

Guide to Lender Account and Participant Management System

Version 1.0

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Part 1: Introduction & Navigation

Chapter 1: Introduction & How to Use This Guide

PPM Overview

The Loan Guaranty Service (LGY) Program Participant Management (PPM) system is designed to manage lender participation, including allowing lenders to independently update some aspects of their VA profiles, complete renewals, and other applications. LGY staff can review, edit, and search the same information.

Features

The only lender users in the PPM system will be the designated VA Relationship Managers (VARM) who will be responsible for all lender actions in the system. It is recommended that lenders have a minimum of two active VARMS at all times. Lenders will be limited to a maximum of five active VARMS who will be responsible for specific tasks, such as:

- Submitting Underwriter (UW) and Staff Appraisal Reviewer (SAR) applications and included fee payments.
- Ensuring that the Lender Profile information, including lender's address and points of contact, are updated in the PPM system. Please note, that not all lender profile information may be edited by the lender.
- Submitting Annual Renewals for any Agent relationships and Automatic Authority for non-supervised lenders.
- Completing an Annual Validation of the Lender Profile information, including points of contact.
- Performing a regular validation of VARMS for the lender.

How to Use This Guide

The Guide to Lender Account and Participant Management System will help VARMS utilize and navigate the PPM system to optimize processes related to engaging with LGY. The user guide is designed to help both new and experienced users navigate the system with ease.

The Table of Contents for this guide is both searchable and linked. Selecting any of the chapter titles or subheadings will take users directly to that section in the guide. Users can navigate back to the table of contents by scrolling back to the start of the guide or by using the Return to Table of Contents links at the end of each section. This guide includes intuitive linking between sections, enabling the user to easily locate information required to complete tasks.

Step-by-Step Instructions

Step-by-step instructions describing how to complete tasks in PPM appear in lists. Words that point to links or boxes that the user needs to select in the PPM system will appear in single quotes.

These instructions will describe how to complete processes that are pictured in screenshots.

The screenshot may also include boxes, lines and numbered labels that show which part of the screen is important. Numbered labels (the red, circular icons with a number at the center) on images will correspond to numbered descriptions in the text of the guide.

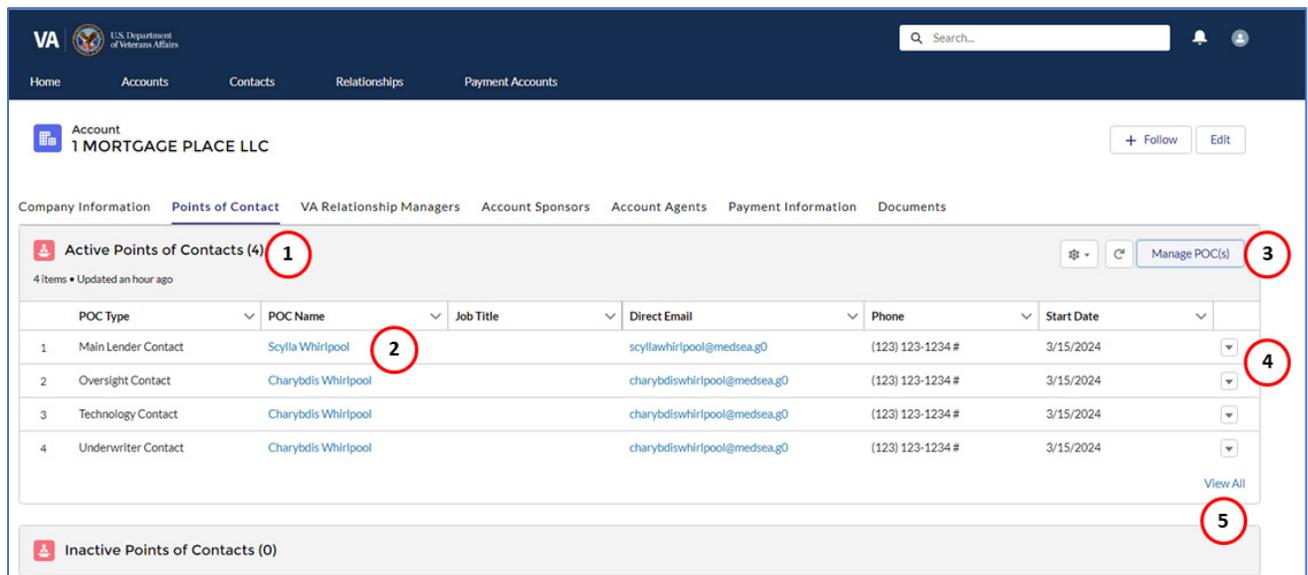


Figure 1: Example Instructional Screenshot

Guide Icons

This user guide employs icons to alert users to important information, especially during step-by-step instructions.

Numbers with a red circle around them will be used as indicators within screenshots to define different elements of the system. We will refer to them as “Icons.”

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Chapter 2: Navigating to the PPM System

Logging In

Lenders will log into PPM via the [LGYHub landing page](#) and select the option for PPM to register or log in via [ID.me](#).



Figure 2: LGYHub Landing Page with PPM Link

The PPM PIN

The initial PPM PIN will be emailed to the existing Main Lender Contact and the Management Liaison POCs prior to the PPM system launch date. This PIN is required for accessing the PPM system.

- The PIN is valid for ninety days.
- At the end of each ninety days, the PIN will be reset.

PINS are an 8-digit alphanumeric ID. The PPM PINs are completely different from the current Lender PIN. The PPM PIN can be viewed within the PPM Company Information tab. When the time arrives for a PIN reset, a notification will appear on the Lender Home Page (Figure 3, Icon 1).

New VARMs will enter the PPM PIN during the registration process. The PPM PIN and the Lender ID number are needed to connect the VARM to the appropriate lender. Please note that lenders must use the home office Lender ID number. If lender employees do not have this number, it is listed on VA correspondence to lenders and in WebLGY. Lenders can also reach out to LGY via the ServiceNow Portal or phone for more assistance.

Home		Company Information	Points of Contact	VA Relationship Managers	SAR/UWs	Applica
Name	MORTGAGE CORP	Company Status	Active			
DBA Name		Phone				
Federal Tax ID		Email	luna@fake.com			
Lender ID		Website	www.fha203k.com			
Fiscal Year End Date (Month/Day)	03/30	Mailing Address	46175 RVNCLAW BYWY BALTIMORE, MD 21236-0000 United States			
Lender Authority	Non-Supervised with Auto Authority	Financial Statement Received	11/30/2021			
Auto Approval Begin Date	5/3/1995	NMLS Number				
Auto Approval End Date		Unique Entity Identifier (UEI)				
State Level Lender Authority		Renewal/Validation Due Date	7/28/2025			
State Level Authority Begin Date		Renewal/Validation Complete	6/7/2024			
State Level Authority End Date		Reinstatement Expiration Date	7/4/2024			
Corporate Structure	Mortgage Broker	Lender LOS Software				
Other Corporate Description		Vendorization Code	521720545			
LAPP Indicator	Yes	PPM PIN	tH1V4hqY			

Figure 3: PPM PIN Location

Initial Login

On initial login, users will need to register with PPM as a VARM, otherwise they will not be able to access the system. Instructions for VARM registrations can be found in the [Requesting a New VARM](#) Account section.

Login Issues

If users encounter issues with ID.me registration or login, please see the ID.me section on the [LGYHub Help Page](#) for options. Any other problems encountered during the first attempt to access the system, please reach out via the [LGY Service Portal](#).

Select 'PPM' as the LGY product or system the user is having trouble accessing. Then, select 'Access Issues' in the Product category. This step will ensure that the correct team receives the question and can address any log-in issues.

Subsequent Logins

1. Navigate to LGYHub and select the link for PPM.

- a) If the VARM application has not yet been processed, or if the account has lapsed, the user will be directed to the non-registered user landing page.

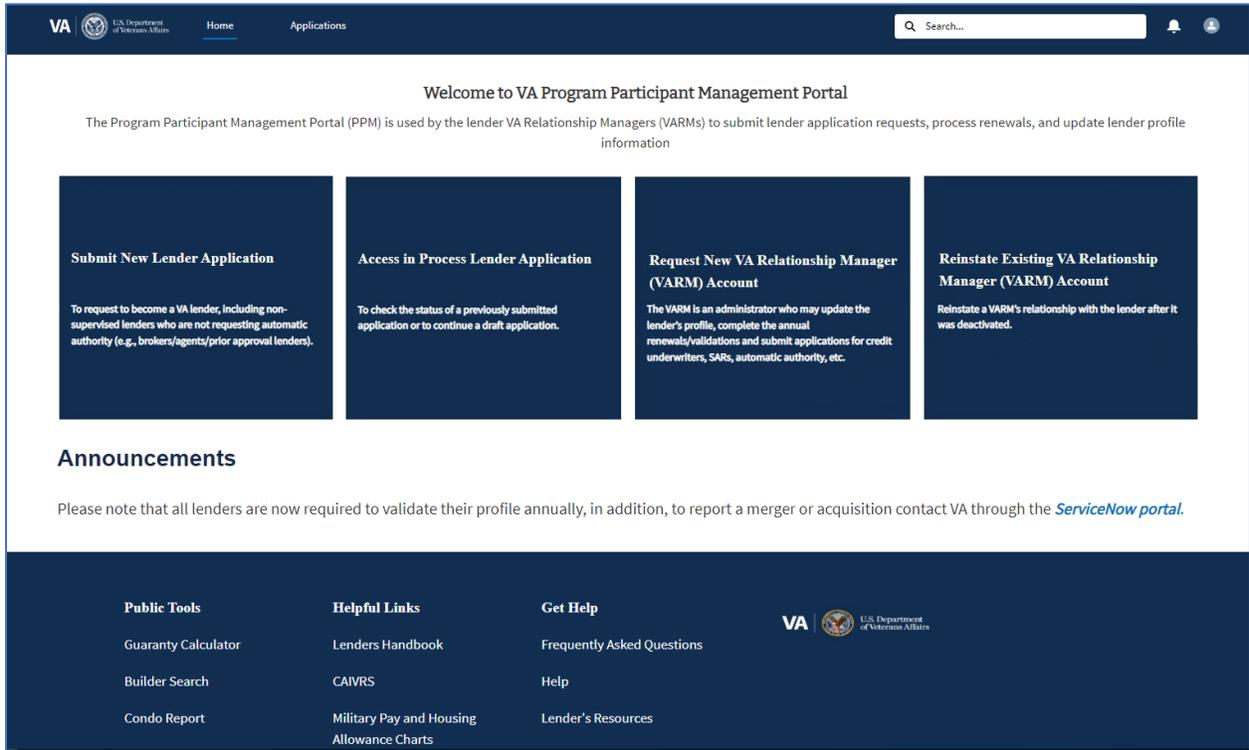


Figure 4: Non-registered User Landing Page

- b) If the user is an active VARM, the registered user landing page will display.

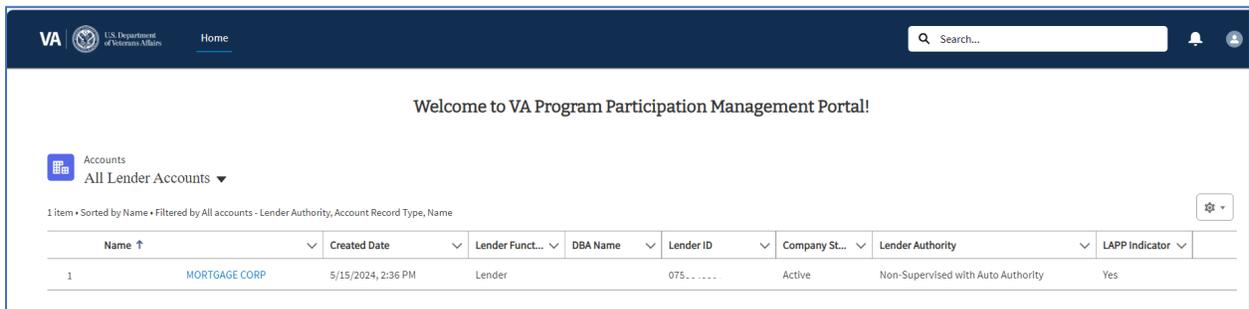


Figure 5: Registered User Landing Page

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Chapter 3: VA Relationship Manager (VARM) Accounts

Requesting a New VARM Account

Lenders must appoint an individual who will carry out the duties of an official VARM. To ensure continued access, it is recommended that lenders establish and maintain a minimum of two VARMs. A maximum of five VARMs can be registered to a lender. In order to register as a VARM, users must complete an application.

Request a New VARM Account

Users should follow the process below if they have never been a VARM for this lender in PPM before. Users seeking to reinstate an existing relationship that has lapsed due to account inactivity should follow the [Reinstate Existing VARM Account steps](#) instead.

1. Navigate to LGYHub and select the link for 'PPM.'
 - a) New users will be directed to the non-registered user landing page with four options:
 - i. Submit New Lender Application
 - ii. Access an in-process Lender Application
 - iii. Request a New VARM Account
 - iv. Reinstate Existing VARM Account.
2. Existing VA lender users should select the option to 'Request a New VARM Account' to open a new VARM Application.

