

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

Subject: Transmittal of Change 39 to VA Pamphlet 26-7, Revised, VA Lender's Handbook

Purpose

Attached is a revision to Appendix A, How to Contact VA, and a new appendix, Appendix B, Stacking Orders, of the VA Lenders Handbook.

Changes

- Appendix A, Topic 1, has been renamed and updated to reflect Loan Guaranty Service's transition from Regional Office-specific email addresses to LGY's ServiceNow customer portal.
- Appendix A, Topic 2 has been updated to remove Regional Office specific phone numbers, email addresses, and websites.
- Appendix A, Topic 2 has been updated to reflect the jurisdictional reorganization of the Honolulu office under the Phoenix office.
- Appendix B has been created to consolidate the location of stacking orders previously located in Chapter 5 of VA Lenders Handbook and various circulars.
- Appendix B, Topic 1 provides updates to the manual guaranty request stacking order previously published in Chapter 5, Topic 4b.
- The stacking order in Appendix B, Topic 1 has been updated to remove VA Form 26-0286, *VA Loan Summary Sheet*, and to add requirements related to evidence of NTB satisfaction, seasoning, and principal reductions where applicable.
- Appendix B, Topic 2 provides updates to the prior approval stacking orders previously published in Chapter 5, Topic 3.
- The stacking orders Appendix B, Topic 2 have been updated to remove VA Form 26-1802a, *HUD/VA Addendum to the URLA*, and VA Form 26-0286, *VA Loan Summary Sheet*. Evidence of satisfaction of an NTB and seasoning, where applicable have been added to the stacking orders.
- Appendix B, Topic 3 provides updates to the Full File Loan Review (FFLR) Purchase/Cash-out Refinance stacking order previously published in Chapter 5 Topic 4 and more recently in VA Circular 26-22-16 Exhibit A.
- The stacking order in Appendix B, Topic 3 has been updated to move the late

reporting requirement to item 2 in the stacking order, and to provide additional clarity on URLA signature requirements.

- Appendix B, Topic 4 provides updates to the Full File Loan Review (FFLR) Interest Rate Reduction Refinancing Loan (IRRRL) stacking order previously published in Chapter 5, Topic 4 and more recently in VA Circular 26-22-16 Exhibit B.
- The stacking order in Appendix B, Topic 4 has been updated to move the late reporting requirement to item 2 in the stacking order, and to provide additional clarity on URLA signature requirements.
- Circular 26-22-16 is rescinded as of the effective date of Appendix B, 90 days after publication.
- Appendix B, Topic 5 provides updates to the Holder/Service Processed Assumptions stacking order previously published in Chapter 5, Topic 6 and more recently in VA Circular 26-23-10 Exhibit A.
- The stacking order in Appendix B, Topic 5 has been updated to make minor grammatical changes.
- Appendix B, Topic 6 provides updates to the stacking orders for Assumption Appeals and Prior Approval Assumptions previously published in Chapter 5, Topic 6 and more recently in VA Circular 26-23-10 Exhibit B.
- The stacking order in Appendix B, Topic 6 has been updated to make minor grammatical changes.

Additional Copies

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

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