



Department of Veterans Affairs Veterans Benefits Administration Loan Guaranty Service

John E. Bell III

**Executive Director, Loan Guaranty Service (LGY)
Veterans Benefits Administration**



John E. Bell III began serving as Executive Director, Loan Guaranty Service, on June 21, 2022. He is responsible for delivering VA Home Loan Benefits to his fellow Veterans. Mr. Bell has extensive mortgage industry experience having served in leadership roles with nationwide lenders for over 20 years before starting his career with VA in 2010.

Mr. Bell's top priorities are ensuring that VA home loan benefits are the product of choice for Veterans and that Loan Guaranty is the VA program of choice for his 1,000 talented staff located nationwide.

Mr. Bell is focused on delivering the highest level of customer experience for Veterans and stakeholders. Modernization of Loan Guaranty systems is improving the end user experience as well as data integrity. Mr. Bell leverages his industry experience to ensure that loan closing timeframes for VA-guaranteed loans are competitive with industry. Under Mr. Bell's tenure the program has excelled, increasing VA's market share from 1% to 12%.

As Deputy Director, Mr. Bell was instrumental in VA Loan Guaranty Service's fast response during the COVID-19 pandemic ensuring that home loan benefits continued to be delivered to Veterans without delay. As Assistant Director, Loan Policy & Valuation, Mr. Bell initiated Loan Guaranty's transformation to better align with the fast-paced mortgage industry. Mr. Bell improved customer experience by automating Certificate of Eligibility (COE) functionality and implementing a nationwide phone system with subject matter experts answering calls in less than 60 seconds, advocating for Veterans when it matters most.

Mr. Bell began his career in mortgage finance while attending Lambuth University in Jackson, TN.

Mr. Bell served in the US Navy during Operation Restore Hope and the Gulf War.

CAREER CHRONOLOGY:

2022 – Present	Executive Director, Loan Guaranty Service
2017 - 2022	Deputy Director, Loan Guaranty Service
2011 - 2017	Assistant Director for Loan Policy and Valuation, Loan Guaranty Service
2010 - 2011	Realty Specialist, Loan Guaranty Service