

# **VA Guaranteed Home Loans**

## ***Satellite and Streaming Internet Video Lender Training***



**VA Loan Guaranty IT Systems  
March 19, 2008**

**Student Materials**

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# Course Objective and Outline

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## Course objective:

After viewing this broadcast you will be able to identify the VA IT Systems available for stakeholder use. You will also be able to register as a user at the Veterans Information Portal.

## Outline

### I. The Veterans Information Portal (VIP)

- a. Links
- b. Registration
- c. Customization

### II. IT Systems

- a. The Appraisal System (TAS)
- b. e-appraisal
- c. WebLGY
- d. Automated Certificate of Eligibility
- e. Condominium/Planned Unit Development/Builder Program (CPB)
- f. VA Funding Fee Payment System (FFPS)

Questions will be answered throughout live broadcast.

**NATIONAL LOAN GUARANTY WEBSITE:** [www.homeloans.va.gov](http://www.homeloans.va.gov)  
(VA Lender's Handbook, Circulars, VA Forms, Online Training, etc.)

**VETERANS INFORMATION PORTAL:** <http://vip.vba.va.gov>  
(Gateway to LGY Service applications and VA Home Loan Information)

**Useful Tips:**

- User registration required. Must be an approved program participant in Active status.
- Disengage pop-up blockers or hold down the CTRL key while clicking on application links.
- Keep email address up to date by clicking on MY INFO
- **Portal Help Desk Email:** [VIP@VBA.VA.GOV](mailto:VIP@VBA.VA.GOV)  
(provide user name, type of user, phone #, and detailed description of the problem)

**Applications:**

- **TAS ~ The Appraisal System:** Used to obtain a VA Loan Identification Number (LIN), request appraisals, and Issue Notices of Value. Appraisers use TAS to track pending assignments.  
Order an appraisal: Requester→Assignment→Single Property  
(Mortgage Brokers/Agents order cases as LAP and enter sponsors VA ID# in item 1.E)  
Corrections/Updates to a request: Requester→Assignment→Single Property→ 1. Click Review/Update Single Case and 2. Enter VA LIN.  
Update/change Lender: SAR→Change Lender
- **E-Appraisal ~ Electronic Appraisal System:** Web-based application that allows appraisers to upload appraisal documents online and other interested parties to retrieve for online review or hard copy printing.

Load Report: Appraisal→Upload Report→Enter LIN→Input property info→Specify path (where its saved)→upload the report.

Retrieve Report: Appraisal→Retrieve Report→Enter LIN→Click on the link "Click here to view appraisal report"

- **WebLGY ~ Web Based Loan Guaranty System:** Used by lenders to request obtain Automated Certificates of Eligibility (COE), submit electronic applications for a COE and to Guaranty Loans.  
Obtain a COE: Eligibility→Automated Certificate of Eligibility→Complete Info  
(Result will be a successful COE or a reference number. If you receive a reference number then you must submit an Electronic Application or mail your request to the VA Eligibility Center).  
Check Status of a pending COE application: Eligibility→Search→Enter reference # and name or SSN.  
Prior Loan Validation (Can be used in lieu of COE for Interest Rate Reduction Refinance Loans): Eligibility→Prior Loan Validation→Enter veteran's SSN or previous LIN and name.  
Guaranty a Loan: Select Loan→Enter New Loan→ Enter LIN and type→Complete Loan Summary
- **CONDO/PUD/Builder:** Provides a customized list of VA registered Condominiums, Planned Unit Developments and Builders across the U.S.  
Search Tip: Search by state, and then choose by alphabet. (Less info = more results)  
Some names may be abbreviated.

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**VA FUNDING FEE PAYMENT SYSTEM:** [WWW.VA.PAY.GOV](http://WWW.VA.PAY.GOV)  
(System used by Lenders to remit payment of the VA Funding Fee electronically.)





# VETERANS INFORMATION PORTAL REGISTRATION

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Before you begin, have ready:

- ♦ Lender identification number
- ♦ Social Security Number
- ♦ E-mail address

The website is <http://vip.vba.va.gov>.

