40.2032. Provide direct loans through the government rather than through banks: BT 331 (DAV).
40.2036. Provide direct low interest VA loans to a maximum of $15,000 for balance of purchase price: DC2T 330.
40.2040. Permit direct loans where loan has been denied by three loan agencies: MT 115 (VFW); AT 252 (AL).
40.2044. Open all areas to direct loans: MT 125 (VFW); MT 351; BT 252 (AMVETS); CT 228 (AMVETS).
40.2048. Increase availability of direct loans in counties and small towns: AT 328 (AL).
40.2052. Raise direct loan maximum to $30,000: PT 278 (VFW).

*Loan guaranty*

40.3000. Increase limits to match direct loan limits: PT 543 (DAV).
40.3004. Increase $7500 guarantee: MT 122 (VFW); OT 463.
40.3008. Eliminate the point system and provide direct loans: PT 74 (AMVETS).
40.3012. Prevent lenders from requiring a discount fee: OT 514 (AL).
40.3016. Eliminate discounts by permitting interest rates at competitive levels: OT 586.
40.3020. Explain point system and other pitfalls to veterans: AT 328 (AL).
40.3024. Replace funding free charges on loans by a fee of 1/10 of 1% on direct loans: AT 311 (AL).

*Secondary loans*

40.4000. Authorize VA to make guaranteed and direct home improvement loans: AT 540.
40.4004. Permit loans for improvements, additions and expansions: AT 274 (AL); LT 318 (VFW).
40.4008. Provide subsequent loans: MT 196 (AL); LT 283 (DAV); DC2T 92 (VFW); PT 301 (VFW).
40.4012. Permit new home loans where partial or complete repayment has been made: PT 543 (DAV); PT 180 (AL).
40.4016. Increase loan limits: ST 28 (AL); ST 79 (VFW); MT 197 (AL).
40.4020. Increase loan limits and permit flexibility: DC 2T 190 (AMVETS).
40.4024. Increase loan limits to $17,500 and to $25,000 in special cases by direction of the Administrator: PT 180 (AL).

*Loan costs*

40.5000. Reduce interest rates: AT 328 (AL); BT 78 (VFW).
40.5004. Reduce interest rates on guaranteed loans to 5.1%: BT 238 (AL).
40.5008. Provide loans at rates lower than FHA rates: LT 342 (VFW).
40.5012. Reduce rates 1/2 of 1% below FHA rates: DC 2T 329 (DAV).
40.5016. Eliminate the point system: LT 238 (AMVETS); AT 329 (AL).