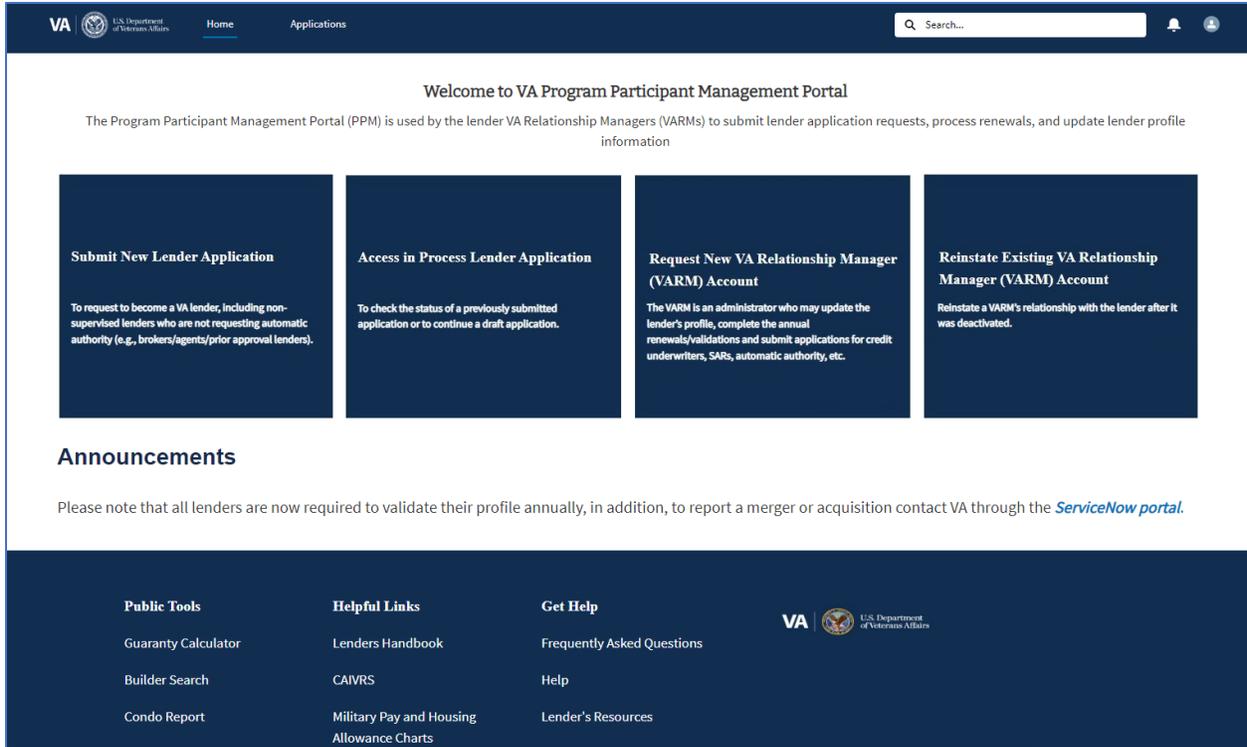


Figure 6: PPM Non-registered User Landing Page

3. Enter the Lender ID and PPM PIN.
 - a) Review the information on the [PPM PIN](#) in the prior section if needed.
4. Select 'Next' to continue.

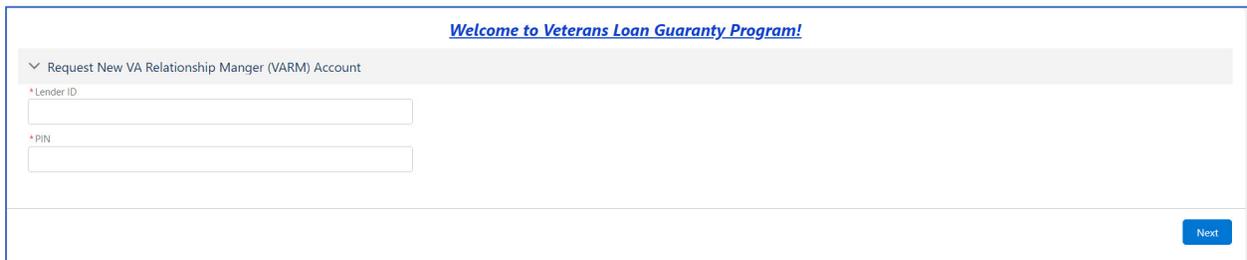


Figure 7: VARM Application, Enter Lender ID and PPM PIN

5. On the next screen, the first, middle and last name, suffix, and Social Security Number will be automatically populated from the existing information in the established ID.me account. Any updates or errors in this information must be made in the ID.me account.
6. Enter the phone number and direct email, using the specified format.
7. Select 'Next' to submit the application.

Welcome to Veterans Home Loan Guaranty Program

OMB Approved Number 2900-0086
Respondent Burden 15 minutes

First Name
brVictoria

Middle Name

Last Name
varm

Suffix

SSN
222-23-3131

*** Phone**
example:555-123-4567 x9876

Enter the digits of the phone number, including dashes, beginning with the area code. To enter an extension, enter a space and an 'x' followed by the extension number. EX: 555-123-4567 x9876.

*** Direct Email**
trainingtest@test.tst

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Figure 8: VARM Application, Enter Phone and Email

8. Once all information has been properly submitted, the user will receive a success message, accompanied by an application number hyperlink. The VARM can select this link to view the application. Select the 'Finish' button to close this message.
9. The application will be reviewed by VA LGY Staff, or by an existing lender VARM for determination.

Submitted VARM Application

In cases where there are no active approved VARMS, VA must review the application, confirming that the user is associated with the lender by reviewing the application materials. VARM Reviews will be completed within one week. Users can check the status of their application by using the Search bar at the top of any PPM page to locate the application by name or Application ID. Users will be notified via email when the review has been completed. Any applications submitted when there is an active VARM for the lender, may be approved by the active VARM.

Ensuring Continued Access

Users must log in to PPM *at least* once every forty-five days to ensure that access to the system remains in place. If logins are not kept current, the account will be deactivated and require reactivation. If there is another active VARM with the lender, that VARM will approve reactivation of the user account. If there is not another active VARM, it can be approved by LGY, similar to the VARM registration.

Note: As a reminder, lenders should activate and maintain a minimum of two VARMS in order to safeguard access.

VA also requires validation of *all* active VARMS every 90 days. VARMS can complete validation for themselves as well as for any other VARMS associated with the lender.

VARMS will be notified via email to complete the validation when it is required. A 'Validate VARM' button (Figure 9, Icon 1) will appear under the VARMS tab on the Lender Profile to [complete this](#)

[process](#). A notification will also appear in PPM through the notification icon. Please keep in mind that lenders are limited to a maximum number of five VARMs.

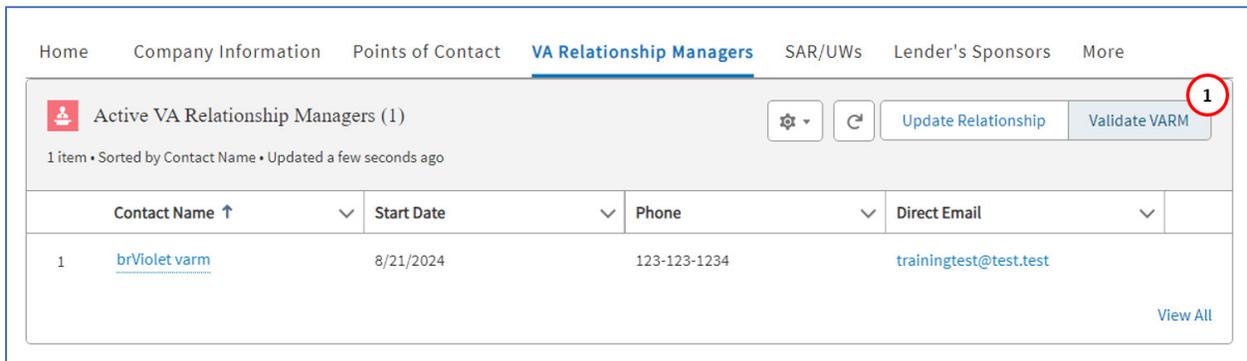


Figure 9: Validate VARM Button

Reinstate an Existing VARM Account

If a VARM has not logged in for more than 45 days, that VARM’s account will be deactivated. At the next login, the VARM will be directed to the unregistered user landing page. To reactivate a VARM account with the most recent lender that the user was associated with, follow the steps below:

1. From the unregistered user landing page, select the option to ‘Reinstate an Existing VA Relationship Manager (VARM) Account.’ (Figure 10, Icon 1)

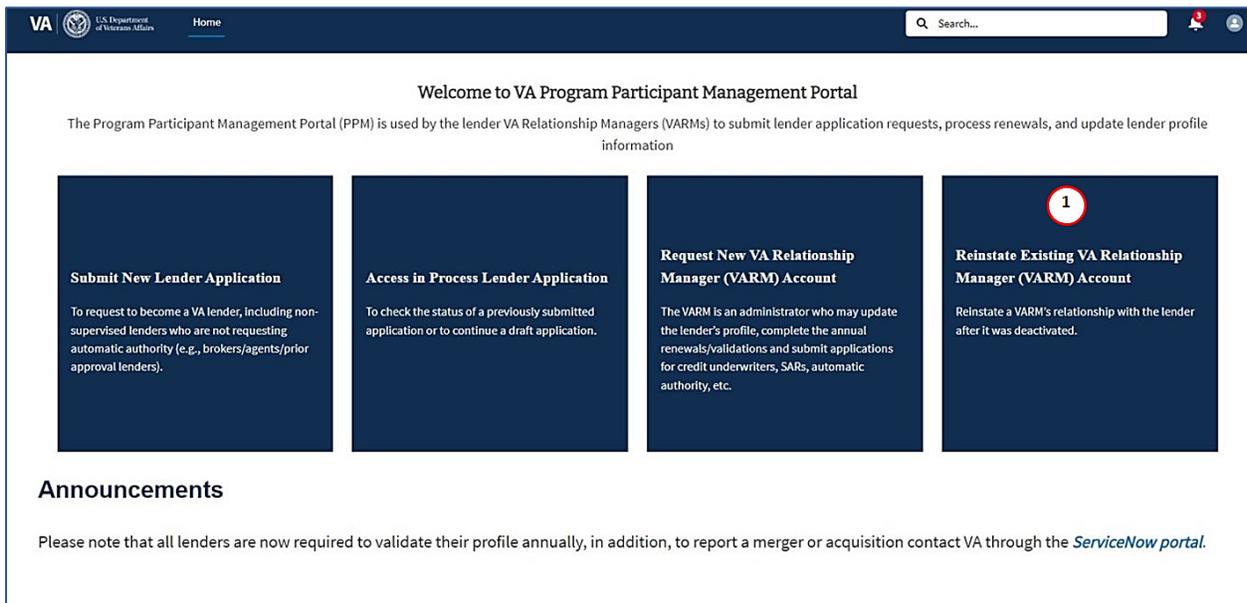


Figure 10: Reinstate VARM, PPM Landing Page Options

2. Enter the Lender ID number and the PPM PIN in the corresponding fields. (Figure 11, Icon 2)

An official website of the United States Government | Here's how you know

VA U.S. Department of Veterans Affairs Home About

Welcome to Veterans Home Loan Guaranty Program OMB Approved Number 2900-0086 Respondent Burden 15 minutes

▼ Reinstate New VA Relationship Manager (VARM) Account

* Lender ID 2

* PIN

Next

Figure 11: Reinstate VARM, Enter Lender ID and PIN

3. Select 'Next' to continue.

Note: The first, middle and last name, suffix, and Social Security Number will be automatically populated from the existing information in the established ID.me account. Any updates or errors in this information must be made in the ID.me account. This information cannot be edited in PPM (Figure 12, Icon 1).

An official website of the United States Government | Here's how you know

VA U.S. Department of Veterans Affairs Home About

Welcome to Veterans Home Loan Guaranty Program OMB Approved Number 2900-0086 Respondent Burden 15 minutes

First Name 1 brViolet

Middle Name

Last Name varm

Suffix

SSN 22

* Phone 2 123-123-1234

Enter the digits of the phone number, including dashes, beginning with the area code. To enter an extension, enter a space and an 'x' followed by the extension number. EX: 555-123-4567 x9876.

* Direct Email lcu@example.com

Previous Next

Figure 12: Reinstate VARM, Contact Information

4. Review, enter, or update the contact information fields. (Figure 12, Icon 2)
5. Select 'Next' to continue.

An official website of the United States Government | Here's how you know

VA U.S. Department of Veterans Affairs Home About

Welcome to Veterans Home Loan Guaranty Program OMB Approved Number 2900-0086 Respondent Burden 15 minutes

The VARM application ID-00002286 has been submitted. Please record the application ID and continue this application process at the later time. [Click on this link to access the application.](#)

Figure 13: Reinstate VARM, Application Completed

6. If the process was completed successfully, a success message will appear (Figure 13), including the link to access the completed application.
 - a) If there are other active VARMs for the lender, one of those users can approve the application.
 - b) If no other VARMs are active, the application will be submitted to VA for approval.
 - c) Once the application is approved, the user will automatically be directed to the registered user landing page on logging in to PPM.

Account Setup

Upon initial login of the first VARM for the lender, the VARM should validate the information in the Lender Profile (Figure 14, Icon 1), Company Information Tab (Figure 14, Icon 2) to ensure that all information is up to date.

1. Select the 'Edit' button (Figure 14, Icon 4) while on the Company Information tab or select the 'Edit' (pencil) icon (Figure 14, Icon 3). The following fields are required to complete validation:
 - a. Phone
 - b. Email
 - c. Website
 - d. Mailing Address
 - e. UEI (Unique Entity Identifier)
 - f. NMLS (Nationwide Multistate Licensing System) Number

Figure 14: Company Information Tab and Edit Options

Any other information that has changed should also be updated (Figure 14, Icon 2 and 3). Fields that can be updated but are not required include:

- DBA Name [Doing Business As]
- Specialized Loan Product & Services
- Mailing Address
- Lender LOS software [Loan Origination System]
- Vendorization Code (included in email to VARMs when approved)

Review VARM Applications

Once an active VARM exists for the lender, that VARM will need to approve the applications for any new VARMs. New VARM applications will generate a notification for the existing VARM in PPM, an email notification, and an application in the 'Actionable Items – VARM Applications' List on the Lender Profile Home Page.

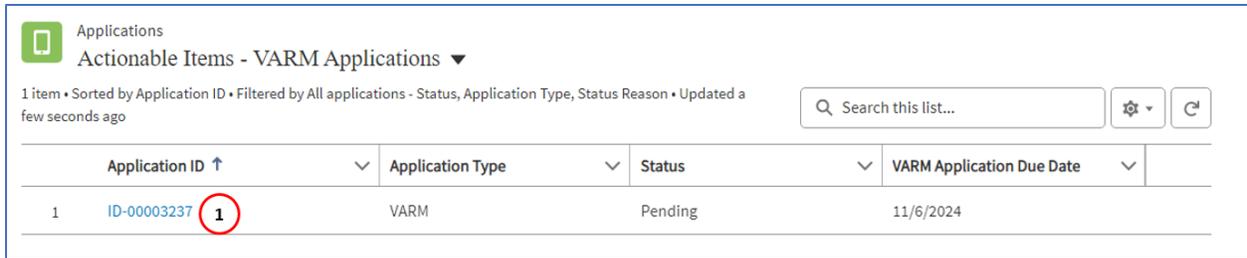


Figure 15: New VARM Application for Review

1. Open the new VARM application by selecting the Application ID number link (Figure 15, Icon 1) in the Actionable Items – VARM Applications’ List.

