

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

**VA Manual 26-3, Revised
Change 12
December 18, 2023**

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

Subject: Transmittal of Change 11 to M26-3, Loan Management and Service Policies, Procedures, and Methods, Loan Guaranty Operations for Regional Offices

Purpose Attached are revisions to Chapter 07 and Appendices of VA M26-3, Loan Management and Service Policies, Procedures, and Methods, Loan Guaranty Operations for Regional Offices.

Changes Chapter 7 of VA Manual 26-3 was revised to update incentive payment timing for alternatives to foreclosure, correct the default timeframe for repayment plan and special forbearance eligibility, specify timeframes in calendar months and clarify payment requirements during forbearances in section 7.04.

Additional Copies Additional copies may be downloaded at https://www.benefits.va.gov/WARMS/M26_3.asp.

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