

Welcome

Welcome to the 17th VA Lenders Conference! As always, this remains my favorite event of the year, when we get to directly interact with the people who help us deliver VA's version of the American dream to Veterans across the nation. Your efforts resulted in over 631,000 new VA loans last year – the most loans in our Program's 72-year history. We want to help you help our Veterans access their housing benefits even more efficiently in the years to come, and have designed this year's Lenders Conference with that in mind. This is your conference! Please engage with the more than 35 VA leaders who are here, and share your insights into how together we can shape the future of Loan Guaranty.

Thank you for your support, and enjoy your conference!

Michael J. Frueh
Director, Loan Guaranty Service



Michael James Frueh is the Director of the Loan Guaranty Service at the U.S. Department of Veterans Affairs (VA). He directs the national loan program responsible for helping veterans obtain mortgages to purchase homes, adapt homes to accommodate certain service-connected disabilities, retain their homes if they experience financial difficulties, as well as the program that sells REO properties acquired through this process. Michael has more than 23 years of experience in the mortgage industry, especially in the area of secondary markets. He previously worked in the structured finance group at PricewaterhouseCoopers as well as at Bankers Trust's asset securitization group. He owned a mortgage bank based in North Carolina. Michael has a BS in Mathematics from Pepperdine University (emphasis in Computer Science and pre-Medicine), and an MBA in Business Administration (Finance and Economics) from the George Washington University.