



BILLING CODE 8320-01

DEPARTMENT OF VETERANS AFFAIRS

[OMB Control No. 2900-0875]

Agency Information Collection Activity: VA-Guaranteed Home Loan Cash-out Refinance Loan Comparison Disclosure

AGENCY: Veterans Benefits Administration, Department of Veterans Affairs.

ACTION: Notice.

SUMMARY: Veterans Benefits Administration, Department of Veterans Affairs (VA), is announcing an opportunity for public comment on the proposed collection of certain information by the agency. Under the Paperwork Reduction Act (PRA) of 1995, Federal agencies are required to publish notice in the *Federal Register* concerning each proposed collection of information, including each proposed extension of a currently approved collection, and allow 60 days for public comment in response to the notice.

DATES: Written comments and recommendations on the proposed collection of information should be received on or before **[INSERT DATE 60 DAYS AFTER DATE OF PUBLICATION IN THE *FEDERAL REGISTER*]**.

ADDRESSES: Comments must be submitted through www.regulations.gov

FOR FURTHER INFORMATION CONTACT:

Program-Specific information: Kendra McCleave, 202-461-9760, Kendra.Mccleave@va.gov.

VA PRA information: Dorothy Glasgow, 202-461-1084, VAPRA@va.gov

SUPPLEMENTARY INFORMATION: Under the PRA of 1995, Federal agencies must obtain approval from the Office of Management and Budget (OMB) for each collection of information they conduct or sponsor. This request for comment is being made pursuant to Section 3506(c)(2)(A) of the PRA.

With respect to the following collection of information, VBA invites comments on:

(1) whether the proposed collection of information is necessary for the proper performance of VBA's functions, including whether the information will have practical utility; (2) the accuracy of VBA's estimate of the burden of the proposed collection of information; (3) ways to enhance the quality, utility, and clarity of the information to be collected; and (4) ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or the use of other forms of information technology.

Title: VA-Guaranteed Home Loan Cash-out Refinance Loan Comparison Disclosure.

OMB Control Number: 2900-0875. <https://www.reginfo.gov/public/do/PRASearch>
(Once at this link, you can enter the OMB Control Number to find the historical versions of this Information Collection).

Type of Review: Revision of a currently approved collection.

Abstract: All-VA guaranteed cash-out refinancing loans must comply with 38 U.S.C 3709 and 38 CFR 36.4306. All refinancing loan applications taken on or after the effective date that do not meet the following requirements may be subject to indemnification or the removal of the guaranty. Failure to provide initial disclosures to the Veteran within 3 business days from the initial application date and at closing may result in indemnification of the loan up to 5 years. There are

three categories of refinance loans; Interest Rate Reduction Refinancing Loans (IRRRL), TYPE I Cash-Out Refinance, and TYPE II Cash-Out Refinance. For this renewal, the burden decreased due to the removal of the training information collections and a decrease in the VA Cash-Out Refinancing Loan volume, which reduced the number of participating respondents from 480,000 to 146,000 and, in turn, lowered the total annual burden hours.

Affected Public: Individuals and households.

Estimated Annual Burden: 12,167 hours.

Estimated Average Burden Per Respondent: 5 minutes.

Frequency of Response: Two-Times per loan.

Estimated Number of Respondents: 146,000 annually

(Authority: 44 U.S.C. 3501 et seq.)

Shunda Willis,

Alternate, VA PRA Clearance Officer,

Office of Enterprise and Integration/Data Governance Analytics,

Department of Veterans Affairs.

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