

**STATE OF NORTH DAKOTA  
DEPARTMENT OF VETERANS AFFAIRS  
DEPARTMENT POLICIES**

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**SUBJECT:** Veterans Aid Loan - Delinquent Loans

**RESCINDED:**


**POLICY NO:**  
260

**DISTRIBUTION:** Department Personnel  
Veteran Service Officers

**EFFECTIVE:**  
ACOVA Mtg  
3/2019

**PAGE NO:**  
1 of 1

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1. NDDVA shall contact loan recipient after a missed payment by one of the following,
  - a. Telephone
  - b. Email
  - c. Mail
  - d. In person (office visit)
2. All contacts and attempts to contact recipient must be documented in the recipient's loan file.
3. A loan will be considered "Delinquent" after ninety (90) consecutive days of non-payment
4. The priority of delinquent loans shall be to collect the principal owed
5. Commissioner may; 
  - a. Renegotiate and adjust terms of loan
  - b. Waive fees
  - c. Waive interest
  - d. Lower monthly payment - Temporarily or for life of loan
6. Applicants who have outstanding delinquent Veterans Aid Loans are eligible for the Grant Program.

 = Required by Law