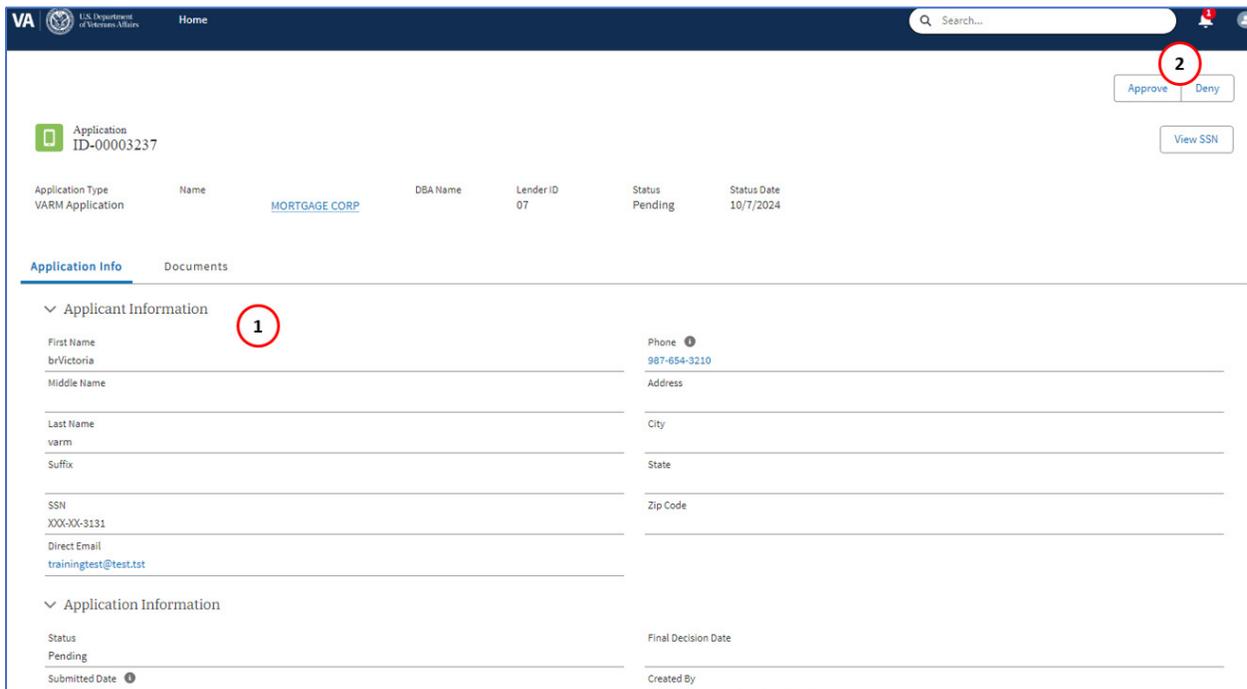


Figure 16: VARM Application Page and Approve or Deny Buttons

2. Review the Applicant information (Figure 16, Icon 1) and select the ‘Approve’ or ‘Deny’ button to approve or deny the application.

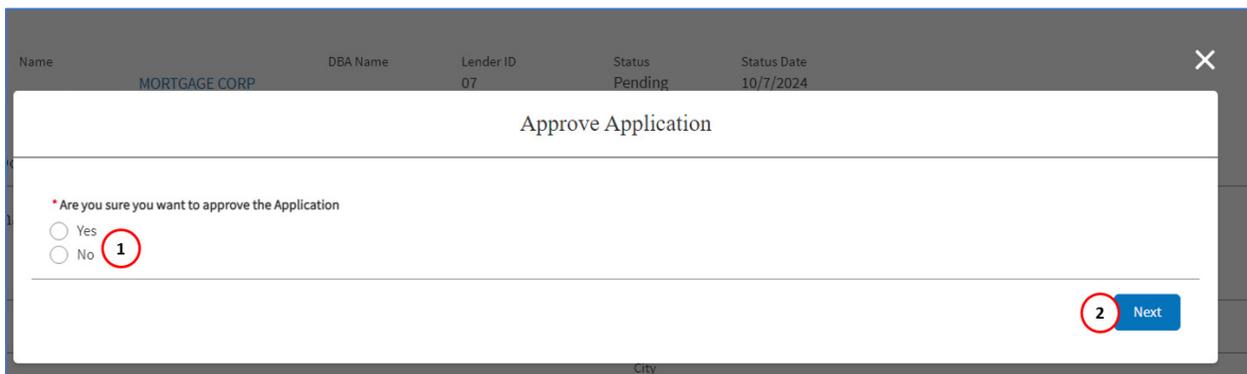


Figure 17: VARM Application Decision Confirmation

3. In the pop-up window, confirm your decision by selecting the radio button to answer 'Yes' or 'No' (Figure 17, Icon 1) to the question 'Are you sure you want to approve (or deny) the Application?' Then select 'Next' (Icon 2) to continue.

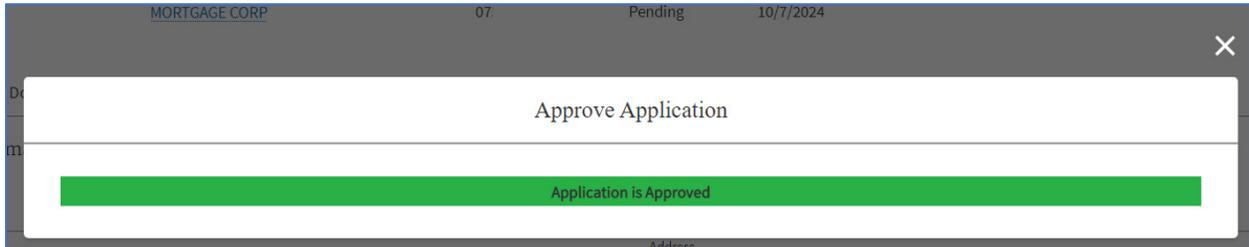


Figure 18: VARM Decision Confirmation Message

4. A confirmation message will appear confirming your decision (Figure 18).

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Chapter 4: Navigating PPM

Registered User Landing Page

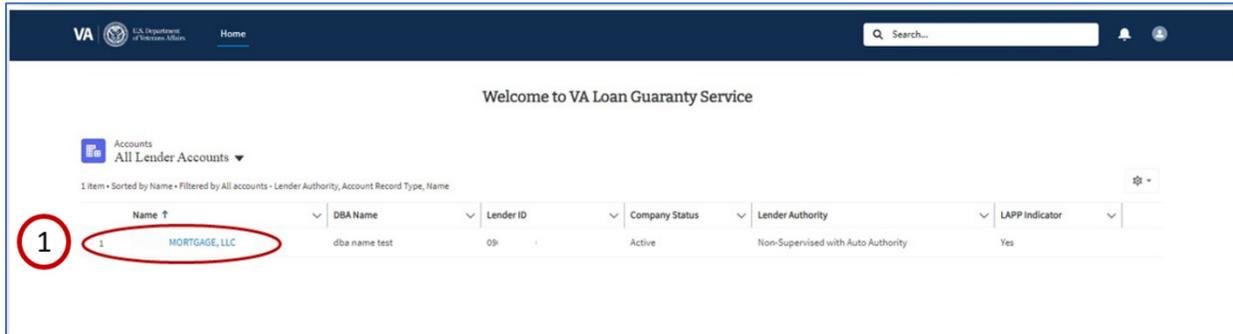


Figure 19: Registered User Landing Page

When first logging into PPM, existing active users will arrive at the registered user landing page, which will show the Lender Profile that the VARM is associated with (Figure 19, Icon 1). Only one Lender Profile will be available for selection, as users can only be associated with one lender at a time. Users can select the Lender Name to continue to the Lender Profile Home Page.

Lender Profile Home Page

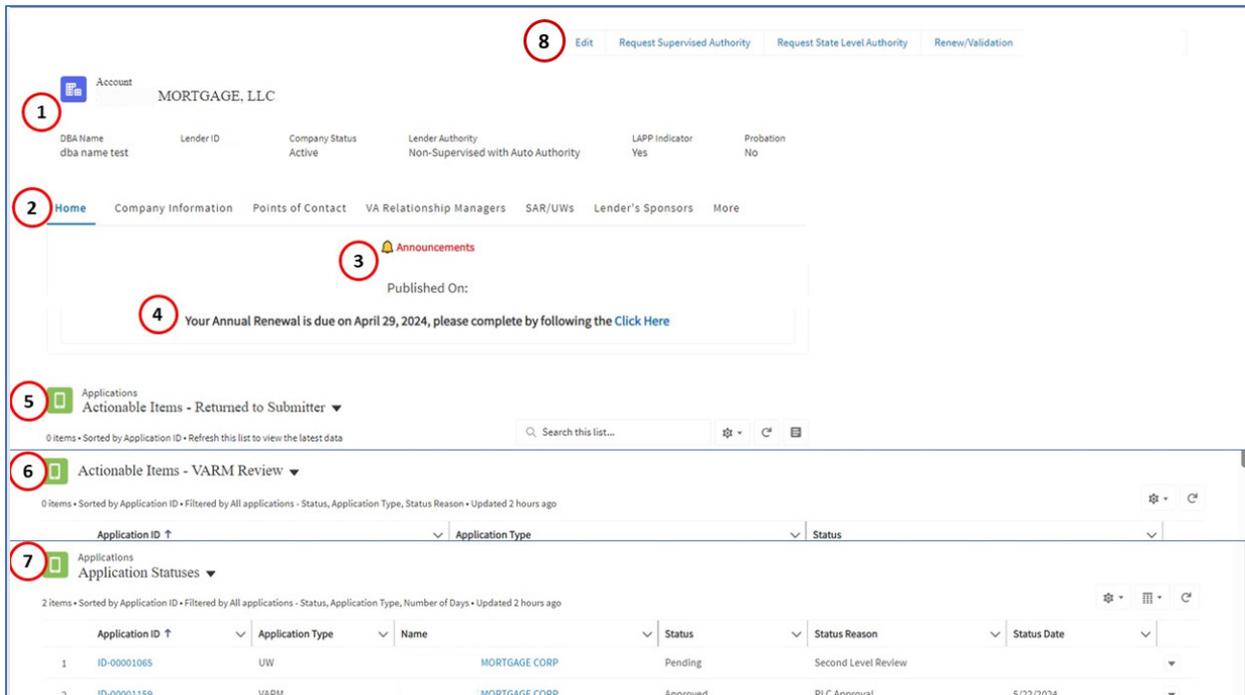


Figure 20: Lender Profile Home Page

The Lender Profile Home Page is the central page for lenders in PPM, accessed by selecting the lender name from the landing page. The user will see basic information about the lender in the

Lender Profile header (Figure 20, Icon 1). The Lender Profile tabs contain additional detailed information about the lender account in PPM and are also where VARMS will go to complete many of the tasks in PPM (Figure 20, Icon 2). These tabs include Home, Company Information, Points of Contact, VARMS, SAR/UWs, Lender's Sponsors, Lender's Agents, Payment Information, and Documents.

Note: Some tabs may be hidden, depending on browser settings. VARMS can select 'More' to reveal hidden tabs.

System announcements, such as upcoming maintenance outages (Figure 20, Icon 3) and Renewal and Validation notifications (Figure 20, Icon 4) appear next on the page. There are also three lists of items that may need VARM attention on the home page:

- Actionable Items – Returned to Submitter (Figure 20, Icon 5)
- Actionable Items – VARM Review (Figure 20, Icon 6)
- Application Statuses (Figure 20, Icon 7)

Note: In the preceding image, these lists have been condensed so that they may be viewed simultaneously.

Action buttons (Figure 20, Icon 8) may include Edit, Request Supervised Authority, Request State Level Authority, Renew/Validation, Reset PPM PIN, and Reinstatement. These options allow VARMS to open applications, edit some company information, and take other actions, such as PIN reset.

Note: The Home Page applications status list will only display approved and denied applications for fifteen calendar days, following the decision date. For a full list of lender applications, see the Applications tab.

