

**SUPPORTING STATEMENT
FINANCIAL STATEMENT
OMB 2900-0047
VA FORM 26-6807**

Summary of Changes from the Previously Approved Collection

- The changes in burden and respondent estimates increased due to more accurate accounting of information conducted by VA Loan Technicians via telephone, which were previously underreported. The number of participating Veterans increased from 29 to 1,200.
- There were no changes made to the VA Form 26-6807 collection instrument.
- 1 public comment was received during the public comment period.

A. Justification

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

VA Form 26-6807 is used for a variety of purposes in the VA home loan program when determinations of obligors' creditworthiness are required, under VA regulation 38 C.F.R. 36.4320.

The major use of the form is to determine a borrower's financial condition in connection with efforts to reinstate a seriously defaulted, guaranteed, insured, or portfolio loan. VA Loan Technicians mail this form out when reviewing borrowers for a VA Refund (also referred to as a VA Purchase) pursuant to 38 CFR 36.4320 (Authority: 38 U.S.C. 3703(c) and 3732(e)) and when completing other supplemental servicing activities, such as making recommendations for loss mitigation options during the Adequacy of Servicing oversight review, under VA regulation 38 C.F.R. 36.4317.

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 form information is collected by phone or e-mail by a VA Loan Technician from respondents (veteran-obligors and prospective assumers). Fax or mail may also be used as alternative submission methods, as needed. Information provided by respondents is entered electronically by VA Loan Technicians into the VA Loan Electronic Reporting Interface (VALERI) system. Without this information, data on income and credit, employment, assets, etc., would have to be individually developed in interview situations and would involve a lengthy process more burdensome to the respondent than the completion of the present form.

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 26-6807 is available on the One VA forms website at <http://www.va.gov/vaforms>. The respondent may save this form and submit a copy of it via e-mail to the VA Loan Technician that requested the information. VA Loan Technicians also collect the information outlined in VA Form 26-6807 over the phone, to alleviate the need for Veterans to return the form by mail. Fax or mail may also be used as alternative submission methods, as needed. A Loan Technician populates the information directly into the VALERI application.

The amount of forms submitted annually does not justify the cost of creating and maintaining a system. Therefore, this form cannot be submitted electronically.

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.

The information is not contained in any other VA records. The form solicits financial information about prospective assumers and obligors, and such information is not available elsewhere. Loss mitigation review also dictates we collect up-to-date information for review, as the Veteran-obligor financial status may change over the years due to changes in employment or expenses.

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

The collection of information does not involve small businesses or entities.

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 is collected by VA technician during a telephone interview or through email correspondence and is provided directly by the respondents (veteran-obligors and prospective assumers) to evaluate eligibility for loss mitigation options. Fax may also be used as alternative submission methods, as needed. The data collected are used to assess feasibility and affordability. If the collection is not conducted or is conducted less frequently, VA would be unable to make timely and appropriate loss mitigations determinations, which could increase the risk of loan default and financial hardship for veteran-obligors. While the collection generally occurs once, it may be repeated over the life of the loan if the Veteran-obligor falls back into default.

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 is no special circumstance requiring collection in a manner inconsistent with 5 CFR 1320.6 guidelines.

8. If applicable, provide a copy and identify the date and page number of publication in the Federal Register of the sponsor's notice, required by 5 CFR 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.

A 60-Day Federal Register Notice (FRN) for the collection published on February 23, 2026. The 60-Day FRN citation is 91 FRN 8579.

1 public comment was received during the public comment period.

It seems that the government is doing everything to HARM veterans and the regular people. This is totally insane! Put forth more effort into stopping Congress from profiting from the President's seesaw method with the stock market. They're getting wealthy from constantly making investments when the President is constantly changing his mind to cause Wall Street to fluctuate. It would make plenty of sense to take care of those who made it possible for you to sit in those seats without having to risk your life in fighting for this country. Veterans deserve respect and deserve to live comfortably in their remaining years. If Congress wants to do something or these departments in the federal government, have them take a pay cut.

VA RESPONSE:

To Whom it May Concern,

Thank you for your comment. VA acknowledges your concerns regarding support for Veterans and broader government actions.

However, the information collection associated with OMB Control 2900-0047, including VA Form 26-6807, is limited to collecting financial and credit-related information used by

VA to assess a borrower's financial condition and support loan servicing decisions within the VA Home Loan Guaranty program. It does not address matters related to congressional activity, stock market practices, or broader government policy decisions.

VA appreciates your feedback and your advocacy on behalf of Veterans. Your comment has been noted and will be included in the official record of public comments during the 30-day notice.

V/r,
Loan Guaranty Service

A 30-Day Federal Register Notice for the collection published on Monday, May 4, 2026. The 30-Day FRN citation is 91 FRN 24033.

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

No payments or gifts to respondents have been made under this collection of information.

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.

Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - VA" (55VA26) contained in the Privacy Act Issuances, 2023 Compilation.

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.

There are no questions of a sensitive nature.

12. Estimate of the hour burden of the collection of information:

Estimate of Information Collection Burden.

a. Number of Respondents Annually: 1,200

- b. Frequency of Response: Once-time
- c. Annual Burden Hours: 900 hours
- d. Estimated Completion Time: 45 minutes (based on informal consultation with staff personnel, including loan specialists, who are familiar with the type of information required by the form).
- e. The respondent population is composed of anyone assuming Veterans guaranteed, insured, and direct home loans. 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 gathers information on full-time wage and salary workers. Accordingly, the median weekly earnings of full-time wage and salary worker is \$1306.40. Assuming a forty (40) hour work week, the median hourly wage is \$32.66 per hour.

The general wage code 00-0000 for "All Occupations" may be found by clicking this link: <https://data.bls.gov/oes/#/industry/000000>, effective May 2024.

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 all respondents to be \$29,394.00 (900 burden hours x \$32.66 per hour).

13. Provide an estimate of the total annual cost burden to respondents or record-keepers 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.

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/GS_h.pdf

Grade	Step	Burden Time (Minutes)	Fraction of Hour (0.25/60)	Hourly Rate	Cost Per Response	Total Responses	Total
11	1	15 min	0.25	\$40.94	\$10.23 (.25X40.94)	1,200	\$ 12,276
Overhead at 100% Salary							\$ 12,276
Overhead costs are 100% of salary and are same as the wage listed above and the amounts are included in the total.							
Processing / Analyzing Costs							\$12,276
Printing and Production Cost							\$ 0
Total Cost to Government							\$12,276

The processing time estimates above are based on the actual amount of time employees of each grade level spend completing an evaluation of the information provided on this form. The within-grade step of each employee represents the average experience of employees within each grade.

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

The changes in burden and respondent estimates increased due to more accurate accounting of information conducted by VA Loan Technicians via telephone, which were previously underreported. The number of participating Veterans increased from 29 to 1,200.

The form is no longer collected for the Specially Adapted Housing Program.

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.

VA does not publish this information or make it available for publication.

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 submission does not contain any exceptions to the certification statement.

B. Collection of Information Employing Statistical Methods

This collection of information by the Veterans Benefits Administration does not employ statistical methods.