

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

*“Sink or Swim? A Deep Dive into the Current State of VA’s Home Loan Program in a Competitive Market”*

**Thursday, February 15, 2024, at 1:30 pm**  
**360 Cannon House Office Building**

**Panel 1**

**Mr. John E. Bell**  
Executive Director, Loan Guaranty Service  
Veterans Benefits Administration

**Panel 2**

**Mr. Edward J. DeMarco**  
President  
Housing Policy Council

**Mr. Mark Jones**  
Chairman  
Mortgage Bankers Association

**Mr. Steve Sharpe**  
Senior Attorney  
National Consumer Law Center