Company Information Tab

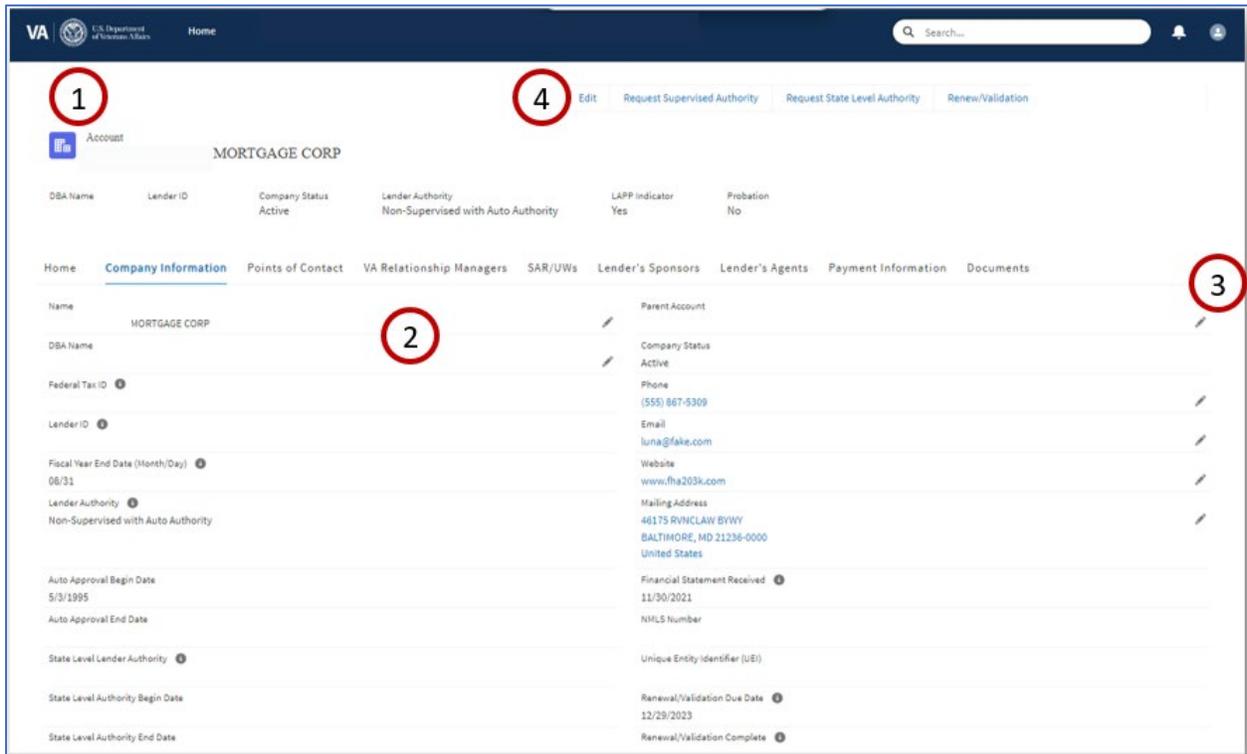


Figure 21: Company Information Tab, Pt. 1

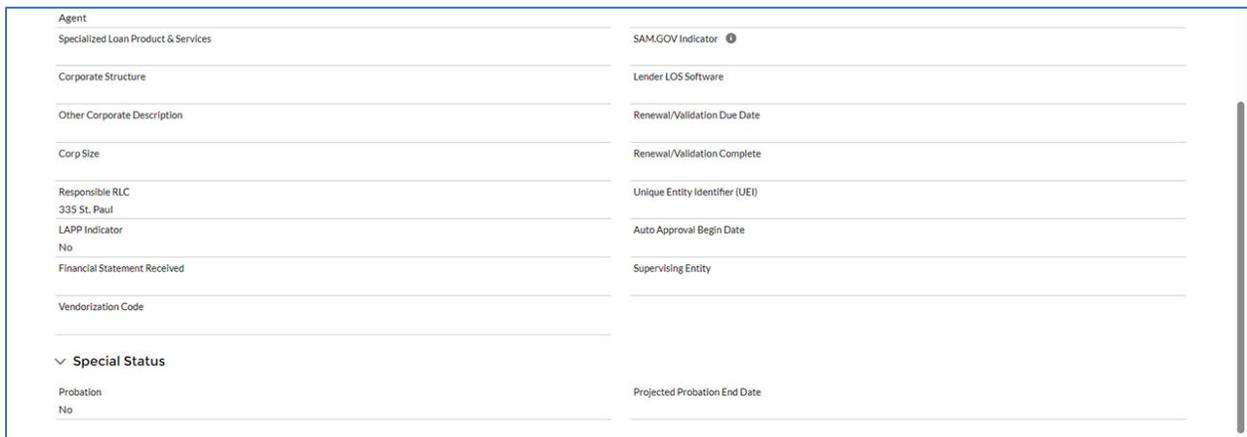


Figure 22: Company Information Tab, Pt. 2

The lender name is listed on the header of this page (Figure 21, Icon 1), which persists across the tabs. The tab holds the lender’s basic information, including authority and mailing address (Figure 21, Icon 2). Some lender information can be edited by selecting the ‘Edit’ icon within the lender Information detail (Figure 21, Icon 3) or the ‘Edit’ button (Figure 21, Icon 4).

Note: VARMs should ensure that all data on the Company Information tab is correct and current. Some fields can be edited on the Company Information tab, by selecting the ‘Edit’ button (Figure

21, Icon 4). If VARMs encounter errors they are unable to edit, they can reach out to VA staff for assistance using the [ServiceNow Portal](#).

Note: Phone number should begin with the area code and include dashes. To enter an extension, enter a space and begin with x. For example, 555-123-4567 x8910.

Points of Contact Tab

Home Company Information **Points of Contact** VA Relationship Managers SAR/UWs Lender's Sponsors More 3

Active Points of Contact (10+) 1 Manage POC(s)

10+ items • Sorted by POC Type • Updated 2 minutes ago

	POC Type ↑	POC Name 2	Job Title	Direct Email	Phone	Start Date	
1	Assumptions/ROL Contact	Ent Test TreePers...		ent@tree.person	123-123-1234	5/17/2024	
2	Assumptions/ROL Contact	Sam Wise	Assumptions	sam@wise.go	123-123-1234	8/1/2024	
3	File Request	Ent Test TreePers...		ent@tree.person	123-123-1234	5/17/2024	
4	Funding Fee & Payment Is...	Ent Test TreePers...		ent@tree.person	123-123-1234	5/17/2024	
5	Loan/Quality Review	Ent Test TreePers...		ent@tree.person	123-123-1234	5/17/2024	
6	Main Lender Contact	Ent Test TreePers...		ent@tree.person	123-123-1234	5/17/2024	
7	Management Liaison	Ent Test TreePers...		ent@tree.person	123-123-1234	5/17/2024	
8	Oversight Contact	Ent Test TreePers...		ent@tree.person	123-123-1234	5/17/2024	
9	Report Contact	Ent Test TreePers...		ent@tree.person	123-123-1234	5/17/2024	
10	SAR Contact	Point Contact		point.contact@poin.tcont...	123-456-7891	9/18/2024	4 View All

Inactive Points of Contact (5) 5

5 items • Sorted by POC Type • Updated 2 minutes ago

	POC Type ↑	POC Name	Direct Email	Phone	Start Date	End Date	
1	Assumptions/ROL Contact	Hugh Mann	human@be.ing	123-123-1234	6/3/2024	9/18/2024	

Figure 23: Points of Contact Tab

The Points of Contact (POC) tab displays POC records for the lender. The first section shows the Active Points of Contact (Figure 23, Icon 1). The number to the right of the section title shows the total number of active POCs in the record.

Each line is led by the POC Type, followed by the POC Name (Figure 23, Icon 2). If the information has been populated in the system, the next column will display the Job Title for the POC. This

column is followed by the POC's contact information—their email address and telephone number. The next column shows the Start Date—or the date that the POC was entered into PPM.

Note: If one person is a POC for multiple POC types, that POC's name will appear multiple times on the POC lists.

The 'Manage POC(s)' button (Figure 23, Icon 3) is used to add, edit, or deactivate POCs. Deactivating a POC will cause the POC to appear in the Inactive Points of Contact section of the page.

The 'View All' link (Figure 23, Icon 4) is used to expand the list if all POCs are not visible. Inactive POCs will also be displayed in the Inactive Points of Contacts section (Figure 23, Icon 5).

Points of Contact Requirements

The VARM is responsible for adding and maintaining POCs in PPM. Lenders are required to have at least one active POC for each POC type (one person can be listed for more than one POC type), and there is a maximum of three POCs per POC type.

The POC types are:

- Main Lender Contact
- Management Liaison
- File Request
 - Note: The POC type of File Request combines the existing POC types of Early Default File and Quality Review File.
- Loan/Quality Review
- Underwriter Contact
- SAR Contact
 - Only required for lenders with LAPP Authority.
- SAR Quality Review Contact
 - Only required for lenders with LAPP Authority.
- Funding Fee & Payment Issues
- Assumptions/Release of Liability (ROL) Contact (New POC Type)
- Report Contact (New POC Type)
- Technology Contact (New POC Type)
- Oversight Contact (New POC Type)

VA Relationship Managers Tab

Account
E MORTGAGE CORP

DBA Name: Lender ID: 075i Company Status: Active Lender Authority: Non-Supervised with Auto Authority LAPP Indicator: Yes Probation: Yes

Home Company Information Points of Contact **VA Relationship Managers** SAR/UWs Lender's Sponsors More

Active VA Relationship Managers (1) **1**

1 item • Sorted by Contact Name • Updated 2 minutes ago

Contact Name ↑	Start Date	Phone	Direct Email
1 2 brViolet varm	8/21/2024	123-123-1234	trainingtest@test.test

[View All](#)

Inactive VA Relationship Managers (0) [Update Relationship](#) **3**

Figure 24: VARM Tab

The third tab in the Lender Profile is the VARM tab. The VARM users are the only users that will have access to the PPM system, for the purpose of updating lender info and completing lender administrative tasks related to the VA Home Loan program.

This tab displays both active and inactive VARMS related to the lender, like the POCs tab (Figure 24, Icon 1). Selecting the VARM Name (Figure 24, Icon 2) will open the contact's record. The information displayed along with the VARM name includes but is not limited to the Start Date, telephone number, and email address for the VARM.

The 'Update Relationship' button (Figure 24, Icon 3) can be used to deactivate an active VARM or activate an inactive VARM. Inactive VARMS will appear in the Inactive VARM section.

Note: for more information on VARM actions, including reviewing new VARM applications, see [Chapter 3: VA Relationship Manager \(VARM\) Accounts](#).

VARM Validation

1. VA also requires validation of *all* active VARMS every 90 days. VARMS can complete validation for themselves as well as for any other VARMS associated with the lender. VARMS will be notified via email to complete the validation when it is required. To

complete the VARM Validation, the user must select the ‘Validate VARM’ button (Figure 25, Icon 1), which can be found on the ‘VA Relationship Managers’ tab.

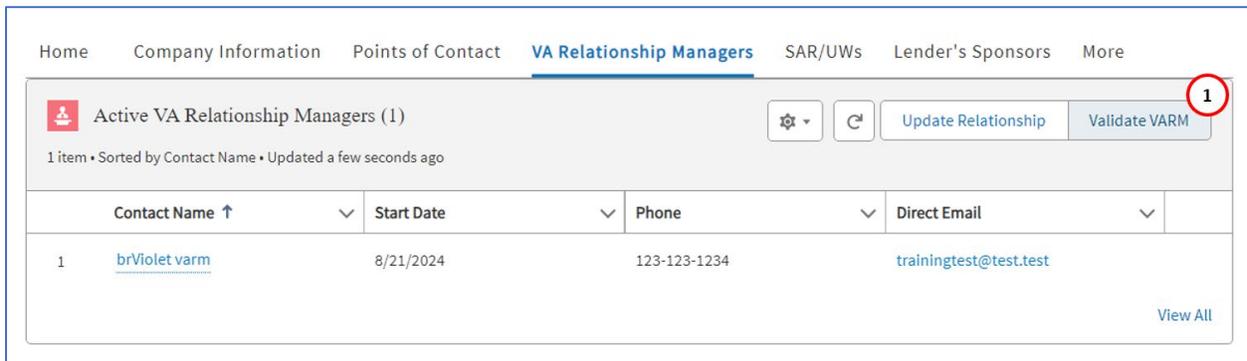


Figure 25: VARM Validation, VARM Tab

2. Select the option to either ‘Validate Yourself’ or to ‘Validate All Active VARMs.’
3. Select ‘Next’ to continue. (Figure 26)

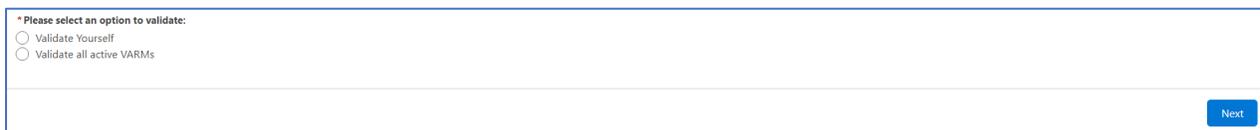


Figure 26: VARM Validation, Select VARMs

4. If ‘Validate All Active VARMs’ has been selected, the user will next select all VARMs that will be validated. (Figure 27)

Note: Any VARMs not selected during this process will be deactivated.

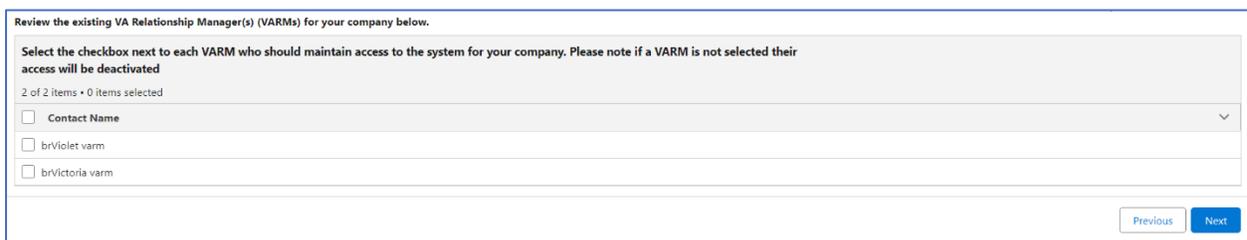


Figure 27: VARM Validation, Validate all VARMs

5. If ‘Validate Yourself’ is selected, choose ‘Yes’ or ‘No’ to answer the following question: ‘Are you still acting as a VA Relationship Manager for your company?’
6. Select ‘Next’ to complete the Validation process.
7. If the VARM selects the option to ‘Validate All VARMs,’ PPM will display a list of the changes being made to the VARMs for the lender, if any. (Figure 28)

  Home About	
Welcome to Veterans Home Loan Guaranty Program	
NOTE: If you need to update the VA Relationship Manager's (VARM) demographic information, please go to the VARM contact record.	
Valid VARMs Employed with Lender	
4 of 4 items • 0 items selected	
Contact Name	
jaTyrion Varm	
jaArya Varm	
VARMs to be Deactivated that are Employed with Lender	
2 of 2 items • 0 items selected	
Contact Name	
kbmiracle bank	
VARMs to be Deactivated that are not employed with the Lender	
2 of 2 items • 0 items selected	
Contact Name	
ltxXavier Varm	

Figure 28: VARM Validation, Summary

8. If there is any incorrect information present, select 'Previous' to return to the prior screen to make corrections.
9. Select 'Submit' to complete the process.

