

2920 REPORT OF U.S. VETERANS' ADVISORY COMMISSION

- 40.5020. Examine the point system: PT 72 (AMVETS).
40.5024. Control the discount rate strictly to prevent lenders charging excessive points: DC 2T 329 (DAV).

Business loans

- 40.6000. Permit attractive business loans: MT 38 (AMVETS); ET 321 (DAV); BT 238; LT 342 (VFW).
40.6004. Provide business loans for returning Vietnam veterans: PT 434.
40.6008. Liberalize amount and interest rate for business loans: MT 75 (DAV).
40.6012. Increase rates allowed on farm and business loans to assist veterans to obtain farm and business credit: CT 228 (AMVETS).
40.6016. Increase business loans to \$5000: BT 252 (AMVETS); BKT 76 (AMVETS).
40.6020. Increase business loan ceiling to \$30,000: AT 485.

Default liability

- 40.7000. Study problem of providing more protection for veterans from liability created by defaults of others: PT 231 (AL); OT 54; OT 479.
40.7004. Provide relief from default liability: OT 513 (AL); OT 417; AT 274 (AL); DC 2T 190 (AMVETS); DC 2T 567 (PLAV); AT 181 (WW); DCT 490 (FRA).
40.7008. Relieve veteran of default liability if federal employment caused home sale: AT 545; OT 55.
40.7012. Require default protection such as a performance bond: PT 252-253 (AL).
40.7016. Establish an "upset" price at assumption of mortgage to protect veteran from transferee's default: AT 539.
40.7020. Relieve veteran of liability upon reappraisal of property: CT 228 (AMVETS).
40.7024. Provide equal relief (of liability) in loan indebtedness to the VA: CT 72 (VFW).
40.7028. Modify the liability provisions in loan contracts to shift responsibility from veteran: OT 463; OT 513 (AL).
40.7032. Terminate liability upon sale of the house: LT 71, 74-73 (VFW); LT 337 (VFW).
40.7036. Provide a deficiency judgment fund by a slight interest increase: AT 462; AT 226 (AMVETS); AT 290 (AL); AT 236 (MOPH).
40.7040. Provide an insurance charge of $\frac{1}{4}$ of 1% to provide protection against default by the buyer: DC 2T 190 (AMVETS).
40.7044. Liberalize interpretation of law on factor of hardship of repayment: DC 2T 104 (VFW); DC 2T 330 (DAV).
40.7048. Waive recovery if default was without fault of veteran and recovery would create hardship: LT 130 (AL).
40.7052. Provide a liberalized policy of settlement of liability: MT 219; MT 222; LT 130 (AL).