

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

**VA Pamphlet 26-7, Revised  
Change 23  
February 1, 2019**

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

**Subject: Transmittal of VA Lenders Handbook, Chapter 1, Lender Approval Guidelines, Revised**

---

**Purpose** Attached is a copy of VA Pamphlet 26-7, Lender's Handbook, Chapter 1, Lender Approval Guidelines, which has been revised in its entirety.

---

**Changes** Chapter 1 has been revised to provide lenders with updated information to assist them in obtaining automatic authority from VA, to encourage lenders with automatic authority to use it to the maximum extent possible and to incorporate all applicable outstanding Circulars. Key changes include:

Chapter 1, Topic 4 reflects updated acceptable qualifications for underwriters, the AMP (Accredited Mortgage Professional) and CRU (Certified Residential Underwriter) designations from the Mortgage Bankers Association (MBA).

Chapter 1, Topic 7 requires that the lender request VA recognition of any agents who are performing loan-related functions for the lender. The previous version of this handbook permitted lenders to use an agent up to four times a year without being recognized by VA. Lenders who do not have automatic authority from VA may not use the services of an agent.

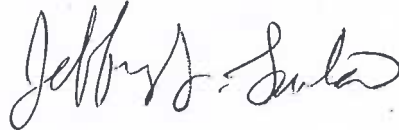
---

**Additional Copies** Additional copies may be downloaded at [https://benefits.va.gov/warms/pam26\\_7.asp](https://benefits.va.gov/warms/pam26_7.asp).

---

**Rescissions**

Chapters 1-9 of the Lenders Handbook cover Loan Processing topics. All outstanding Circulars have been incorporated into the revised chapters. Once all revised chapters have been released, the outstanding Circulars will be rescinded.

A handwritten signature in black ink, appearing to read "Jeffrey F. London". The signature is written in a cursive style with a large initial "J".

Jeffrey F. London  
Director, Loan Guaranty Service