

# THE DENTON COUNTY VETERAN

DEDICATED TO INFORMING THE VETERANS OF DENTON COUNTY OF ISSUES WHICH CONCERN THEM

VOL. IV, NO. 5

DENTON, TEXAS

MAY 2001

County Judge Scott Arney, Commissioner Cynthia White Pct #1, Commissioner Sandy Jacobs Pct#2,  
Commissioner Bobbie J Mitchell Pct#3, Commissioner Jim Carter Pct#4



Memorial Day  
May 30, 2001  
Observed May 28, 2001



"From these honored dead, we take increased devotion to that cause for which they here gave the last full measure of devotion -- that we here highly resolve these dead shall not have died in vain..." Abraham Lincoln, *Gettysburg Address*

The Washington Post has called it "music for the soul" ... "an impressive and moving assembly that unfolds with military precision." Since its debut in 1990, public television's *National Memorial Day Concert* has touched the hearts and minds of millions of Americans seeking to honor those who served the nation in times of war.

One of PBS's top-rated performance programs, this year's National Memorial Day Concert features a moving tribute to the World War II generation and the 60th anniversary of Pearl Harbor with eminent journalist Walter Cronkite, and a 10th anniversary salute to the veterans of Desert Storm.

Hosted by distinguished actor Ossie Davis, the concert will also honor former POWs of the Korean War and those who served in Vietnam. Joining Davis and Cronkite for the holiday event, a unique blend of musical performance, dramatic readings and archival footage, are actor and decorated veteran Charles Durning, Grammy award-winning country music star Travis Tritt, musician and renowned actor John Schneider, Broadway's Tom Wopat, Tony award-

winning actor Tom Bosley, tenor John McDermott, and an array of guest artists in performance with the National Symphony Orchestra under the direction of premier pops conductor Erich Kunzel. **Broadcast live from the west lawn of the U.S. Capitol, the *National Memorial Day Concert* airs Sunday, May 27, 2001 from 8:00 to 9:30 p.m. on PBS stations nationwide (check local listings).**





<http://204.65.214.21/vlb/vhap/housless.html>

## VLB Originated Home Loans

The Veterans Land Board (VLB) can originate a one-note loan if the maximum loan amount borrowed is \$45,000 or less. The term may be for 15, 20, 25 or 30 years.

After the home is located, the veteran should contact the VLB and request Veterans Housing Assistance Program (VHAP) applications or download them from this website. The [loan application](#), which consists of paperwork necessary to initiate a VHAP loan, and the [application for certification](#) as a Texas veteran must be requested from and returned to the VLB. The VHAP does not guarantee an interest rate on any loan. The interest rate on the VHAP loan will be determined at the time the rate lock is secured. An appraisal will be performed on the home to determine the amount the VLB will finance. **All VLB-originated loans are subject to an 85% loan-to-value ratio. This means the VLB will lend only 85% of the home's appraised value up to \$45,000.**

The VLB may charge all reasonable and customary charges permitted by law for the processing and closing of mortgage loans. All of these fees and expenses will be disclosed in a Good Faith Estimate. The Good Faith Estimate lists all relevant closing costs as accurately as possible. (See [fee summary](#) and [cost summary](#).)

**NOTE: All Texas Veterans Land Board loans are subject to credit approval.**

For more information, please call 1-800-252-VETS (8387).

## Greenbuilding Program

The Veterans Housing Assistance (VHAP) and Home Improvement (VHIP) Programs offer loans at a reduced interest rate for home construction and remodeling for veterans who use the Greenbuilding Program. Unless otherwise stated, all provisions of the Mortgage Origination, Sale and Servicing Guide, and Lender Program Guidelines are effective and incorporated by reference in the Greenbuilding Program.

**LOAN ORIGINATIONS** - Loans may be originated by the Texas Veterans Land Board (VLB) or by participating lenders for home purchases that are new construction. Home improvement loans are originated only by the VLB.

**ELIGIBLE LENDERS** - The lender must be an approved Primary Participant Lender or registered Correspondent Lender of a Primary Participant Lender in the VHAP.

**ELIGIBLE BORROWERS** - The veteran must meet all eligibility requirements for the VHAP or VHIP.

**ELIGIBLE LOAN AREA** - Within the state of Texas

**RESIDENCE ELIGIBILITY** - Only new single-family houses are eligible (unless remodeling using the VHIP).

**LOAN TERMS** - All loan terms are the same as regular VHAP or VHIP loans, except the interest rate. The Greenbuilding Program offers an interest rate reduction of .30%\*. A minimum score of 100 points on the Greenbuilding Checklist is required.

**\* The maximum combined interest rate reduction for the [Teachers Program](#), [Veterans with Disabilities Program](#) and/or [Greenbuilding Program](#) is .75%.**

## UNDERWRITING STANDARDS

FHA and VA lending guidelines and applicable FNMA/FHLMC credit underwriting standards will be applied by a Participant Lender in its normal course of business.

**NOTE: All VLB loans are subject to credit approval.**

Greenbuilding Checklist ([Word97 format](#)) ([PDF Format](#) Requires the free [Adobe Acrobat](#) reader.) [Sustainable Building Sourcebook Disclaimer](#), [City of Austin's Sustainable Building Sourcebook](#)

For more information please call 1-800-252-VETS (8387).