1. Click on “Register”. (Located on the left-hand side of the screen.)
2. Next screen will show all of the programs you are registering for. “Click here to register” is located at the bottom of the screen.
3. Input all required information. When the “Lender” box is checked, you will be asked to input your lender ID number and the “Lender PIN”. The PIN is usually comprised of the last four digits of the ten-digit ID number. Click “submit”.
4. The system will generate a user name (first name.last name) and password for you. The password is case sensitive. Write it down exactly as it is shown on the screen. Better yet, print the screen.
5. Get out of the screen and go back into <http://vip.vba.va.gov>. Enter your user name and password in the “VIP sign in” boxes.
6. When you log on for the first time you will be asked to change your password. The password must be at least eight characters long. The password must consist of a combination of:
  - a. One capital letter
  - b. One small letter
  - c. One number or one special character (i.e. !@#, etc.)
  - e. Cannot be a word found in the dictionary.
7. Do not share passwords! Each user should have their own user name and password.

# ORDERING AN ELECTRONIC COE

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After logging into the Veterans Information Portal:

1. Choose the WebLGY application.
2. Click on “Eligibility”.
3. From the drop down box, select “Automated Certificate of Eligibility”
4. Input all requested information (name, SSN, date of birth, etc.), then “Submit”

At this point, you will either get a message that you can view/print the COE or that the system was unable to process your case online. If the system cannot process the case online, the following steps must be completed:

1. Click on the “Electronic Application” link.
2. Input required information. This information comes directly from the application for the COE, VA Form 26-1880.
3. Supporting documentation such as the DD-214 or HUD-1 Settlement Statement may be scanned and uploaded for submission with the electronic application.
4. Provide your e-mail address so that you can be notified when the application has been processed.

Be sure to keep the reference number generated by the application. Using the reference number, you may track the progress of the electronic application.

If you choose not to use the electronic application process, the mailing address of the eligibility center is provided on the screen.

## Regional Loan Centers Contacts

Regional Loan Center	Jurisdiction	Telephone
Atlanta	Georgia, North Carolina, South Carolina, Tennessee	1-888-768-2132
Cleveland	Delaware, Indiana, Michigan, New Jersey, Ohio, Pennsylvania	1-800-729-5772
Denver	Alaska, Colorado, Idaho, Montana, Oregon, Utah, Washington, Wyoming	1-888-349-7541
Honolulu	Hawaii	1-808-433-0481
Houston	Arkansas, Louisiana, Oklahoma, Texas	1-888-232-2571
Manchester	Connecticut, Maine, Massachusetts, New Hampshire, New York, Rhode Island, Vermont	1-800-827-6311
Phoenix	Arizona, California, Nevada, New Mexico	1-888-869-0194
Roanoke	Kentucky, Maryland, Virginia, Washington, DC, West Virginia	1-800-933-5499
St. Paul	Illinois, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin	1-800-827-0611
St. Petersburg	Alabama, Florida, Mississippi, Puerto Rico, US Virgin Islands	1-888-611-5916
Winston-Salem	Nationwide <b>Eligibility ONLY</b>	1-888-244-6711

# WEB SITE DIRECTORY

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Address	What's There?
<a href="http://www.homeloans.va.gov">www.homeloans.va.gov</a>	Lender's Handbook, VA forms, FAQs, information pamphlets, Regional Office directory
<a href="https://vip.vba.va.gov">https://vip.vba.va.gov</a>	Veterans Information Portal Includes TAS, WebLGY & condo and builder listings.
<a href="http://www.va.gov/vaforms">www.va.gov/vaforms</a>	VA Forms
<a href="http://www.homeloans.va.gov/broadcast.htm">www.homeloans.va.gov/broadcast.htm</a>	Links to live broadcasts, Web-based training and "on demand" streaming internet video training
<a href="http://vetrecs.archives.gov">http://vetrecs.archives.gov</a>	National Personnel Records Center (Obtain military records.)
<a href="http://www.nasdva.com">www.nasdva.com</a>	National Association of <u>State</u> Directors of Veterans Affairs
<a href="https://va.pay.gov">https://va.pay.gov</a>	Funding Fee Payment System
<a href="http://www.military.com">www.military.com</a>	Military pay charts, housing, installations, etc.
<a href="http://www.ocwen.com">www.ocwen.com</a>	Nationwide VA acquired property listings, bidding instructions, etc.
<a href="http://www.mortgage-x.com">www.mortgage-x.com</a>	Mortgage calculators, find a lender, closing costs explained, etc. (Independent information service, not affiliated with any lending institution.)