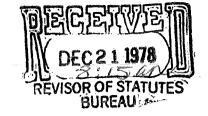
CERTIFICATE

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STATE OF WISCONSIN))SS DEPARTMENT OF VETERANS AFFAIRS)



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 annex amendment to and renumbering and section of rules and regulations relating to the disqualification of L.L.B. degree recipients from eligibility for department part time and correspondence study grants and to department purchase and construction housing loans where the septic disposal systems will be holding tanks was duly approved and adopted by the Board of Veterans Affairs, on December 15, 1978.

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 of 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 Madison, Wisconsin, this 15th day of December, A.D. 1978.

John R. Moses, Secretary STATE OF WISCONSIN, DEPARTMENT OF VETERANS AFFAIRS

ORDER OF THE STATE OF WISCONSIN BOARD OF VETERANS AFFAIRS AMENDING RULES

Pursuant to authority vested in the Board of Veterans Affairs of the Department of Veterans Affairs by sections 45.35(3) and 45.73(1), Wis. Stats., and pursuant to Chapter 227, Wis. Stats., the Board of Veterans Affairs hereby amends, renumbers and revises and creates Rules of the Department of Veterans Affairs as follows:

Section VA 2.02(1) of the Wis. Adm. Code is amended to read :

VA 2.02 Educational grants. (1) CORRESPONDENCE COURSES AND PART-TIME CLASSROOM STUDY. Enrolled part-time classroom study or direct correspondence courses from any educational institution set forth in section 45.396, Wis. Stats., may be authorized and the veteran reimbursed in whole or in part by the department when such courses are related to such veteran's 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 such veteran's educational program, provided, however, that such reimbursement shall not exceed the cost of tuition, fees and textbooks. Part-time classroom study during a regular college semester, trimester or quarter shall be defined as enrollment by a graduate or professional student in courses for which no more than 7, or enrollment by an undergraduate student in courses for which no more than 11 semester or the equivalent trimester or quarter credits will be given upon satisfactory completion. Any veteran or eligible dependent who has obtained a master's degree or its equivalent shall not be eligible for grants under this section. Any veteran or eligible dependent who has obtained at least a baccalaureate degree or its equivalent but not a master's degree or its equivalent shall not be eligible for grants offered under this section if such veteran has remaining federal veterans administration education benefits. For the purpose of this subsection any student who has received a baccalaureate degree shall be deemed to be a graduate student whether such student is taking graduate or undergraduate courses and any student who has obtained an LLB degree shall be deemed to have obtained the equivalent of a masters degree.

Section VA 4.03(9) of the Wis. Adm. Code is renumbered to VA 4.03(9)(a) and (b) and amended to read:

VA 4.03(9)(a) If the property the applicant wishes to purchase, construct or improve or refinance involves a well, community water supply (not municipally operated) or a private septic disposal system, then a well agreement, safe water report (from a laboratory certified by the State of Wisconsin), percolation tests if a construction loan is involved or documentation evidencing an adequate sewage disposal system (not municipally operated) must be submitted to the department with the application.

(b) Housing loans will not be approved for the purchase of or construction of housing accommodations on properties where the septic disposal systems are gas fired, chemical toilets or mound type septic systems and-such-housing-loans will-not-be-approved-on-properties-where-the-septic-disposal-systems-rely-upon a-holding_tank_with_regular_pumping_and_removal_on_a_contract_basis_unless evidence_is_submitted_showing_that_public_sanitary_service_will_become_available within_2_years-after-the-loan-elosing_and_the-applicants-can-submit-contracts eovering_emptying_of_such_tanks_during_the-2_year_period_or_until_the-public sanitary_service_installation_will_take-place. Section VA 4.03(9)(c) of the Wis. Adm. Code is created to read:

VA 4.03(9)(c) A housing loan for the purpose specified in s.45.76(1)(b), stats., will be approved on any property where the septic disposal system relies upon a holding tank with regular pumping and removal on a contract basis required only if, with the exception of the septic disposal systems referred to in paragraph (b), a holding tank is the only system of sewage disposal permitted for the construction site and only if the installation thereof has been approved by the local unit of government and all permits necessary for the installation thereof have been obtained, and such a loan for the purposes specified in s.45.76(1)(a) and (b), stats., will only be permitted where the size of the holding tank equals or exceeds the size required under H.62.20(9)(a)2.a., Wis. Adm. Code, based upon the number of bedrooms the existing housing accommodation has or the housing accommodation to be constructed will have, and where the applicant:

1. Has entered into a contract with a properly licensed sewage hauling contractor who must have demonstrated past satisfactory performance by having been relicensed at least once by the Department of Natural Resources; and

2. Has demonstrated sufficient financial ability to handle future increased costs of pumping by having acquired the proposed down payment on the property to be purchased or constructed by savings rather than by gift and by having debt servicing payments and a shelter cost ratio not exceeding the percentages set forth in VA 4.05(8), Wis. Adm. Code, unless the applicant meets the criteria for larger than normal debt servicing payments and shelter cost ratios set forth in said section, has a down payment of at least $7\frac{1}{2}\%$ and will be able to retain funds in the amount of at least \$1,500 after making his contemplated down payment and paying closing costs in relation to the home purchase or construction.

The rules, renumbering and amendments contained herein shall take effect on the first day of the month following publication in the Wisconsin Administrative Register.

Dated: December 15, 1978

Italo Bensoni V Chairman, Board of Veterans Affairs