

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

VA Manual 26-3, Revised  
Change 33  
August 12, 2024

**To: Regional Loan Center Personnel and Other Participants in the VA Loan Administration Program**

**Subject: Transmittal of Change 33 to M26-3, Loan Management and Service Policies, Procedures, and Methods, Loan Guaranty Operations for Regional Offices**

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**Purpose** Attached are revisions to Appendix F of VA M26-3, Loan Management and Service Policies, Procedures, and Methods, Loan Guaranty Operations for Regional Offices.

**Changes** Appendix F of VA Handbook 26-3 was revised with the following changes. Step 1 was updated to clarify the servicer's option of using the VA Disaster Modification and Disaster Extend Modification. Next steps were also updated to advance to Step 2, rather than Step 5. Step 2 was updated to clarify the servicer's option to accept partial payments during the Special Forbearance. Step 6(b) was updated to allow servicers to offer the 40-Year Modification to borrowers, even if the payment resulted in an increase.

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**Additional Copies** Additional copies may be downloaded at [Web Automated Reference Material System \(WARMS\) - VA Manual M26-3](#).

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