

**DEPARTMENT OF VETERANS
AFFAIRS**

[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:** Written comments and recommendations for the proposed information collection should be sent within 30 days of publication of this notice to www.reginfo.gov/public/do/PRAMain. Find this particular

information collection by selecting “Currently under 30-day Review—Open for Public Comments” or by using the search function. Refer to “OMB Control No. 2900–0875.”

FOR FURTHER INFORMATION CONTACT:Maribel Aponte, Office of Enterprise and Integration, Data Governance Analytics (008), 810 Vermont Ave. NW, Washington, DC 20006, (202) 266–4688 or email maribel.aponte@va.gov. Please refer to “OMB Control No. 2900–0875” in any correspondence.**SUPPLEMENTARY INFORMATION:***Authority:*

Public Law 115–174; 38 CFR 36.4306.

Title: VA-Guaranteed Home Loan Cash-out Refinance Loan Comparison Disclosure.*OMB Control Number:* 2900–0875.*Type of Review:* Extension of a currently approved collection.**Abstract:** All—VA guaranteed cash-out refinancing loans must comply with the Act and AQ42. 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 refinancing loans; Interest Rate Reduction Refinancing Loans (IRRRL), TYPE I Cash-Out Refinance, and TYPE II Cash-Out Refinance.

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 87 FR 206 on October 26, 2022, pages 64860 and 64861.*Affected Public:* Individuals or Households.*Estimated Annual Burden:* 40,000*Estimated Average Burden per Respondent:* 5 minutes.*Frequency of Response:* On occasion.*Estimated Number of Respondents:* 480,000.

By direction of the Secretary.

Maribel Aponte,*VA PRA Clearance Officer, Office of Enterprise and Integration, Data Governance Analytics, Department of Veterans Affairs.*

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