SAR/UWs Tab

Home Company Information Points of Contact VA Relationship Managers **SAR/UWs** Lender's Sponsors More

Active Underwriters (1) **1**
 [Add Underwriter](#) **2**

1 item • Sorted by Contact Name • Updated a minute ago

	Contact Name ↑	Start Date	SAR/UW ID	UW Apprentice Indicator	
1	Under Writeraa	9/17/2024	0027436	No	View All

Active SARs (2) **3**
 [Add SAR](#) **4**

2 items • Sorted by Contact Name • Updated a minute ago

	Contact Name ↑	SAR/UW ID	Start Date	
1	SAR Ron	0027328	8/15/2024	
2	SAR Uman	0027329	8/15/2024	

[View All](#)

Inactive Underwriters (3) **5**

3 items • Sorted by Contact Name • Updated a minute ago

	Relationship	Contact Name ↑	Start Date	End Date	SAR/UW ID	UW Apprentice I...	
1	UW	Gandalf Wizard	6/3/2024	9/6/2024	0027263	Yes	
2	UW	Radegast TheBrown	6/3/2024	9/6/2024	0027262	No	
3	UW	Shannon Doah	7/22/2024	9/6/2024	0027290	Yes	

[View All](#)

Figure 29: SAR/UWs Tab, Pt. 1

Inactive SARs (3) 1
3 Items • Sorted by Contact Name • Updated a minute ago

	Relationship	Contact Name	Start Date	End Date	SAR/UW ID
1	SAR	Queen Guinivere	6/4/2024	7/5/2024	0027265
2	SAR	The Stryder	6/3/2024	7/4/2024	0027264
3	SAR	The Stryder	6/4/2024	9/6/2024	

Applications (10+) 2
10+ Items • Updated a minute ago

	Contact Name	Status	Submitted Date	SAR/UW ID	Application ID
1	Gandalf Wizard	Approved	5/16/2024	0027263	ID-00001065
2	Radegast TheBrown	Approved	5/29/2024	0027262	ID-00001222
3	The Stryder	Pending	6/3/2024		ID-00001260
4	Queen Guinivere	Approved	6/4/2024	0027265	ID-00001262
5	Hedge Hog	Pending	6/4/2024		ID-00001263

Figure 30: SAR/UWs, Pt. 2

The SAR/UWs tab shows Active UWs and SARs (Figure 29, Icons 1 and 3), Inactive UWs (Figure 29, Icon 5), Inactive SARs (Figure 30, Icon 1) and Applications for UWs and SARs (Figure 30, Icon 2). VARMs can select the ‘Add Underwriter’ button (Figure 29, Icon 2) or ‘Add SAR Application’ button (Figure 29, Icon 4) to open the corresponding application (if lender authority allows).

Please Note: only non-supervised lenders with automatic authority will see UWs on this tab or have the ability to add UWs. Only lenders with Lender Appraisal Processing Program (LAPP) authority will see SARs on this tab and have the ability to add SARs.

To remove a SAR or UW, VARMs will need to take the following steps, noting that removing all UWs will remove the lender’s automatic authority, and removing all SARs will remove the LAPP Authority.

1. Select the Contact name link (Figure 31, Icon 1) to open the contact record.

Active SARs (2)
2 items • Sorted by Contact Name • Updated a few seconds ago

	Contact Name ↑	SAR/UW ID	Start Date
1	SAR Ron	0027328	8/15/2024
2	SAR Uman 1	0027329	8/15/2024

[View All](#)

Figure 31: End Relationship, Select Contact Name

2. Select the Relationship tab on the contact record (Figure 32, Icon 1), then the SAR or UW link in the Relationship Column (Figure 32, Icon 2).

Contact SAR Uman [View SSN](#) [Edit](#)

Personal Info Documents **Relationship** **1**

Relationship Record (1)
1 item • Updated a few seconds ago

	Name	Status	Start Date	End Date	Relationship
1	MORTGAGE CORP	Active	8/15/2024	9/6/2024	SAR 2

[View All](#)

Figure 32: End SAR Relationship, Open SAR Record

3. Select the 'End Relationship' Button (Figure 33, Icon 1).

Relationship Record SAR **1** End Relationship

SAR Information

▼ SAR Relationship Information

Contact Name	Status
SAR Uman	Active
Name	Start Date
MORTGAGE CORP	8/15/2024
DEA Name	End Date
	9/6/2024
Method of Change	Reason for Status Change
Manual Update	

▼ SAR/UW Information

SAR/UW ID	SAR
00	<input checked="" type="checkbox"/>

Figure 33: End SAR/UW Relationship, End Relationship Button

4. Complete the next steps, confirming the decision.
5. A success message will appear.

Lender's Sponsors Tab

Account **CAPITAL CORP**

DBA Name: Lender ID: 5; Company Status: Active; Lender Authority: Supervised; LAPP Indicator: No; Probation: No

Home Company Information Points of Contact VA Relationship Managers **Lender's Sponsors** More ▾

Active Sponsors (1) 1 item • Updated a few seconds ago

Sponsor Company Na...	DBA Name	Lender ID	Relationship Start Date	Relationship
1 BANK		8:	9/5/2024	Relationship

[View All](#)

Inactive Sponsors (2) 2 items • Updated a few seconds ago

Sponsor Company Name	DBA Name	Lender ID	Relationship S...	Relationship E...	Relationship
1 MORTGAGE		73	8/27/2024	9/11/2024	Relationship
2 FINANCIAL GROUP INC		90	9/13/2024	10/4/2024	Relationship

[View All](#)

Figure 34: Lender's Sponsors Tab

Lenders who act as agents on behalf of other lenders will see those Lender Sponsors listed on the Lender's Sponsors Tab (Figure 34). Active and Inactive Sponsors will appear in separate lists.

In order to establish a new relationship, a request must be received from the sponsoring lender. This tab is read-only, there are no actions here for the lender to take. In addition, the Agent must have already established a VA Lender ID.

Lender's Agents Tab

Home Company Information Points of Contact VA Relationship Managers SAR/UWs **Lender's Agents** More

Active Agents (2) **1** **4** Add Agent Relationship **5** End Relationship

2 items • Updated a few seconds ago

	Agent Company Name	DBA Name	Relationship Start Date	Relationship	Renewal Due Date
1	BANK OF MOM	BANK OF stacie	9/17/2024	Relationship	10/29/2025
2	LOANPEOPLE LTC		9/17/2024	Relationship	10/29/2025

[View All](#)

Inactive Agents (2) **2**

2 items • Updated a few seconds ago

	Agent Company Name	DBA Name	Relationship End Date	Relationship	Renewal Due Date
1	1 STOP LENDING, INC		9/18/2024	Relationship	10/29/2025
2	PINEHURST MORTGAGE LLC		9/18/2024	Relationship	10/29/2025

[View All](#)

Applications (10+) **3**

10+ items • Sorted by Created Date • Updated a few seconds ago

	Agent Company Name	Status	Created Date	Application ID
--	--------------------	--------	--------------	----------------

Figure 35: Lender's Agents Tab

Lenders can view information about active, inactive, and submitted Agent applications on the Lender's Agents tab (Figure 35). Active (Figure 35, Icon 1) and inactive Agents (Figure 35, Icon 2) and submitted Agent applications (Figure 35, Icon 3) will appear in three separate lists.

VARMs can select the 'Add Agent Relationship' (Figure 35, Icon 4) button to [submit a new Agent Application](#) through the PPM system. To [end an Agent relationship](#), select the 'End Relationship' button (Figure 35, Icon 5), which will move the former Agent to the Inactive Agents category. Selecting the 'View All' button will open a full list of Agent Applications or Agents.

Note: Sponsors will not be able to submit Agent Recognition Applications for lenders who do not have active VA Lender IDs.

Payment Information Tab

Home Company Information Points of Contact VA Relationship Managers SAR/UWs **Payment Information** More

Active Payment Accounts (1) **1** ⚙️ 🔄 New Payment Account Edit **5**
 1 item • Updated a few seconds ago

	Bank Name	Nickname	Account Number	Start Date	Status	Account Designat...
1	Bank of Thornecastle 2		XXXXXX2345	6/3/2024	Active	Lender Maintenance

[View All](#)

Inactive Payment Accounts (2) **3** ⚙️ 🔄
 2 items • Updated a few seconds ago

	Bank Name	Nickname	Account Number	Start Date	End Date	Account Designati...
1	bank		XXXXXX5678	5/16/2024	5/30/2024	Lender Maintenance
2	Gimly's Bank		XXXXXX2345	6/3/2024	6/3/2024	Lender Maintenance

[View All](#)

Lender Maintenance Transaction History (10+) **4** ⚙️ 🔄
 10+ items • Sorted by Status • Updated a few seconds ago

	Transaction ID	Payor	Payment Amo...	Status	Status Date	Purpose
1	0000399	brViolet varm	\$100	Pending		UW Application

Figure 36: Payment Information Tab

The Payment Information tab (Figure 36) displays all active (Figure 36, Icon 1) and inactive Payment Accounts (Figure 36, Icon 3) associated with the Lender Profile. These accounts will only be used to pay Lender Maintenance Fees as a result of actions taken within the PPM system, such as adding UWs or Agents.

Select the Bank Name (Figure 36, Icon 2) to view the record for that Payment Account and select the 'New Payment Account' button to add a new Payment Account (Figure 36, Icon 5). If VARMs need to make changes to the information on a payment account, such as fixing a typo in the address or account number, they should add the corrected information as a new payment account.

The 'Edit' button (Figure 36, Icon 5), can be selected to activate an inactive account, or make the current account inactive.

The Lender Maintenance Transaction History section will display a full record of payments that have been submitted through the PPM system (Figure 36, Icon 4).

Note: All lenders, other than non-supervised without Auto Authority, must have one active payment account at all times.

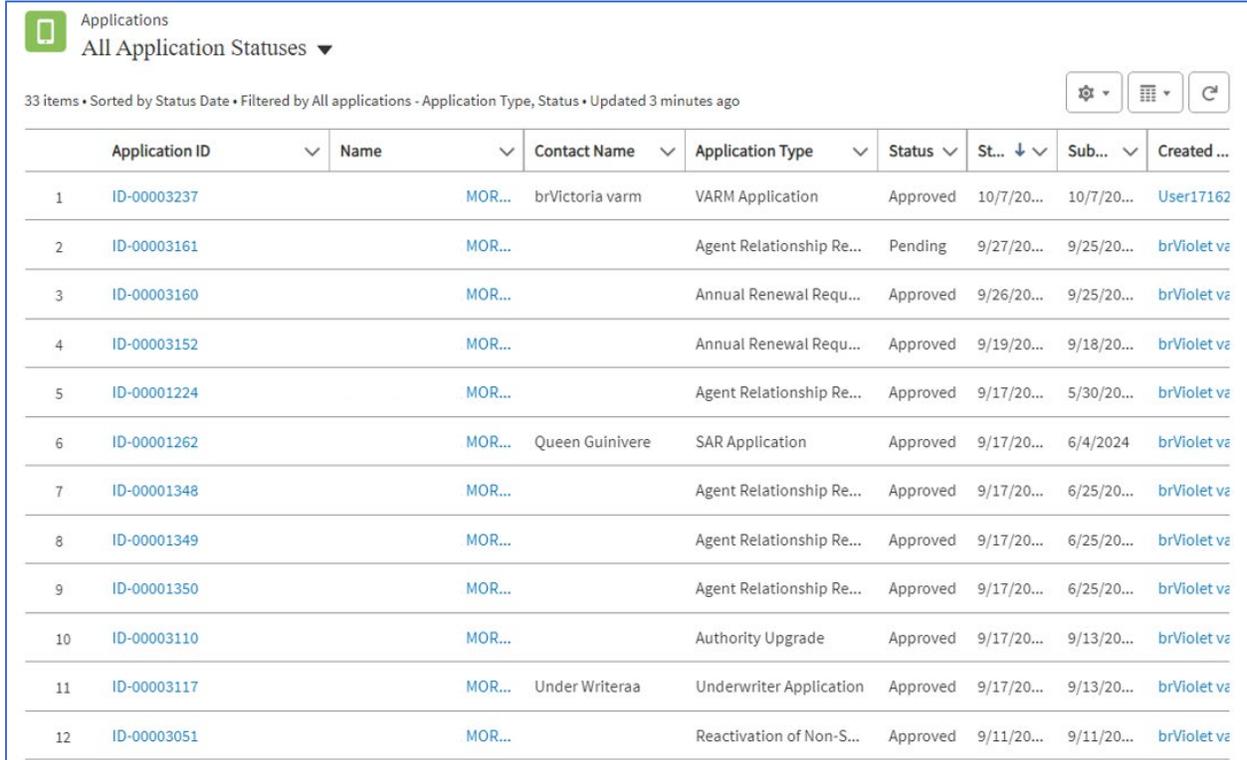
Payment Account Information Screen

The screenshot displays the 'Payment Account' information page. At the top right, there are buttons for 'Edit' and 'View Account Number' (labeled with a red circle 2). Below the account name, there are two tabs: 'Application Info' and 'Field History Change Log' (labeled with a red circle 1). The 'Account Information' section shows details for 'Bank of Thornecastle' with fields for Bank Name, Nickname, Routing Number, Account Number (XXXX2345), Account Designation (Lender Maintenance), Notes (rang), Created By (brViolet varm), and Last Modified By (brViolet varm). Below this is a 'Payment Designations (1)' section (labeled with a red circle 3) showing one active designation for 'Lender Maintenance' starting on 6/3/2024. At the bottom is a 'Lender Maintenance Transactions (10+)' section (labeled with a red circle 4).

Figure 37: Payment Account Information Page

The Payment Account Information page (Figure 37) displays the details of the payment account associated with the lender (active or inactive). The page includes an Application Info tab, a Field History Change Log tab (Figure 37, Icon 1), and buttons to edit the account (make active or inactive) and to view the full account number (Figure 37, Icon 2). The Payment Designation section (Figure 37, Icon 3) shows how the account is designated, and the page also includes a record of Lender Maintenance Transactions (Figure 37, Icon 4). Select the Lender Maintenance Transactions title to open the full list of transactions.

Applications Tab



Applications
All Application Statuses ▾

33 items • Sorted by Status Date • Filtered by All applications - Application Type, Status • Updated 3 minutes ago

	Application ID	Name	Contact Name	Application Type	Status	St... ↓	Sub...	Created ...
1	ID-00003237	MOR...	brVictoria varm	VARM Application	Approved	10/7/20...	10/7/20...	User17162
2	ID-00003161	MOR...		Agent Relationship Re...	Pending	9/27/20...	9/25/20...	brViolet v2
3	ID-00003160	MOR...		Annual Renewal Requ...	Approved	9/26/20...	9/25/20...	brViolet v2
4	ID-00003152	MOR...		Annual Renewal Requ...	Approved	9/19/20...	9/18/20...	brViolet v2
5	ID-00001224	MOR...		Agent Relationship Re...	Approved	9/17/20...	5/30/20...	brViolet v2
6	ID-00001262	MOR...	Queen Guinivere	SAR Application	Approved	9/17/20...	6/4/2024	brViolet v2
7	ID-00001348	MOR...		Agent Relationship Re...	Approved	9/17/20...	6/25/20...	brViolet v2
8	ID-00001349	MOR...		Agent Relationship Re...	Approved	9/17/20...	6/25/20...	brViolet v2
9	ID-00001350	MOR...		Agent Relationship Re...	Approved	9/17/20...	6/25/20...	brViolet v2
10	ID-00003110	MOR...		Authority Upgrade	Approved	9/17/20...	9/13/20...	brViolet v2
11	ID-00003117	MOR...	Under Writeraa	Underwriter Application	Approved	9/17/20...	9/13/20...	brViolet v2
12	ID-00003051	MOR...		Reactivation of Non-S...	Approved	9/11/20...	9/11/20...	brViolet v2

Figure 38: Applications Tab

The Application tab (Figure 38) will list all applications of any status that have been opened by the lender. Any new applications that the lender initiates, including draft applications, will appear here, such as Annual Renewals.

