

REPUBLICANS

MIKE BOST, ILLINOIS, CHAIRMAN  
AUMUA AMATA COLEMAN RADEWAGEN, AMERICAN SAMOA  
JACK BERGMAN, MICHIGAN  
NANCY MACE, SOUTH CAROLINA  
MARIANNETTE MILLER-MEEKS, IOWA  
GREGORY F. MURPHY, NORTH CAROLINA  
DERRICK VAN ORDEN, WISCONSIN  
MORGAN LUTTRELL, TEXAS  
JUAN CISCOMANI, ARIZONA  
KEITH SELF, TEXAS  
JEN KIGGANS, VIRGINIA  
ABE HAMADEH, ARIZONA  
KIMBERLYN KING-HINDS, NORTHERN MARIANA ISLANDS  
TOM BARRETT, MICHIGAN

JON CLARK  
STAFF DIRECTOR

DEMOCRATS

MARK TAKANO, CALIFORNIA, RANKING MEMBER  
JULIA BROWNLEY, CALIFORNIA  
CHRIS PAPPAS, NEW HAMPSHIRE  
SHEILA CHERFILUS-McCORMICK, FLORIDA  
MORGAN MCGARVEY, KENTUCKY  
DELIA RAMIREZ, ILLINOIS  
NIKKI BUDZINSKI, ILLINOIS  
TIMOTHY M. KENNEDY, NEW YORK  
MAXINE DEXTER, OREGON  
HERB CONAWAY, NEW JERSEY  
KELLY MORRISON, MINNESOTA

MATT REEL  
DEMOCRATIC STAFF DIRECTOR

**U.S. House of Representatives**

COMMITTEE ON VETERANS' AFFAIRS

ONE HUNDRED NINETEENTH CONGRESS

364 CANNON HOUSE OFFICE BUILDING

WASHINGTON, DC 20515

<http://veterans.house.gov>

WITNESS LIST

**119<sup>th</sup> Congress**  
**U.S. House of Representatives**  
**Committee on Veterans' Affairs**  
**Subcommittee on Economic Opportunity**

***“Kitchen Table Issues: Lowering Costs for Veteran Families Through the VA Home Loan Program”***

**Thursday, March 26, 2026, at 3:00 p.m.**  
**360 Cannon House Office Building**

**Panel I**

**Mr. Patrick Zondervan**  
Executive Director, Loan Guaranty Service  
Veterans Benefits Administration  
U.S. Department of Veterans Affairs

*Accompanied by*

**Mr. Terry Rouch**  
Assistant Director for Loan Policy and Valuation, Loan Guaranty Service  
Veterans Benefits Administration  
U.S. Department of Veterans Affairs

**Panel II**

**Mr. Owen Lee**  
Co-Owner & Chief Executive Officer  
Success Mortgage Partners  
2026 MBA Chair Elect  
Mortgage Bankers Association

\*\*\*

**Mr. Kurt Thompson**  
Owner & Broker  
RE/MAX  
Executive Committee Member  
National Association of Realtors

\*\*\*

**Ms. Alys Cohen**  
Director of Federal Housing Advocacy  
National Consumer Law Center

###