

For Immediate Release

Be alert for phone solicitors this season!

Recently, the Veterans Service Office of Cumberland County received a call from an individual stating that she had received several calls from 931-202-8986 identifying themselves as Veteran Affairs in Crossville. The individual stated that the people on the other end of the line seem to know some personal information about her and her parents. This number is not affiliated with the Veterans Service Office of Cumberland County in Crossville. During an initial phone call to the number the man at the number said he was in Chattanooga and working for a company from Florida.

We then made another phone call to the above number. A representative named Marie answered. I found that those working the number are an information gathering firm. They appear to be gathering leads for what they call the "VA Delegates". They are seeking name and veteran status, basic lead qualification, prior to forwarding the information on to the "VA Delegates". Their verification of phone number through caller ID is the lead in to asking if they can "confirm" other data for the VA Delegates. They have nothing in their "system" to confirm against. They make you think they are confirming by their use of the word in their script. Rest assured **they are logging and passing on all the information you give them.**

The representative, who did not give the name of the company she was working for, said that they were there to help with Veterans Administration home enhancement and debt reduction programs authorized or contracted by the VA. **I am not aware of any programs where the VA lends directly, or hires another company to lend directly on the VA auspices.**

The official VA Home Loan Guarantee Program is available to most veterans for use in purchasing or refinancing an owner-occupied home using up to 100% of the home's value. There are many restrictions on this program. The VA *only* provides a guarantee to pay 25% of the loan value to the lender should the borrower default. This is the only program that even comes close to what the evasive call center representative talked about.

This type of call is at best a nuisance to our citizens and veterans. At worst this company is looking for information from gullible or naive individuals to pass on to what in my opinion would likely be unscrupulous lenders or building contractors. My advice is when it comes to your money do business locally with banks, lenders and businesses you trust.

Bill Ward
Cumberland County Veterans Service Officer