

**Veterans Benefits Administration  
Department of Veterans Affairs  
Washington, D.C. 20420**

**VA Pamphlet 26-7, Revised  
Change 37  
July 27, 2023**

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

**Subject: Transmittal of Change 37 to VA Pamphlet 26-7, Revised, VA Lender's Handbook**

**Purpose**

Attached is a revision to Chapter 4, Credit Underwriting, of the VA Lenders Handbook.

**Changes**

- Topic 7, Subsection b has been updated to include guidance regarding medical collections and charged-off medical accounts.
- Topic 7, Subsection b has been updated to provide clarity regarding the payment consideration for unpaid non-medical collection accounts.

**Additional Copies**

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

John E. Bell, III  
Executive Director  
Loan Guaranty Service