



2905 Corporate Circle

Flower Mound, TX 75028

Phone: 972-353-4174

Fax: 972-221-9316

Partners

Shawn P. Black ¹

Ryan Black ²

Daniel S. Engle ³

Steven Kubik

Senior Lawyers

Margaret A. Noles

Syndy Davis

Associates

Jodi Sealy

Of Counsel

David M. Tritter

Gregory S. Graham ⁴

Retired Partner(s)

Calvin C. Mann, Jr.*

Thomas E. Black, Jr.*

Gregory S. Graham ⁴

¹ Also Licensed in Kentucky and New York

² Also Licensed in District of Columbia

³ Also Licensed in New York

⁴ Also Licensed in Georgia

*Retired from the practice of law

January 27, 2026

To: Clients and Friends

From: Daniel S. Engle

Subject: VA Withdraws Advanced Notice of Proposed Rulemaking

In the January 21, 2026 issue of the *Federal Register* (91 FR 2517 [click here](#)), the Department of Veterans Affairs (VA) announced the withdrawal of an advance notice of proposed rulemaking published in the *Federal Register* back on October 17, 2022 in 87 FR 62752. This advance notice of proposed rulemaking was to request public comment on possible expansion of the VA's loss-mitigation program to assist veterans whose VA loans are in default.

The VA stated that the withdrawal was due to "ongoing assessments of agency needs, priorities, and objectives." The VA stated that it will continue exploring opportunities to aid veterans who face default on VA loans and the best means of addressing the issues raised in the advance notice of proposed rulemaking. Per the announcement, if the VA decides to issue regulations in the future on this topic, a new notice of proposed rulemaking will be published.

This Memorandum is provided as general information in regard to the subject matter covered, but no representations or warranty of the accuracy or reliability of the content of this information are made or implied. Opinions expressed in this memorandum are those of the author alone. In publishing this information, neither the author nor the law firm of Black, Mann & Graham L.L.P. is engaged in rendering legal services. While this information concerns legal and regulatory matters, it is not legal advice and its use creates no attorney-client relationship or any other basis for reliance on the information. Readers should not place reliance on this information alone but should seek independent legal advice regarding the law applicable to matters of interest or concern to them. The law firm of Black, Mann & Graham L.L.P. expressly disclaims any obligation to keep the content of this information current or free of errors.