

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

**VA Pamphlet 26-7, Revised  
Change 12  
April 1, 2010**

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

**Subject: Transmittal of Change 12 to VA Pamphlet 26-7, Revised, VA Lender's Handbook**

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**Purpose** Attached are revisions to Chapter 7 of VA Pamphlet 26-7, Revised, VA Lender's Handbook.

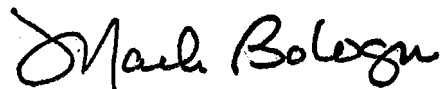
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**Changes** This change notes that VA's authority to guarantee Adjustable Rate Mortgages (ARMs) and Hybrid Adjustable Rate Mortgages (HARMs) has been extended to September 30, 2012.

The change also updates information on processing loans for cooperative units. This expanded information was generated by The Veterans Benefits, Health Care, and Information Technology Act of 2006.

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**Additional Copies** Additional copies may be downloaded from the VA Home Loans website (<http://www.homeloans.va.gov>).



Mark Bologna  
Director, Loan Guaranty Service