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**Transmittal of Change 10 to M26-4, Servicer Handbook (05/08/24)**

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**Transmittal of Change 10 to M26-4, Servicer Handbook (05/08/24)**

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

**Subject: Transmittal of Change 10 to M26-4, VA Servicer Handbook**

**Purpose**

Attached are revisions to [Chapter 05](#) of VA M26-4, VA Servicer Handbook.

**Changes**

Chapter 5 of VA Manual 26-4 was revised to change the term 'compromise sale' to 'short sale' throughout the chapter, update details on reporting home retention events using the bulk upload template and the National Emergency Declaration (NED) RFD and add reference to Appendix F and the VA Home Retention Waterfall in section 5.01, remove former section 5.02 Servicer Reporting Requirements, update the repayment plan process for loans impacted by a National Emergency Declaration in section 5.03, update the special forbearance process for loans impacted by a National Emergency Declaration in section 5.04, update the pre-approval process for loan modification and include and describe a new 40 year modification option in section 5.05, update the Short Sale process in section 5.07, and remove former section 5.10 Notice of Value (NOV) Extension – Alternatives to Foreclosure.

**Additional copies**

Additional copies may be downloaded at [https://www.benefits.va.gov/WARMS/M26\\_4.asp](https://www.benefits.va.gov/WARMS/M26_4.asp).

John E. Bell III  
Executive Director  
Loan Guaranty Service

(02/01/18)

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