



[OMB Control No. 2900-0875]

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

AGENCY: Veterans Benefits Administration, Department of Veterans Affairs.

ACTION: Notice.

SUMMARY: In compliance with the Paperwork Reduction Act (PRA) of 1995, this notice announces that the Veterans Benefits Administration, Department of Veterans Affairs, will submit the collection of information abstracted below to the Office of Management and Budget (OMB) for review and comment. The PRA submission describes the nature of the information collection and its expected cost and burden and it includes the actual data collection instrument.

DATES: Comments and recommendations for the proposed information collection should be sent by [insert date 30 days after date of publication in the FEDERAL REGISTER].

ADDRESSES: To submit comments and recommendations for the proposed information collection, please type the following link into your browser:

www.reginfo.gov/public/do/PRAMain, select “Currently under Review - Open for Public Comments”, then search the list for the information collection by Title or “OMB Control No. 2900–XXXX.”

FOR FURTHER INFORMATION CONTACT: Dorothy Glasgow, 202-461-1084, VAPRA@va.gov.

SUPPLEMENTARY INFORMATION:

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

OMB Control Number: 2900-0875 <https://www.reginfo.gov/public/do/PRASearch>

Type of Review: Reinstatement with change of a previously 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.

An agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a currently valid OMB control number. The *Federal Register* Notice with a 60-day comment period soliciting comments on this collection of information was published at 91 FR 9336, February 12, 2026.

Affected Public: Individuals or 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.

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

Lanea Haynes,

Alternate, VA PRA Clearance Officer,

Office of Information Technology, Data Governance Analytics,

Department of Veterans Affairs.

[FR Doc. 2026-09049 Filed: 5/6/2026 8:45 am; Publication Date: 5/7/2026]