

**SUPPORTING STATEMENT
STATEMENT OF PURCHASE OR OWNER ASSUMING SELLER'S LOAN
OMB 2900-0111
VA FORM 26-6382**

Summary of Changes from the Previously Approved Collection

- There are no changes.

A. Justification

1. Explain the circumstances that make the collection of information necessary. Identify legal or administrative requirements that necessitate the collection of information.

This form is completed by purchasers who are assuming Veterans' guaranteed, insured, and direct home loans. The data furnished on the form is essential to determining the release of liability and substitution of entitlement in accordance with 38 U.S.C. 3713(a) (release of liability) and 3702(b)(2) (substitution of entitlement). The majority of releases of liability cases are now processed by servicers, rather than the Department of Veterans Affairs (VA). However, although not required, some servicers do use this form. Additionally, VA may use it in the limited number of cases where our staff does the processing.

2. Indicate how, by whom, and for what purposes the information is to be used; indicate actual use the agency has made of the information received from current collection.

The information collected on VA Form 26-6382 is essential for VA to make determinations for release of liability as well as for credit underwriting determinations for substitution of entitlement cases as required in 38 U.S.C. 3710(b)(2) and (3).

3. Describe whether, and to what extent, the collection of information involves the use of automated, electronic, mechanical, or other technological collection techniques or other forms of information technology, e.g. permitting electronic submission of responses, and the basis for the decision for adopting this means of collection. Also describe any consideration of using information technology to reduce burden.

VA Form 26-6382 is available on the VA website in a fillable electronic format. An electronic submission system is not cost effective to the government at this time. The majority of form usage is done by lenders, and cases processed by VA are done on a very limited basis. Lenders may submit the form to VA through secure fax or email.

4. Describe efforts to identify duplication. Show specifically why any similar information already available cannot be used or modified for use for the purposes described in Item 2 above.

Program reviews were conducted to identify potential areas of duplication; however, none were found to exist. There is no known Department or agency which maintains the necessary information, nor is it available from other sources within our Department.

5. If the collection of information impacts small businesses or other small entities, describe any methods used to minimize burden.

Small organizations are generally not involved.

6. Describe the consequences to Federal program or policy activities if the collection is not conducted or is conducted less frequently as well as any technical or legal obstacles to reducing burden.

The information collected on this form is completed by purchasers who are assuming Veteran's guaranteed, insured, and direct home loans. The data furnished on this form is essential to determinations for release of liability and substitution of entitlement in accordance with 38 U.S.C. 3713(a) (release of liability) and 3702(b)(2) (substitution of entitlement). The collection is generally conducted only once.

7. Explain any special circumstances that would cause an information collection to be conducted more often than quarterly or require respondents to prepare written responses to a collection of information in fewer than 30 days after receipt of it; submit more than an original and two copies of any document; retain records, other than health, medical, government contract, grant-in-aid, or tax records for more than three years; in connection with a statistical survey that is not designed to produce valid and reliable results that can be generalized to the universe of study and require the use of a statistical data classification that has not been reviewed and approved by OMB.

There are no special circumstances that require the collection to be conducted in a manner inconsistent with the guidelines in 5 C.F.R. 1320.6.

8. If applicable, provide a copy and identify the date and page number of publications in the Federal Register of the sponsor's notice, required by 5 C.F.R. 1320.8(d), soliciting comments on the information collection prior to submission to OMB. Summarize public comments received in response to that notice and describe actions taken by the sponsor in responses to these comments. Specifically address comments received on cost and hour burden.

The Department notice was published in the Federal Register on March 17, 2023, Volume 88, No 52, pages 16523. No comments were received.

9. Explain any decision to provide any payment or gift to respondents, other than remuneration of contractors or grantees.

Decisions to provide any payment or gift to respondents does not apply.

10. Describe any assurance of privacy, to the extent permitted by law, provided to respondents and the basis for the assurance in statute, regulation, or agency policy.

VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 38, Code of Federal Regulations 1.576 for routine uses identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicants Records – VA, and published in the Federal Register.

