

SHORT APPLICATION

(Page 1 of 2)

Section 1 of 6

iFreedom Direct Corp., VA Lender ID #3151400000



Questions?
Call me toll-free:

Brady Morlock
(800) 891-5785
Ext: 6487

Please fill in the following information:

Primary Borrower's Name: James K Dammon Marital Status: m

Social Security Number: 435 888 0941 Date of Birth: 8-1-53

Home, Work, & Mobile Numbers: 985-290-3888 (m)

Co-Borrower's Name: Dorothy L Dammon Marital Status: m

Social Security Number: 451 881 636 Date of Birth: 6-26-50

Home, Work, & Mobile Numbers: 985-726-0511 (H)

List Your Current 1st & 2nd Mortgage Companies: BANK OF AMERICA

Their Phone Numbers: _____

Your Mortgage Loan Numbers: _____

Homeowners Insurance Company Name: LIBERTY MUTUAL

Their Phone Number: _____

Your Insurance Policy Number: _____

Primary Borrower Employment History:

Employer: GULF COAST ELECTRIC CO INC Position: ELECTRICIAN

From: 8-06 To: PRESENT

HR Phone: 985-649-5832 Address: 554 OLD SPANISH TRL

City, State, and Zip: SHIDELL, LA, 70458

Employer: DAMMON ENGINEERING Position: ESTIMATOR

From: 8-05 To: 8-06

HR Phone: 985-649-5832 Address: 554 OLD SPANISH TRL

City, State, and Zip: SHIDELL, LA, 70458

Co-Borrower Employment History (if any):

Employer: Disability Pension 2/2002 Equifax Pension Position: _____

From: _____ To: _____

HR Phone: _____ Address: _____

City, State, and Zip: _____

Employer: CCCS Position: Director

From: 1997- To: 2001

HR Phone: _____ Address: _____

City, State, and Zip: Bethany OK.

SHORT APPLICATION

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Questions?
Call me toll-free:

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(800) 891-5785
Ext: 6487

Please answer the following questions:

	Primary Borrower	Co-Borrower (if any)
Are there any judgments or liens against you?	Yes <input checked="" type="radio"/> No	Yes <input checked="" type="radio"/> No
Have you filed or declared bankruptcy in the past?	Yes <input checked="" type="radio"/> No	Yes <input checked="" type="radio"/> No
Have you had property foreclosed upon before?	Yes <input checked="" type="radio"/> No	Yes <input checked="" type="radio"/> No
Are you obligated to pay alimony or child support?	Yes <input checked="" type="radio"/> No	Yes <input checked="" type="radio"/> No
Was any part of your down payment borrowed?	Yes <input checked="" type="radio"/> No	Yes <input checked="" type="radio"/> No
Are you a co-borrower on another mortgage?	Yes <input checked="" type="radio"/> No	Yes <input checked="" type="radio"/> No
Are you a U.S. citizen?	<input checked="" type="radio"/> Yes No	<input checked="" type="radio"/> Yes No
If "no", are you a resident alien?	Yes No	Yes No
If "no", are you a non-resident alien?	Yes No	Yes No
Will you occupy the residence?	<input checked="" type="radio"/> Yes No	<input checked="" type="radio"/> Yes No

Please answer the following questions:

Private Water-Well?	Yes <input checked="" type="radio"/> No	Yes <input checked="" type="radio"/> No
Septic System?	<input checked="" type="radio"/> Yes No	<input checked="" type="radio"/> Yes No
Have a VA benefit-related indebtedness?	Yes <input checked="" type="radio"/> No	Yes <input checked="" type="radio"/> No
Have you ever used your VA eligibility for a home loan?	<input checked="" type="radio"/> Yes No	<input checked="" type="radio"/> Yes No
Have you been rated 10% or more disabled by the VA with a service connected disability?	Yes <input checked="" type="radio"/> No	Yes <input checked="" type="radio"/> No

Information for government monitoring purposes:

