

DEMAND: STATUTORY LOAN ASSUMPTION FUNDING FEE WAIVER

Formal Exemption Notice to Loan Servicer & Closing Escrow Operations

PARCEL IDENTIFIER	TAX ASSESSMENT YEAR	STATUTORY APPEARANCE
LOAN-VA-ASSUME-094810	2026	Pro Se Owner Filing

38 U.S.C. § 3729(b)(2)(I) & 38 U.S.C. § 3729(c)(1) • Statutory Ground & Legal Authority

Burden of Proof: Veteran Receiving Service-Connected Disability Compensation or Eligible Surviving Spouse

Under 38 U.S.C. § 3729(b)(2)(I), the statutory funding fee for an assumption of a VA-guaranteed loan is 0.50 percent of the assumed balance. Under 38 U.S.C. § 3729(c)(1), a fee may NOT be collected from a veteran who is receiving or entitled to receive compensation for a service-connected disability, or from a surviving spouse described in section 3701(b). Any fee charged or withheld must be immediately waived or refunded in full.

VALUATION & TAX LIABILITY RECONCILIATION			
Assessment Element	County Assessor Roll	Taxpayer Evidence	Net Taxpayer Delta
Total Appraised (Fair Market Value)	\\$320000.00	\\$320000.00	-\\$1600.00
Assessed Value (0.50% Fee Ratio)	\\$1600.00	\\$0.00	100% Waived (Assessed)
ESTIMATED ANNUAL TAX RECOVERY	Direct Cash Savings Per Annum		\\$1600.00 / yr

EXHIBIT A • VA Loan Assumption & Exemption Verification Schedule

100% STATUTORY WAIVER

Servicing Operations • WebLGY Certificate of Eligibility Triad

Loan & Servicer Parameter	Audit Finding
Borrower / Assuming Veteran	Daniel Hallman
Mortgage Servicer / Lender	Freedom Mortgage Servicing
VA Loan Number	VA-ASSUME-094810
Assumed Loan Principal Balance	\$320000.00
Statutory Assumption Rate	0.50% (38 U.S.C. § 3729(b)(2)(I))
Certified VA Disability Rating	100% Service-Connected
Statutory Exemption Authority	38 U.S.C. § 3729(c)(1)
Mandatory Servicer Action	Immediate \$0.00 Fee Waiver or Full Cash Refund

FRE 902 / IAAO EVIDENTIARY FOUNDATION: FRE 902(11) Certified Domestic Records of Regularly Conducted Activity

TAXPAYER & BORROWER STATUTORY DEMAND

I, Daniel Hallman, hereby give formal written notice to Freedom Mortgage Servicing that I am an exempt borrower entitled to disability compensation from the Department of Veterans Affairs. Pursuant to 38 U.S.C. § 3729(c)(1) and VA Circular 26-19-17, you are statutorily forbidden from assessing or retaining the 0.50% assumption funding fee. Demand is hereby made to adjust closing statements to \ \$0.00 or disburse an immediate refund of \ \$1600.00.

Daniel Hallman, Assuming Veteran Borrower

Execution Date (MM/DD/YYYY)

COUNTY CLERK / ASSESSOR

OFFICIAL RECEIVED DATE-STAMP

DO NOT WRITE OR SIGN IN THIS SPACE