11. Provide additional justification for any questions of a sensitive nature (Information that, with a reasonable degree of medical certainty, is likely to have a serious adverse effect on an individual's mental or physical health if revealed to him or her), such as sexual behavior and attitudes, religious beliefs, and other matters that are commonly considered private; include specific uses to be made of the information, the explanation to be given to persons from whom the information is requested, and any steps to be taken to obtain their consent.

No questions of a sensitive nature are contained on the form.

12. Estimate of the hour burden of the collection:

Estimate of Information Collection Burden

- a. Number of respondents is estimated at 1,000 per year.
- b. Frequency of response is generally one-time.
- c. Annual burden is 250 hours.
- d. The estimated burden of 15 minutes per transaction has been determined by lenders to be an average time spent to report the information requested and no wide variance is likely.
- e. The respondent population for VA Form 26-6382 is composed of Veterans or lenders/appraisers on behalf of Veterans. VBA cannot make further assumptions about the population of respondents because of the variability of factors such as the educational background and wage potential of respondents. Therefore, VBA used general wage data to estimate the respondents' costs associated with completing the information collection.

The Bureau of Labor Statistics (BLS) gathers information on full-time wage and salary workers. According to the latest available BLS data, the median weekly earnings of full-time wage and salary workers are \$1,618.40. Assuming a forty (40) hour work week, the mean hourly wage

is \$40.46 based on the BLS wage code – “13-2072 Loan Officers. This information was taken from the following website:

(<https://www.bls.gov/oes/current/oes132072.htm>, May 2022).

Legally, respondents may not pay a person or business for assistance in completing the information collection and a person or business may not accept payment for assisting a respondent in completing the information collection. Therefore, there are no expected overhead costs for completing the information collection. VBA estimates the total cost to respondents is \$10,115 (250 hours x \$40.46 per hour).

13. Provide an estimate of the total annual cost burden to respondents or recordkeepers resulting from the collection of information. (Do not include the cost of any hour burden shown in Items 12 and 14).

This submission does not involve any recordkeeping costs.

14. Provide estimates of annual cost to the Federal Government. Also, provide a description of the method used to estimate cost, which should include quantification of hours, operation expenses (such as equipment, overhead, printing, and support staff), and any other expense that would not have been incurred without this collection of information. Agencies also may aggregate cost estimates from Items 12, 13, and 14 in a single table.

There are no printing costs. VA Form 26-6382 can be downloaded from the VA website and filled out (fillable form).

Estimated Costs to the Federal Government are accessible through this link: https://www.opm.gov/policy-data-oversight/pay-leave/salaries-wages/salary-tables/pdf/2023/RUS_h.pdf

Grade	Step	Burden Time (min)	Fraction of Hour	Hourly Rate	Cost Per Response	Total Responses	Total
11	6	15	0.25	\$38.63	\$9.65	1,000	\$ 9,657.50
Overhead at 100% Salary							\$ 9,657.50
12	6	9	0.15	\$46.30	\$6.95	500	\$ 3,472.50
Overhead at 100% Salary							\$ 3,472.50
13	6	5	0.083	\$55.06	\$4.58	250	\$ 1,142.50
Overhead at 100% Salary							\$ 1,142.50
Processing / Analyzing Costs							\$ 14,272.50
Printing and Production Cost							\$ 0.00
Total Cost to Government							\$ 14,272.50

15. Explain the reason for any burden hour changes since the last submission.

There is no change in burden hours or respondent time.

- 16. For collections of information whose results will be published, outline plans for tabulation and publication. Address any complex analytical techniques that will be used. Provide the time schedule for the entire project, including beginning and ending dates of the collection of information, completion of report, publication dates, and other actions.**

Information collection is not for tabulation or publication use.

- 17. If seeking approval to not display the expiration date for OMB approval of the information collection, explain the reasons that display would be inappropriate.**

We are not seeking approval to omit the expiration date for OMB approval.

- 18. Explain each exception to the certification statement identified in Item 19, "Certification for Paperwork Reduction Act Submissions," of OMB 83-I.**

This information collection fully complies with all the requirements of 5 CFR 1 320.8(b)(3).

B. COLLECTION OF INFORMATION EMPLOYING STATISTICAL METHODS

The Veterans Benefits Administration does not collect information employing statistical methods.