Selecting the Application ID allows VARMs to view the record for that Application. Select any of the column headings to sort the list by that column type. The list will default to sorting by Application ID.

Applications may have the following statuses:

- Draft (Not yet submitted to VA.)
- Pending (Submitted to VA but review or other processes not yet completed.)
- Approved
- Denied (A new application must be submitted if the VARM wants to pursue the application.)
- Returned to Submitter (Reviewed by VA and information found missing. Must be revised and resubmitted.)
- Expired
- Canceled

Documents Tab

The screenshot shows the 'Documents' tab in a web application. At the top, there is a navigation bar with links: Home, Company Information, Points of Contact, VA Relationship Managers, SAR/UWs, Documents, and More. Below the navigation bar, the 'Documents' section is titled 'Documents (10+)' and includes a settings icon, a refresh icon, and an 'Add Files' button (labeled with a circled '1'). Below this, it says '10+ items • Sorted by Created Date • Updated a few seconds ago'. The main content is a table with columns: Document Name, Document Type, Status, Created Date, and Created By. The table lists 10 documents. At the bottom right of the table area, there is a 'View All' button (labeled with a circled '2').

	Document Name	Document Type	Status	Created Date	Created By
1	Agent Removal Letter to Sponsor_Em...	Lender Notification	Ready for Download	10/7/2024, 5:30 PM	brViolet varm
2	Agent Removal Letter to Sponsor_Let...	Lender Notification	Ready for Download	10/7/2024, 5:30 PM	brViolet varm
3	Administrator Approved and Activate...	VARM Notification	Ready for Download	10/7/2024, 1:37 PM	brViolet varm
4	Task Assigned to Approve User Admin...	VARM Notification	Ready for Download	10/7/2024, 1:06 PM	User1716229410711726653
5	Payment Confirmation_Email_2024-0...	Payment Confirmati...	Ready for Download	9/27/2024, 11:30 ...	LGY PPM Mulesoft Integration Us...
6	Payment Confirmation_Letter_2024-...	Payment Confirmati...	Ready for Download	9/27/2024, 11:30 ...	LGY PPM Mulesoft Integration Us...
7	Program Renewal Approved_Email_2...	Lender Notification	Ready to View	9/26/2024, 3:20 PM	LoanSpecialistEleven UATLSPEI
8	Program Renewal Approved_Letter_2...	Lender Notification	Ready to View	9/26/2024, 3:20 PM	LoanSpecialistEleven UATLSPEI
9	Payment Confirmation_Email_2024-0...	Payment Confirmati...	Ready for Download	9/26/2024, 1:05 PM	B
10	Payment Confirmation_Letter_2024-...	Payment Confirmati...	Ready for Download	9/26/2024, 1:05 PM	B

Figure 39: Documents Tab

Any documents that the VARM uploads into PPM will be displayed on the Documents Tab (Figure 39). Documents the lender has received from VA will also appear on this tab, such as notifications of application decisions. To open an existing document, simply select the Document Name. To add a new document to PPM, select 'Add Files.' (Figure 39, Icon 1) Select 'View All' (Figure 39, Icon 2) to view a complete list of the available Lender Documents. Documents can be sorted using the column headers.

Keep in mind that any documents added via the documents tab will not be tied to any particular application and will be viewable by other lender VARMS and LGY staff. LGY staff will not be automatically notified of the upload, and this will not automatically trigger any sort of review.

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Part 2: Lender Processes

Chapter 5: Annual Renewals and Validations

This chapter of the guide will cover Annual Renewal and will also discuss the details of the Annual Validation process. All lenders must renew or validate once a year, based on the end of a lender's fiscal year. The process is different based on the lender's authority, LAPP authority status, and whether or not they have Agents.

In general, both renewal and validation processes require the VARM to review the Lender Profile information currently within the PPM system. Renewal includes other steps specific to the non-supervised lender with automatic authority, such as updating financial information.

After the lender completes the renewal request and submits it to LGY, the PPM system will automatically route the application for payment. Once the payment has been processed, a receipt will be added to the lender's documents. The receipt will also be emailed to the VARM. If the payment fails for any reason, the Application status will be updated to 'Returned to Submitter Payment Failed.' The Renewal Request will then be routed to LGY for review.

A notification will appear on the Lender Home Page when the Renewal or Validation period begins (see Icon 1 in Figure 40).

The screenshot shows a lender's dashboard for 'MORTGAGE CORP'. At the top right, there are buttons for 'Edit', 'Request Supervised Authority', 'Request State Level Authority', 'Renew/Validation', and 'Reset PPM PIN'. The account information includes: DBA Name (MORTGAGE CORP), Lender ID (07), Company Status (Active), Lender Authority (Non-Supervised with Auto Authority), LAPP Indicator (Yes), and Probation (Yes). A navigation menu includes 'Home', 'Company Information', 'Points of Contact', 'VA Relationship Managers', 'SAR/UWs', 'Documents', and 'More'. A central 'Announcements' section is currently empty. A prominent notification box states: 'Your Annual Renewal is due on July 29, 2024, please complete by following the Click Here' with a red circle around the number '1'. Below this, there is a section for 'Applications' showing 'Actionable Items - Returned to Submitter' with 0 items. On the right, a 'Documents (6+)' section contains a table of documents.

Document ...	Document Ty...	Status	Created Date
Agent Removal Letter to Sponsor_E... 10-07	Lender Notification	Ready for Download	10/7/2024, S...
Agent Removal Letter to Sponsor_Le... 10-07	Lender Notification	Ready for Download	10/7/2024, S...
Administrator Approved and Activated_E... 10-07	VARM Notification	Ready for Download	10/7/2024, 1...

Figure 40: Renewal Notification

Renewals & Validations Overview

All lenders must complete a Renewal or Validation once annually, based upon the end of the lender's fiscal year. The lender's authority dictates what must be completed.

Non-supervised lenders with Automatic Authority must renew their Automatic Authority annually.

Validation is a newly introduced process for PPM. This procedure will ensure that VA has up-to-date information for each lender within the PPM system. This process applies to supervised lenders and non-supervised lenders without Auto Authority. The lender should validate their profile information, POCS, VARMS, payment account information, and SARs, if applicable.

- Renewals and Validations will include renewal of any Sponsor-Agent relationships, and payment of all associated fees.

Annual Renewal Process

The Renewal process includes all the steps required for Validation, plus those required to renew the Lender's Automatic Authority. Both will begin with a notification that will appear on the Lender Profile Home tab.

1. Select the 'Click Here' link to open the Renewal.
2. Once the Renewal process has successfully been initiated, a message will appear, which will include the Application ID. (Figure 41)

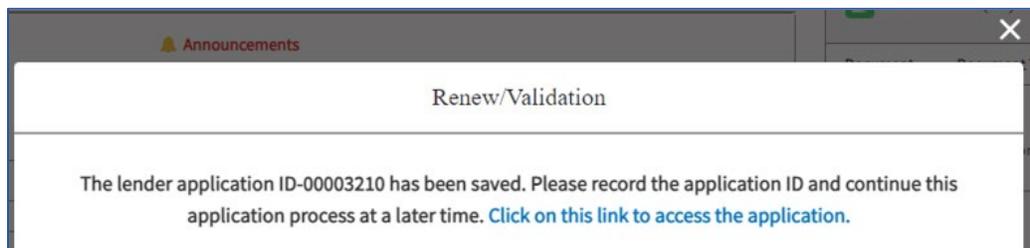


Figure 41: Renewal Request Generated Message

3. Select the link in the success message to open and begin the Renewal process.
 - a) The process can also be opened from the Application tab (Figure 42, Icon 2), by selecting the Application ID.

Applic...	Name	Contact Name	Application Type	St...	Stat...	Sub...	Created ...	
1	ID-000012...	MORT...	Annual Renewal Request	Approved	6/7/2024	6/4/2024	brViolet varm	
2	ID-000012...	MORT...	Agent Recognition	Approved	6/4/2024	5/30/20...	brViolet varm	
3	ID-000012...	MORT...	Radegast TheBro...	UW	Approved	6/3/2024	5/29/20...	brViolet varm

Figure 42: Renewal Request in the Applications Tab

Note: There is a 120-day time limit to complete the Renewal request before it expires. Validation requests, however, will expire after seven days.

- Upon opening the Renewal, a page will appear with a progress bar displayed at the top (Figure 43, Icon 1). Below this will be a link to the next step in the process (Figure 43, Icon 2). Lender Information and other current information will also be included in summary form.
- To continue with the Renewal, select the 'Click Here to Complete Lender Information Section' link, which will open the next step. (Figure 43, Icon 3)

Application ID-00001259

Application Type: Annual Renewal Request

Name: MORTGAGE CORP

DBA Name:

Lender ID: 0

Status: Draft

Status Date: 6/3/2024

Progress Bar: Lender Information (2), Review Points of ..., Review Payments, Review VARMs, Review UWs, Review SARs, Review Agents, Certifications & F..., Upload Documents, Ready to Submit

Click here to complete Lender Information section (3)

Lender Information

Company Name: MORTGAGE CORP

Phone: (555) 867-5309

Federal Tax ID: 52

Phone Ext:

Fiscal Year End Date (Month/Day): 03/30

Mailing Address: 46175 RVNCLAW BWY

DBA Name:

Mailing City: BALTIMORE

Email: luna@fake.com

Mailing State: MD

Company Website: www.fha201k.com

Mailing Zip Code: 21236-0000

Figure 43: Renewal Summary Page

Note: Each new step in the process will open in a new browser tab.

1

2

Figure 44: Renewal, Lender Information Section

6. Upon opening the first step, be sure to confirm or update all data in the Lender Information section. (Figure 44, Icon 1) **Note:** The phone number should begin with the area code and include dashes. To enter an extension, enter a space and begin with x. For example, 555-123-4567 x8910.
7. Select 'Submit' to continue. (Figure 44, Icon 2)
 - a) Selecting 'Submit' will return the user to the main Renewal page.

Note: Users can follow the Status Bar at the top of the page to follow each step of this process. Once a step in the process has been completed, it will reflect the color green. Most of the following screenshots are a composite of the status bar pictured on the main summary page, with the process that opens to complete the new step (in blue) included below the status bar.

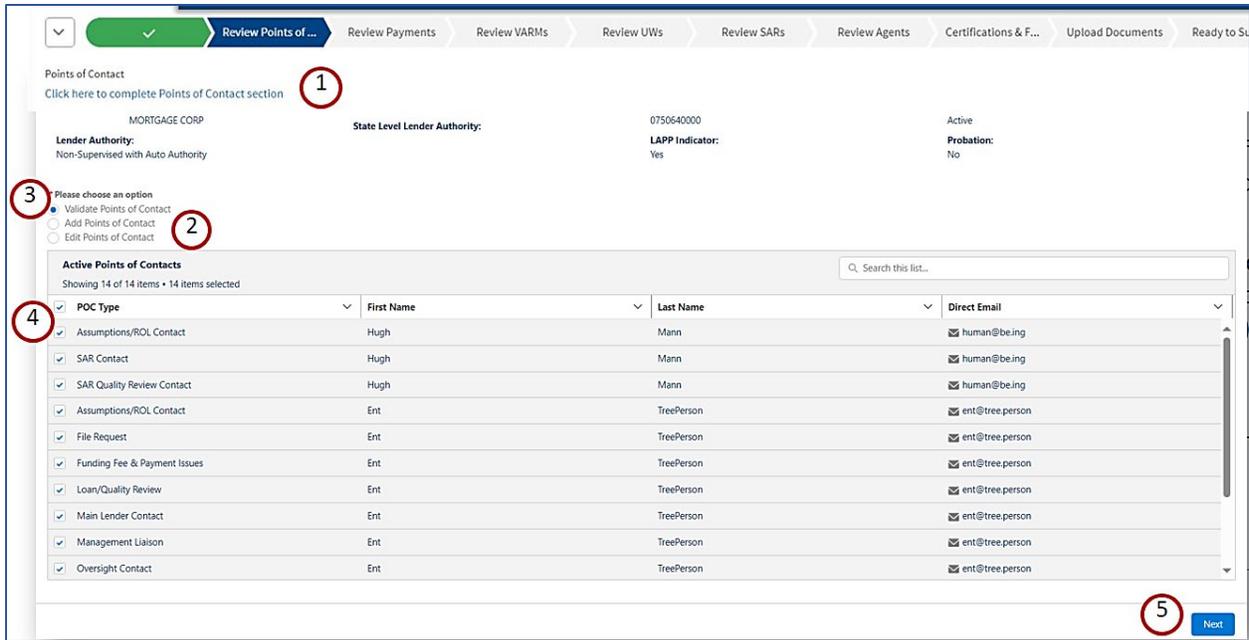


Figure 45: Renewal, Points of Contact Section

8. Continue on to the POC review step by selecting the link titled ‘Complete Points of Contact section.’ (Figure 45, Icon 1)
 - a) This step involves a review of the current Points of Contact and any related information. The categories of information will include the POC Name, Type, and the related email address.
9. If any modifications to the information are required, select 'Add' or 'Edit POCs' (Figure 45, Icon 2), then select ‘Next’ to Add POCs.
 - a) Adding or editing POCs will open a new series of steps, similar to the Manage POCs.
 - b) Select the POC(s) to add or edit, then select ‘Next.’ Users will return to the initial POC page, to select validate, add or edit.
10. Once the necessary POC changes have been completed, select 'Validate Points of Contact’ to continue. (Figure 45, Icon 3)
11. Select all POCs that are current and correct. (Figure 45, Icon 4)
 - a) **Note:** Any POCs that are not validated will be immediately deactivated when the user selects ‘Next.’ The same is true with any edits or additions made to the POCs list.
12. Select ‘Next’ to continue. (Figure 45, Icon 5)

This completes the POC section.

Note: Lenders must still have all required POCs at the end of this step, otherwise the system will display an error message, and not allow the process to continue. In addition, the system will not

permit the lender to add more than the maximum allowed per type (three per type). The system will return an error message and request that remove one of the POCs.

Following the completion of the previous steps, the Status Bar will indicate that there are now two sections of the process that have been completed.