1-The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

	Primary Borrower	Co-Borrower (if any)
I do not wish to furnish this information	<input type="checkbox"/>	<input type="checkbox"/>
Ethnicity: Hispanic or Latino	<input type="checkbox"/>	<input type="checkbox"/>
Not Hispanic or Latino	<input type="checkbox"/>	<input type="checkbox"/>
Race: American Indian or Alaska Native	<input type="checkbox"/>	<input type="checkbox"/>
Asian	<input type="checkbox"/>	<input type="checkbox"/>
Black or African American	<input type="checkbox"/>	<input type="checkbox"/>
Native Hawaiian or Other Pacific Islander	<input type="checkbox"/>	<input type="checkbox"/>
White	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sex: Female	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Male	<input checked="" type="checkbox"/>	<input type="checkbox"/>

VA RELATIONSHIP LETTER

Section 2 of 6

iFreedom Direct Corp., VA Lender ID #3151400000



Questions?
Call me toll-free:

Brady Morlock
(800) 891-5785
Ext: 6487

For your VA loan, the Veteran's Administration requires the following information:

Veteran's Birthdate (M/D/Y): 8/1/1953

Complete the areas below with the information of your nearest relative not living with you:

Name of Nearest Living Relative: E.G. DAMMON JR

Street Address of Relative (No P.O. Boxes): 34487 TORREGONO Rd

City, State, Zip: SHREVEPORT, LA. 70460

Telephone # of Relative: 985-649-3767

NAT'L GUARD / RESERVISTS CERTIFICATION

Section 3 of 6

iFreedom Direct Corp., VA Lender ID #3151400000



Questions?
Call me toll-free:

Brady Morlock
(800) 891-5785
Ext: 6487

Please provide the following information:

LENDER LOAN #:

BORROWER(S) NAME(S):

James K Dammon
Porchy L. Dammon

PROPERTY ADDRESS:

33090 HAINES DR.
Slidell, LA. 70460

Please answer the following questions:

Borrower Co-Borrower

As of this date, I hereby certify that I am **NOT** a member of the Reserves or National Guard.

 Y

Have you ever used your VA eligibility for a home loan? Yes

Have you been rated 10% or more disabled by the VA with a service connected disability? NO

As of this date, I hereby certify that I **AM** a member of the Reserves or National Guard. (If this line is marked the applicable statement # 1 or # 2 must be answered.)

1. "As of this date, I hereby certify that as a member of the Reserves or National Guard, I have **NOT** actual orders for mobilization."

2. "As of this date, I hereby certify that as a member of the Reserves or National Guard, I **HAVE** actual orders for mobilization."

James K Dammon

Printed Name of Veteran

James K Dammon

Signature of Veteran

7-6-12

Date

Porchy L. Dammon

Signature of Co-Borrower

7-8-12

Date

Notice To Veteran

Section 4 of 6

iFreedom Direct Corp., VA Lender ID #3151400000



VA GUARANTEED MORTGAGES ARE NOT ASSUMABLE WITHOUT APPROVAL BY THE VA OR ITS AUTHORIZED AGENT

Chapter 37 of Title 38 of the United States Code contains provisions which deal with assumptions and releases from liability. The Deed of Trust (the instrument which secures the Note) reflects those provisions.

Questions? Call me toll-free:

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(800) 891-5785
Ext: 6487

Briefly: If the borrower(s) desire(s) to convey the property to a party who would assume the debt and related obligations (rather than pay off the debt) approval must first be given by the Department of Veterans Affairs or its authorized agent. The "Lender" holding the Note must approve the assuming buyer, who must qualify according to law.

Please take notice that your "VA loan" Deed of Trust (the mortgage instrument which secures the loan) would have a Rider which contains the following provisions:

ASSUMPTION COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

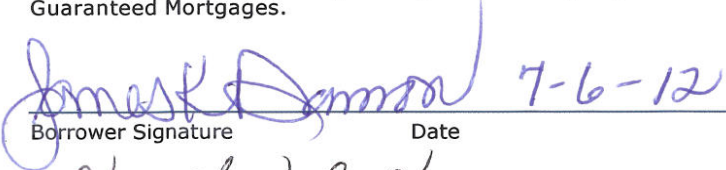
A. Acceleration Clause. This loan may be declared immediately due and payable upon transfer of the property securing such loan to any transferee, unless the acceptability of the assumption of the loan is established pursuant to Section 3714 of Chapter 37, Title 38, United States Code.