(continued in June issue)

**FOR LOCAL HELP CONTACT  
DENTON COUNTY**

**VETERANS SERVICE OFFICE  
306 N. LOOP 288, SUITE 146**

**DENTON, TX 76209**

**METRO – 940-320-1038**

**MONDAY – FRIDAY**

**8:00 A.M. TO NOON**

**1:00 P.M. TO 5:00 P.M.**

[hank.scheible@dentoncounty.com](mailto:hank.scheible@dentoncounty.com)

[barbara.nance@dentoncounty.com](mailto:barbara.nance@dentoncounty.com)

[james.wheeler@dentoncounty.com](mailto:james.wheeler@dentoncounty.com)

<http://www.co.denton.tx.us/dept/vet.htm>

## **Agent Orange - Herbicide Exposure**

Veterans Benefits & Services

<http://www.vba.va.gov/bln/21/benefits/herbicide/>

### **Agent Orange and Vietnam Veterans Vietnam Veterans Benefit From Agent Orange Rules**

#### **VA Opens Agent Orange Help line**



Call **1-800-749-8387**, or

E-mail [GW/AOHelpline@vba.va.gov](mailto:GW/AOHelpline@vba.va.gov)

NOTICE: INTERNET E-MAIL IS NOT SECURE Be advised that information you send and receive over the Internet may be intercepted and read by individuals other than the intended recipient. Responses to your inquiry, which contain sensitive or personal information, will be sent via traditional methods such as telephone, telefax or in writing. Please include that information in your inquiry. The following link is used to direct your inquiry to VA's Agent Orange Help line.

You must provide your name, E-mail address, telephone and/or telefax number, and VA file number/Social Security Number. We will do our best to respond within a reasonable amount of time (usually 3 to 10 workdays).

#### **Diabetes Mellitus (Type II)**

*As a presumptive condition for in-country Vietnam veterans:*

[Fact Sheet and Questions & Answers, VA Diabetes Home Page](#), [VA, Agent Orange & Diabetes Information](#), [VA Diabetes-Agent Orange Press Release](#).

#### **Agent Orange and Birth Defects**

Fact sheet on [Agent Orange and Birth Defects Spina Bifida](#). The Veterans' Benefits Act of 1997 granted benefits for children of Vietnam veterans who were suffering from spina bifida (38 U.S.C. §1805).

Reference: [38 CFR §3.814](#).

Agent Orange Question & Answers

[Agent Orange Q&A's](#) - March 1, 2001

[Agent Orange General Information](#) - September 1999 (pdf)

Veterans Health Administration information on: [Agent Orange](#), [Diabetes](#), [Spina Bifida](#).

#### **Current Conditions Considered by VA Presumptive to AO Exposure:**

These are the diseases which VA currently presumes resulted from exposure to herbicides like Agent Orange. The law requires that some of these diseases be at least 10% disabling under VA's rating regulations within a deadline that began to run the

day you left Vietnam. If there is a deadline, it is listed in parentheses after the name of the disease.

[Chloracne](#) or other acneform disease consistent with chloracne. (Must occur within one year of exposure to Agent Orange), [Hodgkin's disease](#), [Multiple myeloma](#), [Non-Hodgkin's lymphoma](#), [Acute and subacute peripheral neuropathy](#). (For purposes of this section, the term acute and subacute peripheral neuropathy means temporary peripheral neuropathy that appears within weeks or months of exposure to an herbicide agent and resolves within two years of the date of onset.), [Porphyria cutanea tarda](#). (Must occur within one year of exposure to Agent Orange.), [Prostate cancer](#), [Respiratory cancers](#) (cancer of the lung, bronchus, larynx, or trachea). (Must occur within 30 years of exposure to Agent Orange.), [Soft-tissue sarcoma](#) (other than osteosarcoma, chondrosarcoma, Kaposi's sarcoma, or mesothelioma).

#### **Additional Information on Agent Orange**

[Fact Sheet on Vietnam Veterans Agent Orange Review Newsletters Status of the Agent Orange Settlement Fund](#)

#### **Link to the Foreign Service Program Page**

[Foreign Services Program Page](#)

## **SEARCHING FOR A VETERAN?**

*Try these sites:*

<http://veterans.historychannel.com/default.asp>

<http://www.vetfriends.com/>

<http://www.military.com/Page/0,12170,1-00-0,00.html>

<http://www.gisearch.com/>

## National Personnel Records Center Military Personnel Records

On July 12, 1973, a disastrous fire at NPRC (MPR) destroyed approximately 16-18 million Official Military Personnel Files. The affected record collections are described below.

Branch	Personnel and Period Affected	Estimated Loss
Army	Personnel discharged November 1, 1912, to January 1, 1960	80%
Air Force	Personnel discharged, September 25, 1947, to January 1, 1964 (with names alphabetically after Hubbard, James E.)	75%

No duplicate copies of the records that were destroyed in the fire were maintained, nor was a microfilm copy ever produced. There were no indexes created prior to the fire. In addition, millions of documents had been lent to the Department of Veterans Affairs before the fire occurred. Therefore, a complete listing of the records that were lost is not available. Nevertheless, NPRC (MPR) uses many [alternate sources](#) in its efforts to reconstruct basic service information to respond to requests.

(continued in June issue)

### MEMORIAL DAY BREAKFAST

Hosted by American Legion, Arthur O. McNitzky Post 71  
Sunday, May 27, 2001 starting at 6:30 a.m.  
American Legion Post 71  
2501 Spencer Road  
Denton, TX

### FLAG DEDICATION AT IOOF CEMETERY

Hosted by The American Legion, Arthur O. McNitzky Post 71  
Monday, May 28, 2001 at 2:00 p.m.  
Dedication of flagpole and flag in memory of Arthur O. McNitzky