Figure 46: Renewal, Payment Information Section

13. Select the 'Click Here to Complete Payments Section' link. (Figure 46, Icon 1)
14. Review the Payment Account information and answer the question 'Is this payment account still valid?' (Figure 46, Icon 2)
15. If 'Yes,' select 'Submit' to continue. (Figure 46, Icon 3)
16. If 'No,' edit information or add a new account if needed.
 - a) Note: Edit function can only be used to make the current account inactive. Any information that needs to be changed requires adding a new payment account with the same information. Refer to the [Payment Information Tab](#) section for more details if needed.
17. Select 'Submit' once all information has been verified as valid.

Note: The process cannot continue without an active payment account. This can either be the existing payment account or a replacement.

18. Once the previous steps are complete, the Status Bar will indicate that three sections are now complete.

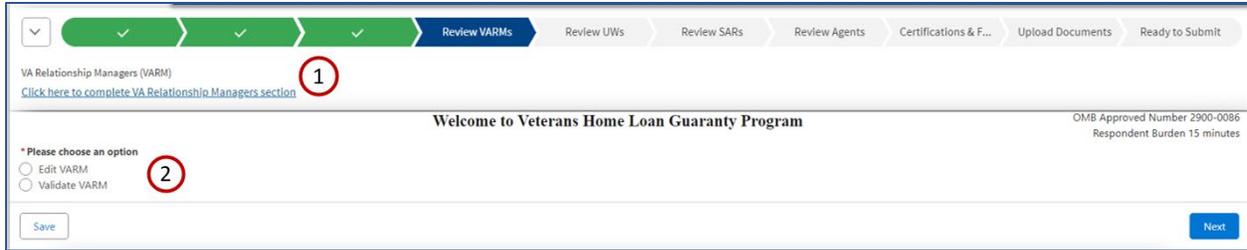


Figure 47: Renewal, VARM Section

19. Select the 'Complete the VA Relationship Manager section' link. (Figure 47, Icon 1)
20. Verify that the VARMS displayed are active and correct. Select the radio button for either 'Edit VARM' or 'Validate VARMS' to open up other options.
 - a) To edit contact information for a VARM, select 'Edit.' (Figure 47, Icon 2) Select Next to continue to the edit contact info screen. Users will return to the initial VARM screen when editing is completed.

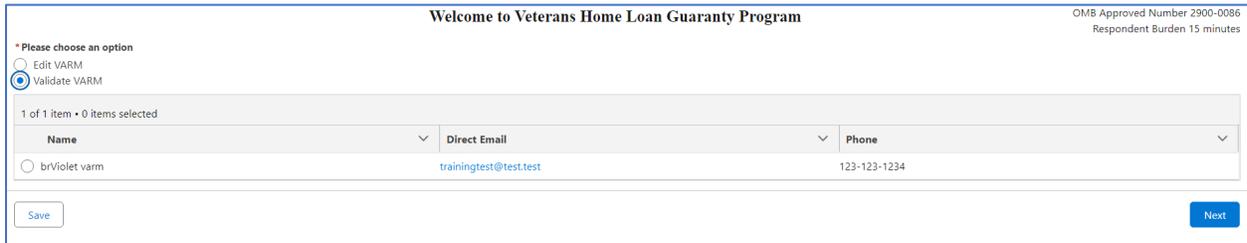


Figure 48: Renewal, Select VARMS to Validate

21. To Validate, select the radio button for 'Validate VARM.' (Figure 48)
22. Select the radio buttons for all valid VARMS from the list, and then 'Next' to continue.

Note: If the lender only has one VARM registered, then no radio buttons will appear with the user. Selecting 'Next' will allow the VARM to validate themselves.

Note: VARMS who are not validated will be immediately deactivated once the user selects 'Next.'

23. The VARM section is now complete. The 'Underwriter Status Bar' and the associated link will again appear on the page.

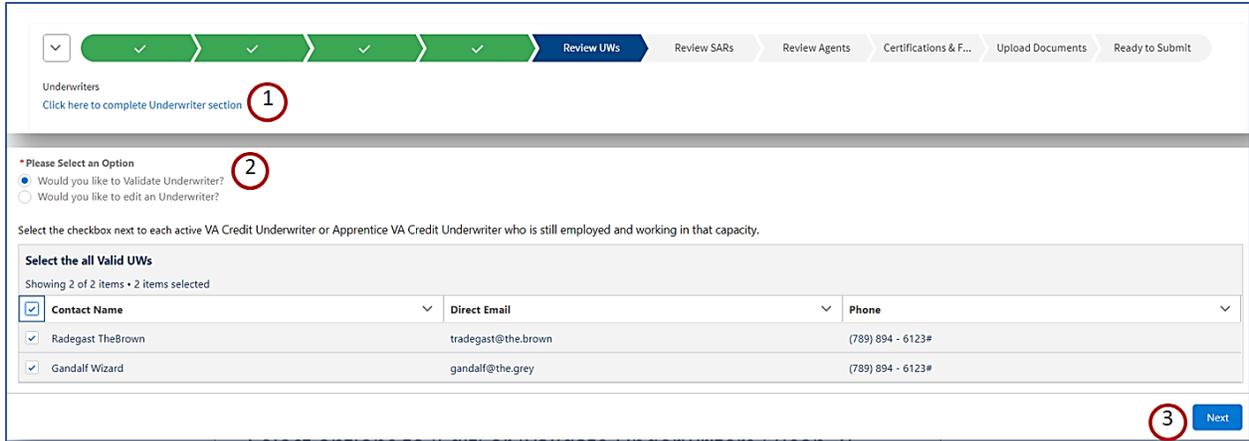


Figure 49: Renewal, UW Section

24. Select the link to 'Complete Underwriter section.' (Figure 49, Icon 1)
25. Select options to 'Edit' or 'Validate Underwriters.' (Figure 49, Icon 2)
 - a) 'Edit' will open a new dialogue to edit UW's status or designate the UW as inactive.
 - b) If there is no longer have an active UW, the automatic authority status will be removed.
26. Select all valid UWs, then select 'Next' to continue. (Figure 49, Icon 3)
27. The next step in the process is the SAR review. Not all lenders will have SARs, so this step may not be present in all Renewal or Validation processes.
 Note: It is not possible to add UWs during the renewal process.

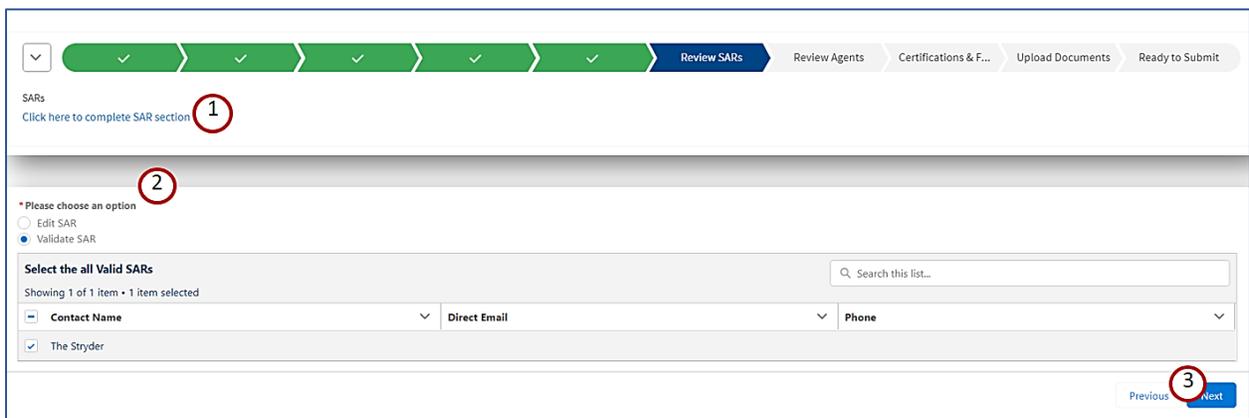


Figure 50: Renewal, SAR Section

28. Select the link to 'Complete SAR section.' (Figure 50, Icon 1)
29. The options to 'Edit' or 'Validate SAR' will display. (Figure 50, Icon 2)
 - a) 'Edit' will open a new dialogue allowing the deactivation of SARs.
 - b) If all SARs are deactivated, LAPP authority will be removed.
30. Select 'Validate SAR.'

31. Select all valid SARs, then select 'Next' to continue. (Figure 50, Icon 3)
32. The Agents section follows the SAR section in the Renewal process.

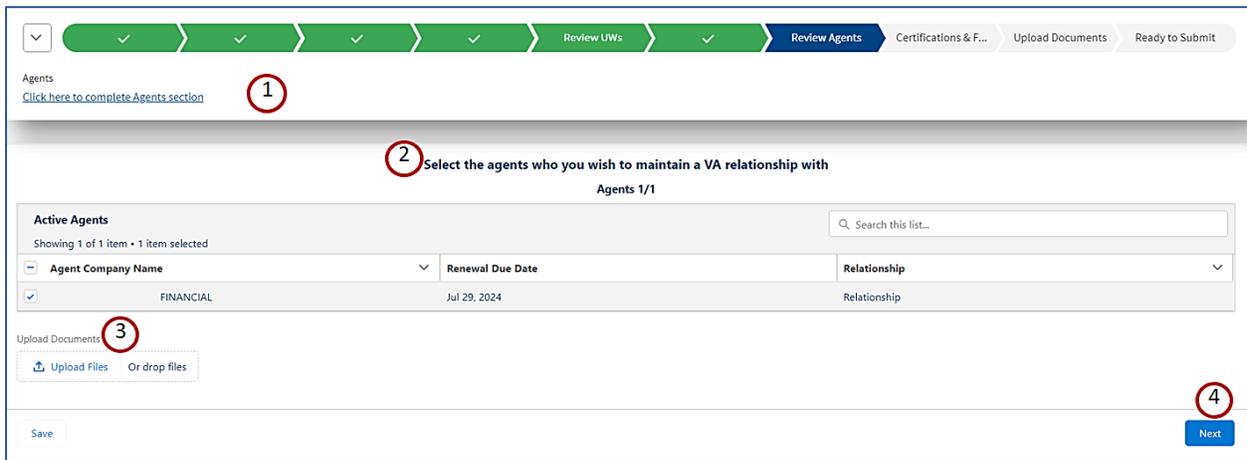


Figure 51: Renewal, Agents Section

33. Select the link to 'Complete Agents section.' (Figure 51, Icon 1)

Note: Fees will also be added to the payment for this Renewal for each Agent that is renewed. (This is also true for Validations.) It is not possible to add additional Agents during the renewal process.

34. From the list displayed, select the Agents with which a VA relationship should be maintained. (Figure 51, Icon 2)
 - a) Not all lenders will have Agents. A list will not be displayed if there are no Agents to verify.
 - b) For any Agents that are not renewed, lenders will be asked to choose an effective end date.
35. This step also has an 'Upload Documents' option (Figure 51, Icon 3), but no documents are required as part of the Agent Renewal step.
36. Select 'Next' to continue. (Figure 51, Icon 4)
37. The Certifications and Fees section follows the Agent section.
38. Begin by selecting the link 'Click Here to Complete Certifications & Fees Section.' (Figure 52, Icon 1)



Figure 52: Renewal, Certifications & Fees Status Bar

39. Here, the VARM will review and accept all Certifications.

▼ Certifications and Fees

- THE LENDER-APPLICANT WILL COMPLY WITH THE PROVISIONS OF TITLE 38 U.S.C., VA REGULATIONS, AND OTHER DIRECTIVES ISSUED BY VA.
- IF SUBSEQUENTLY THE LENDER-APPLICANT FAILS TO MEET ANY REQUIREMENT OF 38 CFR 36.4352, IT WILL IMMEDIATELY REPORT TO VA THE CIRCUMSTANCES AND THE REMEDIAL ACTION PLAN TO CURE IT.
- THE LENDER-APPLICANT WILL NOTIFY VA OF ANY CHANGE IN ITS CORPORATE STRUCTURE, OPERATIONS, OR FINANCIAL CONDITION WHICH MAY HAVE A BEARING ON ITS CONTINUED QUALIFICATIONS FOR AUTHORITY TO CLOSE LOANS AUTOMATICALLY.
- THE LENDER-APPLICANT WILL NOTIFY VA UPON A MERGER OR ACQUISITION OF THE APPROVED LENDER-APPLICANT.
- THE LENDER-APPLICANT WILL NOTIFY VA OF ANY CHANGES OF EMPLOYMENT AS TO THE PRINCIPAL OFFICER, DIRECTORS, UNDERWRITER, AND STAFF APPRAISER REVIEWERS (SAR).
- I CERTIFY I AM A CORPORATE OFFICER AND/OR PRINCIPAL OWNER OF THE ABOVE-NAMED LENDER-APPLICANT WITH THE AUTHORITY TO LEGALLY BIND THE LENDER-APPLICANT TO EXECUTE THESE CERTIFICATIONS AND ACKNOWLEDGMENTS ON BEHALF OF THE APPLICANT.
- THE LENDER-APPLICANT'S PRIMARY ACTIVITY WILL BE THE ORIGINATION, PURCHASING, AND SERVICING OF REAL ESTATE MORTGAGES.
- THE LENDER-APPLICANT WILL SUBMIT, AT ANY TIME, TO SUCH EXAMINATION OF ITS RECORDS AND ACCOUNTS AS THE SECRETARY OF VETERANS AFFAIRS MAY REQUIRE.
- THE LENDER-APPLICANT WILL PROMPTLY FURNISH VA ANY REQUESTED INFORMATION AND DOCUMENTATION.
- THE LENDER-APPLICANT WILL FURNISH UPON REQUEST OF VA, A COPY OF ITS MONTHLY DELINQUENCY REPORTS PERTAINING TO VA GUARANTEED LOANS BEING SERVICED.
- THE LENDER-APPLICANT WILL NOT CLOSE LOANS ON AN AUTOMATIC BASIS AS A COURTESY OR ACCOMMODATION FOR OTHER MORTGAGE LENDERS REGARDLESS OF WHETHER OR NOT SUCH LENDERS ARE APPROVED THEMSELVES TO CLOSE ON AN AUTOMATIC BASIS, NOR WILL IT CLOSE LOANS ON THE AUTOMATIC BASIS FOR ANY BUILDER, REAL ESTATE BROKERAGE FIRM OR OTHER ENTITY WHICH IT OWNS, IS AFFILIATED WITH OR HAS A FINANCIAL INTEREST IN, WITHOUT THE EXPRESS WRITTEN APPROVAL FROM VA.
- THE LENDER-APPLICANT WILL NOT PROCESS LOANS IT DOES NOT ITSELF INTEND TO MAKE.
- THE LENDER-APPLICANT WILL TAKE RESPONSIBILITY FOR ALL CREDIT INFORMATION, I.E., CREDIT REPORT, VERIFICATIONS OF EMPLOYMENT AND DEPOSITS, AND DISCLOSE THE SOURCES OF SUCH INFORMATION.
- THE LENDER-APPLICANT WILL NOT USE ANY PUBLICITY, ADVERTISING PLAQUES, OR OTHER DEVICES WHICH IMPLY A SPECIAL RELATIONSHIP WITH THE DEPARTMENT OF VETERANS AFFAIRS.