B. Funding Fee Clause. A fee equal to one-half of one percent of the balance of this loan as of the date of transfer of the property shall be payable at the time of transfer to the loan holder or its authorized agent, as trustee for the Department of Veterans Affairs. If the assumer fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already secured by this instrument, shall bear interest at the rate herein provided, and at the option of the payee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the assumer is exempt under the provisions of 38 U.S.C. 3729(c).

C. Processing Charge Clause. Upon application for approval to allow assumption of this loan, a processing fee may be charged by the loan holder or its authorized agent for determining the creditworthiness of the assumer and subsequently revising the holder's ownership records when an approved transfer is completed. The amount of this charge shall not exceed the maximum established by the Department of Veterans Affairs for a loan to which Section 3714 of Chapter 37, Title 38, United States Code applies.

D. Indemnity Liability Assumption Clause. If this obligation is assumed, then the assumer hereby agrees to assume all of the obligations of the veteran under the terms of the instruments creating and securing the loan. The assumer further agrees to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness created by this instrument.

The undersigned acknowledge receipt of the foregoing Notice regarding assumption of VA Guaranteed Mortgages.


Borrower Signature

7-6-12
Date


Co-Borrower Signature

7-7-2012
Date

Notice To DVA Borrowers Considering Sale By Assumption

Section 5 of 6

iFreedom Direct Corp., VA Lender ID #3151400000



Questions?

Call me toll-free:

Brady Morlock
(800) 891-5785
Ext: 6487

Please Sign & Date Below:

We are in receipt of your application for a Department of Veterans Affairs loan.

All DVA loans approved on or after March 1, 1988, are subject to restrictions on assumability. Specifically, if the property securing your loan is sold before the loan is paid in full, the loan may be accelerated, unless all of the following conditions exist:

- The loan is current.
- The prospective purchaser agrees to assume full liability for repayment of the loan, including the indemnity liability to the Department of Veterans Affairs, which states: "If the loan is assumed, the assumer agrees to assume all of the obligations of the veteran under the terms of the instruments creating and securing the loan including the obligation of the veteran to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness."
- The prospective purchaser qualifies from a credit standpoint.

I(We) hereby acknowledge receipt of the NOTICE TO D.V.A. BORROWERS CONSIDERING SALE BY ASSUMPTION on this _____ day of _____

James R. Danmon *7-6-12*
Borrower Signature Date

Dorothy L. Danmon *7-7-2012*
Co-Borrower Signature Date

VA BENEFIT QUESTIONNAIRE

Section 6 of 6

iFreedom Direct Corp., VA Lender ID #3151400000



Please provide the following information:

A funding fee based on the loan amount and down payment is required by the Veterans Administration in accordance with the Deficit Reduction Act of 1984 on VA guaranteed loans closed on or after August 17, 1984 with the following exceptions

Questions? Call me toll-free:

Brady Morlock
(800) 891-5785
Ext: 6487

Answer the following questions:

(Yes/No)

Is the veteran receiving VA disability benefits?	<u>No</u>
Did the veteran indicate that he/she would be entitled to receive VA disability benefits if not for the receipt of retired pay?	<u>NO</u>
Has the veteran indicated that he/she has received VA disability benefits in the past?	<u>NO</u>
Is the applicant a surviving spouse of a veteran who died on active duty or as a result of a service-connected disability?	<u>NO</u>
Has the Veteran filed a claim for VA disability benefits prior to discharge from active duty ?	<u>NO</u>

If the answer to any of the above questions is "yes", the VA Form 26-8937, Verification of VA Benefit-Related Indebtedness form is required.

