

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

**VA Pamphlet 26-7, Revised  
Change 44  
October 30, 2024**

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

**Subject: Transmittal of Change 44 to VA Pamphlet 26-7, Revised, VA Lender's Handbook**

**Purpose**

Attached is a revision to Chapter 6, *Refinancing Loans*, of the VA Lenders Handbook.

**Changes**

- Topic 3, Cash-Out Refinancing Loans has been updated in its entirety. Public Law 115-174, *The Economic Growth, Regulatory Relief, and Consumer Protection Act*, set different requirements for cash-out refinancing loans based on the payoff amounts of the loan being refinanced. Therefore, VA has categorized cash-out refinancing loans as Type I and Type II. VA has promulgated regulations for cash-out refinancing loans at 38 C.F.R. § 36.4306.

**Additional Copies**

Additional copies may be downloaded from the VA Home Loans website ([VA Pamphlet 26-7](#)).

John E. Bell, III  
Executive Director  
Loan Guaranty Service