

119TH CONGRESS  
1ST SESSION

**S.** \_\_\_\_\_

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.

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IN THE SENATE OF THE UNITED STATES

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Mr. SHEEHY introduced the following bill; which was read twice and referred to the Committee on \_\_\_\_\_

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**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).