

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

**VA Manual 26-3
Change 11
November 8, 2023**

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

Subject: Transmittal of Change 11 to VA Manual 26-3, Loan Management and Servicing Policies, Procedures and Methods

Purpose Attached is new Chapter 20 of the VA Manual 26-3, Loan Management and Servicing Policies, Procedures and Methods.

Changes Chapter 20 - Servicing Loans with Bankruptcy, of VA Manual 26-3, Loan Management and Servicing Policies, Procedures and Methods, was drafted to provide clarification on current program policy regarding servicing loans in bankruptcy. This is a new chapter.

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Rescissions Not applicable

John E. Bell, III
Executive Director
Loan Guaranty Service