

## **Guaranteeing VA Loans with Veteran-Paid Buyer-Broker Charges**

1. **Purpose.** The Department of Veterans Affairs (VA) is publishing this Circular to announce an enhancement made to the Issue Guaranty screen in VA's WebLGY system related to Veteran-paid buyer-broker charges.
2. **Background.** On June 11, 2024, VA announced<sup>1</sup> a temporary local variance to allow Veterans using the VA-guaranteed home loan benefit to pay reasonable and customary amounts for buyer-broker charges on purchase contracts executed on or after August 10, 2024. VA created this temporary local variance to ensure Veterans remain competitive buyers in the rapidly shifting real estate brokerage market. VA also indicated its intent to gather related input in order to develop more permanent policy through rulemaking.
3. **System Enhancement.** In advance of the effective date of the local variance described in section 2, VA released a WebLGY system enhancement on July 16, 2024, to collect the amount of Veteran-paid buyer-broker charges.  
  
After the system enhancement is released, lenders are expected to indicate if the Veteran paid any buyer-broker charges, and, if so, to indicate the total amount paid in the applicable fields when requesting the Loan Guaranty Certificate (LGC) on VA-guaranteed purchase loans.
4. **Questions.** For questions or comments please submit a request through [VA's ServiceNow customer portal](#), or contact VA by phone at 1-877-827-3702, between the hours of 8:00 AM and 6:00 PM Eastern time.
5. **Effective Date.** The system enhancement was released on July 16, 2024, and the local variance is applicable to purchase contracts signed on or after August 10, 2024.
6. **Paperwork Reduction Act.** The information collection requirements contained in this document have been approved by the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995 (44 U.S.C. § 3501-3520) and assigned OMB control number 2900-0515. In accordance with the Paperwork Reduction Act, VA may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a currently valid OMB control number.
7. **Rescission:** This Circular is valid until rescinded.

By Direction of the Under Secretary for Benefits

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Loan Guaranty Service

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<sup>1</sup> Circular 26-24-14