James K. Dammon
Printed Name of Veteran

James K. Dammon 7-6-12
Signature of Veteran Date

Dorothy L. Dammon
Printed Name of Spouse

Dorothy L. Dammon 7-6-2012
Signature of Spouse Date

FEDERAL COLLECTION POLICY NOTICE

The Federal Government is authorized by law to take any or all of the following actions in the event your VA-guaranteed or VA-financed loan payments become delinquent or you default on your VA-guaranteed or VA-financed loan:

- Your name and account information may be reported to a credit bureau.
- Additional interest and penalty charges may be assessed for the period of time that payment is not made.
- Charges to cover additional administrative costs incurred by the Government to service your account may be assessed.
- Amounts owed to you under other Federal programs may be offset.
- Your account may be referred to a private collection agency to collect the amount due.
- Your account may be referred to the Department of Justice for litigation in the courts.
- If you are a current or retired Federal employee, your salary or civil service retirement benefits may be offset.
- Your debt may be referred to the Internal Revenue Service for offset against any amount owed to you as an income tax refund.
- Any written-off debt may be reported to the Internal Revenue Service as taxable income.

All of these actions can and will be used to recover any debts owed the Department of Veterans Affairs when it is determined to be in the best interest of the Government to do so.

CERTIFICATION

I have read and I understand the actions the Federal Government can take in the event that I fail to meet my scheduled payments in accordance with the terms and conditions of my agreement to purchase property with a VA-guaranteed or VA-financed loan.

Signed: James R. Danman Date: 7-6-12

Signed: Dorothy L. Danman Date: 7-6-12

Signed: _____ Date: _____

Signed: _____ Date: _____



DEBT QUESTIONNAIRE

1. DURING THE PAST FIVE YEARS, HAVE YOU DIRECTLY OR INDIRECTLY BEEN OBLIGATED ON ANY LOAN WHICH RESULTED IN FORECLOSURE, TRANSFER OF TITLE IN LIEU OF FORECLOSURE, OR JUDGMENT? *(This would include home mortgage loans, SBA loans, home improvement loans, educational loans, or manufactured home loans, any mortgage, financial obligation, bond, or loan guarantee)*

YES NO *(If "Yes," provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action. Attach a separate sheet, if needed)*

2. ARE YOU PRESENTLY DELINQUENT OR IN DEFAULT ON ANY DEBT TO THE FEDERAL GOVERNMENT *(e.g., Public Health Service, U.S. Guaranteed Student Loan, GI Bill Education Benefits, etc.)?*

YES NO *(If "Yes," provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action. Attach a separate sheet, if needed)*

I CERTIFY THAT the statements herein are true and correct to the best of my knowledge and belief.

3. SIGNATURE OF VETERAN

James K. Damon

4. DATE

7-6-12

5. SIGNATURE OF COBORROWER

6. DATE



Department of Veterans Affairs

FOR VA USE ONLY
COE REF. NO.

MAIL COMPLETED APPLICATION TO:
Department of Veterans Affairs
Eligibility Center
P. O. Box 20729
Winston-Salem, NC 27120

REQUEST FOR CERTIFICATE OF ELIGIBILITY

NOTE: Please read information on reverse before completing this form. If additional space is required, attach a separate sheet.

1. NAME OF VETERAN (First, Middle, Last) JAMES K. DAMMON		2. DATE OF BIRTH 8-1-53	3. SOCIAL SECURITY NUMBER 435880941
4A. DID YOU SERVE UNDER ANOTHER NAME? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (If "Yes," complete Item 4B)		4B. NAME(S) USED DURING MILITARY SERVICE (IF DIFFERENT FROM NAME IN ITEM 1)	
5. DAYTIME TELEPHONE NUMBER (985) 290-3888		6. E-MAIL ADDRESS (If applicable) kdammon@hotmail.com	
7A. ADDRESS (Number and street or rural route, city or P.O., State and ZIP Code) 33090 HAINES DR. SLIDELL, LA. 70460		7B. MAIL CERTIFICATE OF ELIGIBILITY TO: (Complete <u>ONLY</u> if the Certificate is to be mailed to an address different from the one listed in Item 7A) iFreedom Direct Corp. 2363 S. Foothill Dr. Salt Lake City, UT 84109	
8A. WERE YOU DISCHARGED, RETIRED, OR SEPARATED FROM SERVICE BECAUSE OF DISABILITY? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		8B. VA CLAIM NUMBER (If known)	

MILITARY SERVICE (SEE INSTRUCTIONS FOR PROOF OF SERVICE ON THE NEXT PAGE)

9A. ARE YOU CURRENTLY ON ACTIVE DUTY? (If you are currently serving on active duty, leave the "Date Separated" field blank)
 YES NO

IMPORTANT: Please provide your dates of service. In many cases eligibility can be established based on data in VA systems. However, it is recommended that proof of service be provided, if readily available. Proof of service is required for persons who entered service after September 7, 1980 and were discharged after serving less than 2 years.	BRANCH OF SERVICE	DATE ENTERED	DATE SEPARATED	OFFICER OR ENLISTED	SERVICE NUMBER (If different from Social Security Number)
9B. ACTIVE SERVICE - Do not include any periods of Active Duty for Training or Active Guard Reserve service. Do include any activation for duty under Title 10 U.S.C (e.g. Reserve or Guard unit mobilized)	USAF	8-72	8-76	ENLISTED	435880941
9C. RESERVE OR NATIONAL GUARD SERVICE Include any periods of Active Duty for Training (ADT) or Active Guard Reserve service. Do not include any activation for duty under Title 10 U.S.C. (e.g. Reserve or Guard unit mobilized)					

PREVIOUS VA LOANS (SEE INSTRUCTIONS ON THE NEXT PAGE - Attach a separate sheet if information for all homes will not fit in Item 10)

10A. DO YOU NOW OWN ANY HOMES(S) PURCHASED OR REFINANCED WITH A VA-GUARANTEED LOAN? <input type="checkbox"/> YES (If "Yes," complete Items 10B thru 10D) <input checked="" type="checkbox"/> NO (If "No," skip to Item 14) <input type="checkbox"/> NOT APPLICABLE (NA) - I HAVE NEVER OBTAINED A VA-GUARANTEED HOME LOAN (If "NA," skip to Item 14)	10B. DATE OF LOAN (Month and Year)	10C. STREET ADDRESS	10D. CITY AND STATE
11A. ARE YOU APPLYING FOR THE ONE-TIME ONLY RESTORATION OF ENTITLEMENT TO PURCHASE ANOTHER HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Items 11B thru 11D)	11B. DATE OF LOAN (Month and Year)	11C. STREET ADDRESS	11D. CITY AND STATE
12A. ARE YOU APPLYING FOR A RESTORATION OF ENTITLEMENT TO OBTAIN A REGULAR (CASH-OUT) REFINANCE ON YOUR CURRENT HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Items 12B thru 12D)	12B. DATE OF LOAN (Month and Year)	12C. STREET ADDRESS	12D. CITY AND STATE
13A. ARE YOU REFINANCING AN EXISTING VA LOAN TO OBTAIN A LOWER INTEREST RATE WITHOUT RECEIVING ANY CASH PROCEEDS (IRRRL)? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Items 13B thru 13D)	13B. DATE OF LOAN (Month and Year)	13C. STREET ADDRESS	13D. CITY AND STATE

I CERTIFY THAT the statements in this document are true and complete to the best of my knowledge.

14A. SIGNATURE OF VETERAN (Do NOT print) James K. Dammon	14B. DATE SIGNED 07-06-12
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FEDERAL STATUTES PROVIDE SEVERE PENALTIES FOR FRAUD, INTENTIONAL MISREPRESENTATION, CRIMINAL CONNIVANCE OR CONSPIRACY PURPOSED TO INFLUENCE THE ISSUANCE OF ANY GUARANTY OR INSURANCE BY THE SECRETARY OF VETERANS

FOR VA USE ONLY (Please do not write below this line)	DATE RETURNED
REASON(S) FOR RETURN	



Department of Veterans Affairs

VERIFICATION OF VA BENEFITS

PRIVACY ACT NOTICE: The 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 5, Code of Federal Regulations 1.576 for routine uses (i.e., information concerning a veteran's indebtedness to the United States by virtue of a person's participation in a benefits program administered by VA may be disclosed to any third party, except consumer reporting agencies) as 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 Applicant Records - VA, and published in the Federal Register. Your obligation to respond is required to obtain or retain benefits. Giving us your SSN account information is voluntary. Refusal to provide your SSN by itself will not result in the denial of benefits. The VA will not deny an individual benefits for refusing to provide his or her SSN unless the disclosure of the SSN is required by a Federal Statute of law in effect prior to January 1, 1975, and still in effect.

TO: NAME AND ADDRESS OF LENDER <i>(Complete mailing address including ZIP Code)</i> iFreedom Direct Corp. 2363 S. Foothill Dr. Salt Lake City, UT 84109	INSTRUCTIONS TO LENDER Complete this form ONLY if the veteran/applicant: <ul style="list-style-type: none"> ● is receiving VA disability payments; or ● has received VA disability payments; or ● would receive VA disability payments but for receipt of retired pay; or ● is surviving spouse of a veteran who died on active duty or as a result of a service-connected disability ● has filed a claim for VA disability benefits prior to discharge from active duty service Complete Items 1 through 10. Send the completed form to the appropriate VA Regional Loan Center where it will be processed and returned to the Lender. The completed form must be retained as part of the lender's loan origination package.
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1. NAME OF VETERAN <i>(First, middle, last)</i> James K. Dammon	2. CURRENT ADDRESS OF VETERAN 330 90 HAINES DR Slidell, LA 70460
3. DATE OF BIRTH 8-1-53	

4. VA CLAIM FOLDER NUMBER <i>(C-File No., if known)</i>	5. SOCIAL SECURITY NUMBER 435-88-0941	6. SERVICE NUMBER <i>(If different from Social Security Number)</i>
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7. I HEREBY CERTIFY THAT I DO DO NOT have a VA benefit-related indebtedness to my knowledge. I authorize VA to furnish the information listed below.

8. I HEREBY CERTIFY THAT I HAVE HAVE NOT filed a claim for VA disability benefits prior to discharge from active duty service (I am presently still on active duty.)

9. SIGNATURE OF VETERAN James K. Dammon	10. DATE SIGNED 7-6-12
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FOR VA USE ONLY

- The above named veteran does not have a VA benefit-related indebtedness
- The veteran has the following VA benefit-related indebtedness

VA BENEFIT-RELATED INDEBTEDNESS *(If any)*

TYPE OF DEBT(S)	AMOUNT OF DEBT(S)

TERM OF REPAYMENT PLAN *(If any)*

- Veteran is exempt from funding fee due to receipt of service-connected disability compensation of \$ _____ monthly. (Unless checked, the funding fee receipt must be remitted to VA with VA Form 26-1820, Report and Certification of Loan Disbursement)
- Veteran is exempt from funding fee due to entitlement to VA compensation benefits upon discharge from service.
- Veteran is not exempt from funding fee due to receipt of nonservice-connected pension of \$ _____ monthly. LOAN APPLICATION WILL REQUIRE PRIOR APPROVAL PROCESSING BY VA.
- Veteran has been rated incompetent by VA. LOAN APPLICATION WILL REQUIRE PRIOR APPROVAL PROCESSING BY VA.
- Insufficient information. VA cannot identify the veteran with the information given. Please furnish more complete information, or a copy of a DD Form 214 or discharge papers. If on active duty, furnish a statement of service written on official government letterhead, signed by the adjutant, personnel officer, or commanding officer. The statement should include name, birth date, service number, entry date and time lost.

SIGNATURE OF AUTHORIZED AGENT	DATE SIGNED
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RESPONDENT BURDEN: We need this information to determine, establish, or verify your eligibility for VA Loan Guaranty Benefits and to determine if you are exempt from paying the VA Funding Fee. Title 38, United States Code, allows us to ask for this information. We estimate that you will need an average of 5 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at www.whitehouse.gov/library/omb/OMBINV.VA.EPA.html#VA. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.