To: Lenders and Other Participants in the VA Loan Guaranty Program

Subject: Transmittal of Change 19 to VA Pamphlet 26-7, Revised, VA Lender’s Handbook

Purpose
Attached is a revision to Chapter 2, Veteran’s Eligibility and Entitlement, of the VA Lenders Handbook.

Changes
- Topic 1 has been updated to reflect changes in procedures including noting a Certificate of Eligibility (COE) is not always needed for an Interest Rate Reduction Refinance Loan (IRRRL).

- Topic 2 has been updated to provide information on funding fee exemption notices now displayed on COEs.

- This update removes the Winston-Salem address and replaces it with Atlanta’s address, since that office now handles the eligibility function.

- This chapter was also updated to make minor grammatical edits.

Additional Copies
Additional copies may be downloaded from the VA Home Loans website (http://www.benefits.va.gov/homeloans).

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