

New VA Form 26-10291 - *Assumption Entitlement Acknowledgement*

1. **Purpose.** VA is publishing this Circular to announce the creation of VA Form 26-10291, *Assumption Entitlement Acknowledgement*, and to inform holders and their authorized servicing agents (herein after holders) on its use.

2. **Background.** VA continues to evaluate ways to improve the Veteran experience and ensure Veterans are aware of situations that could impact their ability to use or reuse their VA home loan benefit. It has come to VA's attention that Veterans may not fully understand how an assumption may impact their available VA home loan guaranty entitlement.

As Veterans are increasingly using assumptions to sell their home with a VA-guaranteed loan, VA created the *Assumption Entitlement Acknowledgement* to increase Veteran awareness related to assumptions.

3. **Action.** VA expects holders to provide VA Form 26-10291, *Assumption Entitlement Acknowledgement*, to the selling Veteran immediately after an application for an assumption is received for their loan. VA expects the acknowledgement to be signed by the Veteran seller as soon as possible but no later than close.

Forms are available on VA's website: <https://www.va.gov/find-forms/>.

4. **Effective Date.** Holders are encouraged to begin using this acknowledgement upon publication of this Circular. VA expects holders to begin using this acknowledgement for applications received on or after the date that is 60 days after the publication of this Circular.

5. **Questions.** For questions or comments, please submit a request through VA's Service Portal, Loan Guaranty Support at https://yourit.va.gov/scm?id=rlc_pathfinder, or contact VA by phone at 1-877-827-3702, between the hours of 8:00 AM and 6:00 PM Eastern time.

6. **Rescission.** This Circular is valid until rescinded.

By Direction of the Under Secretary for Benefits

John E. Bell, III
Executive Director
Loan Guaranty Service

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