Cleveland signed a bill making Labor Day a national holiday. Labor Day was created to honor the achievements of America's workers.

We want to take this opportunity to salute the hard working citizens of our community. You help make the United States the best nation on earth in which to live and work. Have a safe and relaxing Labor Day weekend.

The bank will be closed on Labor Day, Monday, September 1st

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