

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

**VA Pamphlet 26-7, Revised
Change 28
March 28, 2019**

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

Subject: Transmittal of VA Lenders Handbook, Chapter 2, Veteran's Eligibility and Entitlement, Revised

Purpose Attached is a copy of VA Pamphlet 26-7, Lender's Handbook, Chapter 2, Veteran's Eligibility and Entitlement, which has been revised in its entirety.

Changes Chapter 2 has been revised to reflect updates to VA systems and incorporate all appropriate Circulars. Key changes include:

Chapter 2, Topic 1 describes conditions which could appear on a Certificate of Eligibility. The conditions must be met before the loan is guaranteed by VA.

Chapter 2, Topic 2, clarifies that a Veteran who has previously used some of his/her entitlement which has not been restored may make a downpayment in conjunction with using his/her remaining entitlement.

This change is effective 90 days from the date of approval.

Additional Copies Additional copies may be downloaded at 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 Once all revised chapters have been released, the outstanding Circulars will be rescinded.

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