I HEREBY CERTIFY THAT ALL OF THE INFORMATION I HAVE PROVIDED ON THIS FORM AND ANY ACCOMPANYING DOCUMENTATION IS TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF. I ACKNOWLEDGE THAT IF I KNOWINGLY HAVE MADE ANY FALSE, FICTITIOUS, OR FRAUDULENT STATEMENT, REPRESENTATION, OR CERTIFICATION ON THIS FORM ON ANY ACCOMPANYING DOCUMENTS, I AS WELL AS THE APPLICANT MAY BE SUBJECT TO ADMINISTRATIVE ACTIONS, AS WELL AS CIVIL AND CRIMINAL PENALTIES, INCLUDING FINES AND/OR IMPRISONMENT, UNDER APPLICABLE FEDERAL LAW, INCLUDING BUT NOT LIMITED TO 18 U.S.C. 1001, 1010, AND 1012, AND 31 U.S.C. 3729 AND 3802.

THE FORM IS BEING SUBMITTED ON BEHALF AND WITH AUTHORIZATION OF THE PRESIDENT OR PRINCIPAL OFFICER.

Next

Figure 53: Renewal, Certifications

- 40. Review and accept each individual Certification (Figure 53) by selecting the available check boxes.
- 41. Select 'Next' to continue.
- 42. Perform a detailed review of the Payment Amount and Payment Account information. (Figure 54, Icon 1)

▼ Payment Information ①

Payment Amount: \$200.00 **Nickname:**

Renewal Fee: \$200.00 **Account Number:** 2345

Count of Agents: 0

Total Agent Amount: \$0.00

Previous **Submit** ②

Figure 54: Renewal, Fee Payment Information

- 43. Select 'Submit' to complete this section. (Figure 54, Icon 2)
- 44. The Upload Files section follows the Certifications and Fees section.

Figure 55: Renewal, Upload Files Section

45. Select the 'Click Here to Complete Upload Files Section' link. (Figure 55, Icon 1)
 - a) Use the Document Upload feature to select the 'Document Category' (Figure 55, Icon 2) and 'Document Type.' (Figure 55, Icon 3)
46. Use the 'Upload Files' option (Figure 55, Icon 4) to upload financial statements.
 - a) Financial statements are required as part of the Annual Renewal process for non-supervised lenders with automatic authority.
 - b) Financial statements are not a part of the Validation process.
47. Select 'Next' to continue when all applicable files are uploaded. (Figure 55, Icon 5)
48. The Ready to Submit section follows the Upload Files section. At the current step in the process, the Status Bar should display 'Ready to Submit.' A 'Submit' button should now be available at the top of the screen (Figure 56, Icon 1).

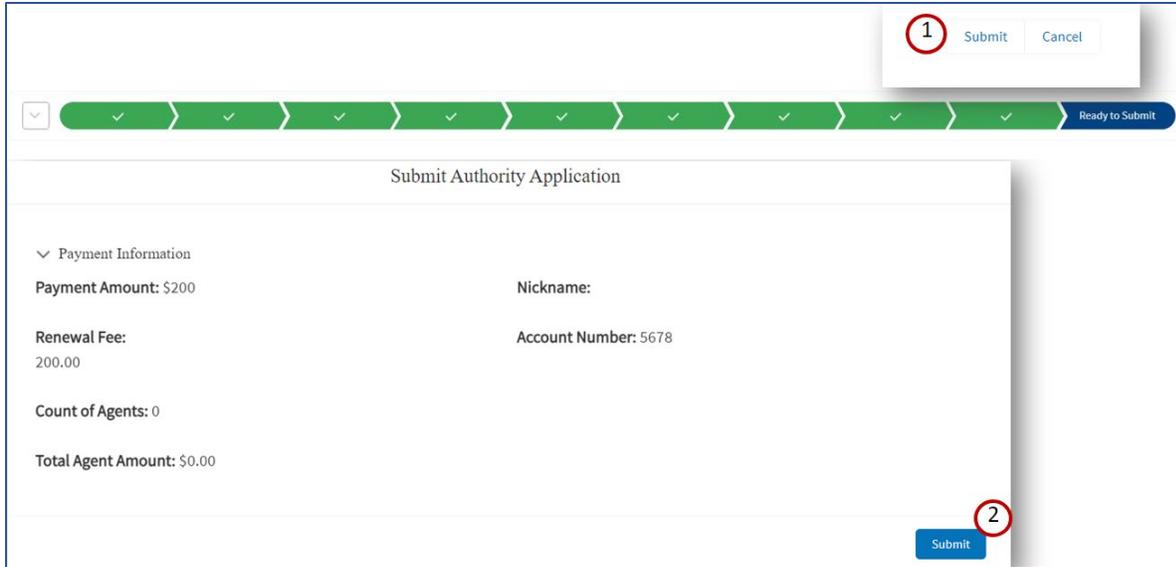


Figure 56: Renewal, Ready to Submit

49. Perform a final review of the summary information displayed on the Submit Authority Application screen.
50. Select the 'Submit' button to remit the Annual Renewal to LGY for review.
51. Next, review the Payment Information that is displayed.
52. Once the review is completed, select 'Submit' on the pop-up window. (Figure 56, Icon 2)

Note: When the user clicks the submit button, a success message will appear (Figure 57, Icon 1), letting the user know that the Renewal or Validation was submitted. In cases where a renewal of non-supervised Automatic Authority was requested, the request will be assigned to an LGY staff member upon payment clearing. In all other cases, a follow-up task is not necessary. Changes will take effect immediately upon completion of the individual section. If the payment fails, a notification that the payment requires resubmission will be sent via the PPM system.

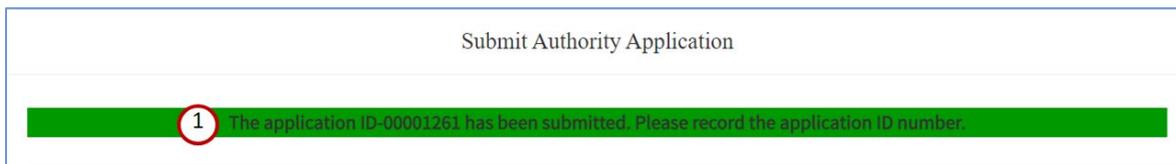


Figure 57: Auto Authority Renewal Submitted Message

Note: If any information is missing or if the LGY reviewer has questions, additional information may be requested.

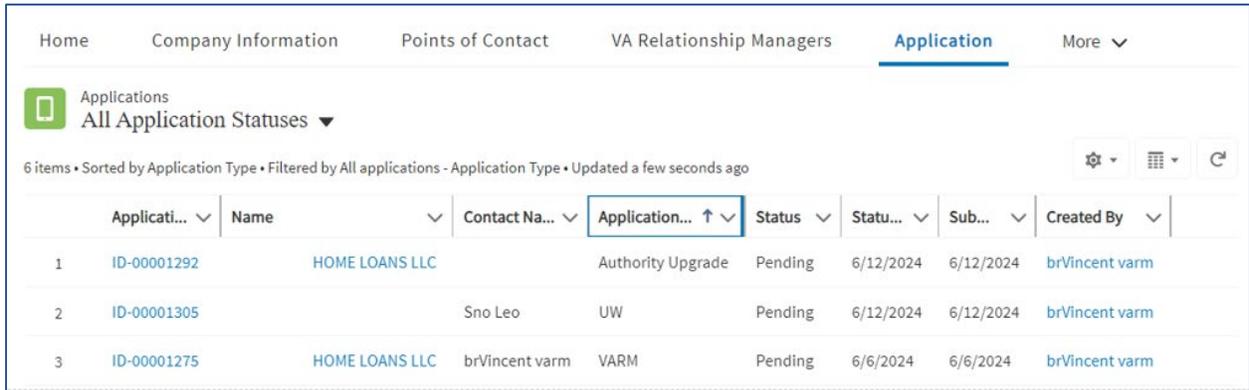
- The item/task will appear in the 'Returned to Submitter' list.
- A letter detailing the required information will be sent to the VARMS and selected Points of Contact.

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Chapter 6: Lender Relationship Processes

Outside of regular lender information updates and other business as usual, applications, located in the 'Applications' tab (Figure 58), make up the majority of the tasks completed in the PPM system. Applications in PPM are categorized under the following statuses:

- Draft
- Pending
- Approved
- Denied
- Returned to Submitter
- Expired
- Canceled



The screenshot shows the 'Application' tab in the PPM system. The table displays the following data:

Applicati...	Name	Contact Na...	Application...	Status	Statu...	Sub...	Created By
1	ID-00001292	HOME LOANS LLC	Authority Upgrade	Pending	6/12/2024	6/12/2024	brVincent varm
2	ID-00001305	Sno Leo	UW	Pending	6/12/2024	6/12/2024	brVincent varm
3	ID-00001275	HOME LOANS LLC	brVincent varm VARM	Pending	6/6/2024	6/6/2024	brVincent varm

Figure 58: Application Tab – All Application Statuses

Applications, in the approved or expired status, will appear on the Lender Home Page for fifteen days.

For applications that require payments, after the lender submits the application, the PPM system will automatically route the application for payment. Once the payment has been processed, a receipt will be added to the lender's documents. The receipt will also be emailed to the VARM. If the payment fails for any reason, the Application status will be updated to 'Returned to Submitter Payment Failed.' These applications will then be routed to LGY for review.

Add Agent Application

A common application that lenders will access in the PPM system is the Add Agent Application. This application is used to establish VA recognition of a lender's Agent. The Add Agent process begins by navigating to the 'Lender's Agents' tab of the Lender Profile and selecting the 'Add Agent Relationship' button (Figure 59, Icon 1). If the lender does not have automatic authority, the system will not allow submission of the application.

Home Company Information Points of Contact VA Relationship Managers SAR/UWs **Lender's Agents** More

Active Agents (0) **1** Add Agent Relationship End Relationship

Inactive Agents (0)

Applications (6) 6 items • Updated a few seconds ago

	Agent Company Name	Status	Created Date	Application ID
1	Bank of Mom	Expired	5/16/2024, 9:21 AM	ID-00001057
2	BANK	Expired	5/22/2024, 4:21 PM	ID-00001160
3	FINANCIAL	Expired	5/22/2024, 4:21 PM	ID-00001161
4	BANK	Pending	5/29/2024, 3:59 PM	ID-00001220
5	Bank of Mom	Pending	5/30/2024, 9:45 AM	ID-00001224

Figure 59: Lender's Agents Tab

1. Once the 'Add Agent Relationship' button is selected, the application will open in a new salesforce tab.
2. The user can then select 'Lender ID' or the 'Federal Tax ID' option (Figure 60, Icon 1) as a search category and populate the field with the Agent's information. (Figure 60, Icon 2)

Add New Agent Relationship

Account Details

Lender Name: MORTGAGE CORP DBA Name: Lender ID: 07 Company Status: Active

Lender Authority: Non-Supervised with Auto Authority State Level Lender Authority: LAPP Indicator: Yes Probation: No

Find Agent Information

*Select Lender ID or Federal Tax ID to search for an Agent

Lender ID **1**

Federal Tax ID

*Lender ID: **2**

Figure 60: Add New Agent Relationship – Find Agent Information

Note: The Agent must have an existing and active VA Lender ID in the PPM system in order to be recognized by VA as an Agent. The Sponsor is not permitted to submit an application on behalf of the Agent for recognition as a non-supervised lender.

3. Select 'Next' to search PPM for the Agent and continue the application.
4. Once the Agent is found in the system, the next screen will show the prospective Agent's lender information. (Figure 61, Icon 1)
5. Review the information displayed. If the information is correct, select 'Yes' from the menu labeled 'Would you like to continue with adding this Agent?' (Figure 61, Icon 2)

Agent Information Found

Agent Company Name: HOME LOANS LLC

DBA Name: **1**

Federal Tax ID: 26

Lender ID: 6:

*Would you like to continue with adding this Agent? **2**

Yes

Previous **3** Next

Figure 61: Agent Information Found

6. Select 'Next' to continue. (Figure 61, Icon 3)
7. Carefully read the 'Confirm Agent and Supplemental Information' certification statement. (Figure 62)

CONFIRM AGENT AND SUPPLEMENTAL INFORMATION

OMB Approved 2900-0252
Respondent Burden: 5 Minutes
Expiration Date: 6/20/2026

IMPORTANT - READ THE INFORMATION AND INSTRUCTIONS CAREFULLY BEFORE COMPLETING THIS FORM

PRIVACY ACT INFORMATION: Agents cannot be approved to process loans for a sponsoring lender unless a completed application form has been received (38 U.S.C. 3702 and 3710). We need this information to establish sponsor-agent relationships. VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 38, Code of Federal Regulations 1.576 for routine uses (for example: authorize release of information to Congress when requested on behalf of a lender) as identified in the VA system of records, 55VA26 , Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - VA, published in the Federal Register.

RESPONDENT BURDEN: Agent recognition must be obtained prior to closing any loans using the sponsor-agent relationship. Title 38, U.S.C., section 3702 and 3710 authorizes collection of this information. We estimate that you will need an average of 5 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at <http://www.reginfo.gov/public/do/PRAMain>. If desired, you can call 1-800-827-1000 to obtain information on where to send comments or suggestions about this form.

Complete the following supplemental information to add the Agent: **1**

Payment & Application Certification: I acknowledge that the fee being collected is a non-refundable application fee. A refund for the fee will not be granted after the application is submitted except in cases of a system error.

Lender Disclosure: The sponsoring Lender will take full responsibility for all acts, errors, or omissions of the agent and its employees, and will honor any interest rate lock-in agreements on the lender's behalf made by the agent. **2**

Previous Next

Figure 62: Confirm Agent Certification

8. Confirm the 'Payment & