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CERTIFICATE

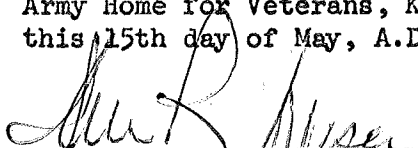
STATE OF WISCONSIN)
DEPARTMENT OF VETERANS AFFAIRS) SS

TO ALL TO WHOM THESE PRESENTS SHALL COME, GREETINGS:

I, John R. Moses, Secretary of the State of Wisconsin, Department of Veterans Affairs, and custodian of the official records of said department, do hereby certify that the annexed amendments to rules and regulations relating to the basic eligibility for benefits from the department, department loans, including loans on mobile homes, department grants and the Grand Army Home for Veterans at King, Wisconsin, were duly approved and adopted by the Board of Veterans Affairs, of the State of Wisconsin, Department of Veterans Affairs, on May 15, 1970, and will be effective July 1, 1970.

I further certify that said copy has been compared by me with the original on file in this department and that the same is a true copy thereof, and of the whole of said original.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the official seal of the department at the Grand Army Home for Veterans, King, Wisconsin, this 15th day of May, A.D., 1970.



JOHN R. MOSES, Secretary
STATE OF WISCONSIN, DEPARTMENT OF
VETERANS AFFAIRS

ORDER ADOPTING RULES

ORDER OF THE BOARD OF VETERANS AFFAIRS
OF THE STATE OF WISCONSIN, DEPARTMENT OF VETERANS
AFFAIRS, ADOPTING, AMENDING AND REPEALING RULES.

Pursuant to authority vested in the Board of Veterans Affairs,
State of Wisconsin, Department of Veterans Affairs, by section 45.35(4),
Wis. Stats., the Board of Veterans Affairs hereby repeals, amends, re-
peals and recreates and adopts rules as follows:

VA 1.06 is amended to read:

1.06 DEFINITION--"veteran". For the purposes of this chapter and chapters 2, 3 and 4, "veteran" shall mean either a veteran as defined in sec. 45.35 (5) Wis. Stats., or a deceased veteran's unremarried widow, widower or minor or dependent child who is a resident of and living in this state at the time of making application for benefits.

VA 1.10 (7) is amended to read:

(7) DISCLOSURE OF LOAN INFORMATION. Information contained in loan files may be made available to any party having an interest in such loan transaction or to any party having a security interest in the property securing such loan upon approval by the secretary or pursuant to rules and regulations promulgated by him.

VA 2.02 (1) is amended to read:

(1) CORRESPONDENCE COURSES AND PART-TIME CLASSROOM STUDY. Enrolled part-time classroom study or direct correspondence courses from the University of Wisconsin, the University of Wisconsin Extension Division, any state college or its extension division, or from any other institution of higher education located in Wisconsin which was accredited by the North Central Association of Colleges and Secondary Schools on January 1, 1969, or from any school of vocational, technical and adult education established under section 41.15, Wis. Stats., may be authorized and the veteran reimbursed in whole or in part by the department when such courses are related to his occupational, professional, or educational objectives, and to the extent that payment or reimbursement specifically for fees and textbooks is not available from any other source, or, in cases where reimbursement is not specifically for fees

and textbooks, to the extent that such reimbursement is insufficient to cover all costs incurred in connection with his educational program, provided, however, that such reimbursement shall not exceed the cost of fees and textbooks. Part-time classroom study during a regular college semester or quarter shall be defined as enrollment in courses for which no more than seven semester or quarter credits will be given upon satisfactory completion.

VA 3.03 (7) is amended to read:

(7) REAL ESTATE LOANS. Such loans may be made for repairing or adding to a veteran's home or business property or for the construction of a garage. No economic assistance loan for repairing or adding to his home or for the construction of a garage will be made to complement a department housing loan when the combination of such loans will exceed the statutory limit for a housing loan and no economic assistance loans may be made to provide all or any part of the down payment on home purchase involving the acquisition of real estate.

VA 3.03 (10) is adopted to read:

(10) MOBILE HOMES. Loans for the down payment on the purchase of mobile homes to be used by veterans as primary housing may be made subject to the provisions of sub. (7) and Wis. Adm. Code Section VA 3.04.

VA 3.05 (3) is amended to read:

(3) CHILDRENS EDUCATION. A loan to a veteran, to a veteran's widow, whether remarried or not, or to the mother of a veteran's children for the education of the veteran's child or children may be granted upon approval of the course or courses of instruction by the department.

VA 4.01 is amended to read:

VA 4.01 OBJECTIVE. The department may loan to any veteran not more than the statutory limit for a housing loan from the veterans trust fund to assist him in providing a home for himself and his family. Such loan shall be limited to the amount required after the veteran has applied his own funds and has obtained the maximum amount of financing available from local lending agencies. In considering such loans the department shall determine that such house is adequate for the veteran and his family, that the veteran's total commitments will not exceed his ability to repay, and that the total cost of a home to be purchased or constructed by a veteran does not exceed its fair market value.

VA 4.02 is repealed and recreated to read:

VA 4.02 MOBILE HOME LOANS. (1) SECURITY. Notwithstanding the provisions of Wis. Adm. Code sections VA 4.01 and 4.07, the department

may make a loan secured by a primary chattel security agreement for the purchase or improvement of a mobile home which is neither located nor to be located on land owned by the veteran borrower and no second chattel security agreements will be accepted as security for housing loans.

(2) REPAYMENT OF LOANS. All loans on mobile homes which are not secured by a real estate mortgage will be amortized on a monthly basis and the initial term of such loans shall not exceed a maximum of eight years but the department may require a shorter repayment period.

(3) ITEMS INCLUDED IN MOBILE HOME COST. Furniture and appliances, moving and utility hookup expenses and taxes included as a part of the purchase price of a mobile home will be considered a part of the total cost of such mobile home for the purposes of Wis. Adm. Code section VA 4.05 and section 45.352, Wis. Stats. Such furniture and appliances shall be included in the chattel security agreement executed to the department.

(4) SALES PRICE AS VALUE. Notwithstanding the provisions of Wis. Adm. Code section VA 4.08, the usual selling price of a new mobile home may be deemed to be its value and the appraisal may be waived.

(5) REGISTRATION. All mobile homes financed by the department must be registered with the Department of Transportation. Where the department has a chattel security agreement on the mobile home, it will retain the certificate of title until the loan is paid in full.

(6) DEPARTMENT CONSENT. No mobile home shall be moved from the site of original hookup without the consent of the department.

(7) SHELTER COST. A veteran's shelter cost on a mobile home not located on real estate owned by the veteran borrower shall be his monthly payments of principal and interest on the chattel security loan and on any other loan obtained for the purchase of the mobile home, monthly payments of parking fees and taxes, and one-twelfth of annual insurance premiums.

(8) SIZE LIMITATION. Mobile homes must qualify as "primary housing units" as defined in section 340.01(29), Wis. Stats., in order to be eligible for department housing loans.

(9) INSTRUMENTS NECESSARY TO COMPLETE LOAN. Notwithstanding the provisions of Wis. Adm. Code, Section 4.09(3), the department may withhold \$100.00 of the loan proceeds in cases involving mobile home loans until the following instruments have been received:

(a) The note to the department properly executed and of even date with the chattel security agreement.

- (b) The properly executed chattel security agreement to the department.
- (c) The certificate of title with the department's chattel security interest set forth thereon.
- (d) A remittance payable to the State of Wisconsin, Department of Transportation, in the amount of the fee required to perfect the department's security interest.
- (e) A memorandum of fire, windstorm and comprehensive coverage mobile home insurance in an amount at least equal to the amount of the department's loan.
- (f) In cases involving mobile homes located or to be located on land owned by a veteran borrower, appropriate combinations of the instruments referred to in this section and in Wis. Adm. Code Section 4.09(3) shall be required.

VA 4.03 (8) is amended to read:

(8) BUILT-INS CONSIDERED REAL ESTATE. Built-in appliances and carpeting will be considered a part of the real estate.

VA 4.05 (3) is amended to read:

(3) ADDITIONAL SECURITY FOR LOAN. Any real estate a veteran is unable to dispose of may be included in the mortgage to the department as additional security, and the veteran will be required to apply the net proceeds from its future sale to reduce the mortgage loan principal balance before release of said real estate from the mortgage, unless such funds are to be used to improve the veteran's home, in which case the department must have assurance that the expenditure thereof will be supervised.

VA 4.06 (5) is repealed.

VA 4.09 (11) (b) is repealed.

VA 6.01 (3) is amended to read:

(3) EXHIBITS REQUIRED. Each application must be accompanied by a complete financial statement of the applicant, a physician's report of physical examination of the applicant, 2 affidavits attesting to the applicant's Wisconsin residence, and original or certified copies of reports of separation or discharges of the applicant or the veteran upon whose eligibility the applicant is relying for all periods of active service in the armed forces of the United States during one wartime period as enumerated in section 45.35 (5) (a) through (g), Wis. Stats., or which establish that the veteran was entitled to receive either the Armed Forces Expeditionary Medal or the Vietnam Service Medal or service pursuant to

section 1 of executive order 10957. All exhibits except certified copies of reports of separation will be required of an applicant who applies for readmission more than 60 days after discharge but an affidavit in lieu of exhibits may be accepted from an applicant who applies for readmission within 60 days of discharge.

VA 6.04 (3) is amended to read:

(3) DEFINITION OF INCOME. Income for the purpose of this chapter means money, property or anything of monetary value received from any source to which a member may become entitled subsequent to admission, to include, without limitation by reason of enumeration, pensions, annuities, compensation, social security, railroad retirement, public or private retirement, insurance benefits, wages, salaries, alimony, rents, interest, dividends, profits, returns on investment, monies received for loss, damage or injury, awards, gifts, devises, bequests, hereditaments, inheritances, discoveries and powers. Income shall not include wages, salary or payment to a member for services rendered to the home as an employe thereof, income received by a member from the sale of products through the hobby shop, or the personal property of a deceased member which is received by the decedent's member spouse. Any renunciation or transfer of income by a member shall be void.

VA 6.04 (5) is adopted to read:

(5) ADMINISTRATION OF MEMBERS PERSONAL FINANCES. Members will be permitted to receive, disburse and manage their personal finances as long as they are capable of doing so. Upon determination by the medical staff that a member is unable to manage his funds wisely, the commandant will automatically assume control over such member's funds and will prepare a letter setting forth such determination and assumption of control, copies of which will be mailed to any relatives concerned and to the secretary of the department. Immediately upon assumption of control over a member's funds by the commandant, they will be deposited in a personal account in the Home administrative office and withdrawals from such account must be confirmed by the commandant or his designee. Relatives and friends of members whose funds are under the control of the commandant will not be permitted to receive or disburse such members' funds or exercise control over such funds unless specifically authorized by appropriate court order.

VA 7.03 is amended to read:

7.03 ELIGIBILITY. Only a state veterans organization which has by itself, or with the financial assistance of its national organization, maintained a full time service office at the regional office for at least 5 years during the 10-year period immediately next preceding its application may be eligible for a grant. In order to be eligible for a grant, a state veterans organization must submit with its initial application sufficient evidence to establish that it or its national organization has maintained a full time

service office at the regional office without interruption for at least 5 years during the 10-year period immediately preceding such application. Subsequent applications for grants must be accompanied by affidavits by the adjutant or principal officer of the state veterans organization concerned stating that a full time service office has been maintained at the regional office for the entire year for which application for payment of the grant is made.

VA 7.05 is amended to read:


ADMINISTRATION. The provisions of this chapter shall be administered by the secretary. He shall determine the eligibility of a state veterans organization for a grant and the amount of the grant for which it qualifies, and he shall prescribe uniform forms for reporting number of claims processed. When an application has been filed, if the secretary determines that the state veterans organization concerned has not adequately established its claim for a grant, he may require additional information. Any state veterans organization dissatisfied with a determination of the secretary may appeal such determination to the board.

The rules, amendments, repeals and recreations and repeals contained herein shall take effect on July 1, 1970, 227.026(1), Wis. Stats.

Dated May 15, 1970.

BOARD OF VETERANS AFFAIRS,
STATE OF WISCONSIN, DEPARTMENT
OF VETERANS AFFAIRS

SEAL


WALTER A. ROSE, Chairman
Board of Veterans Affairs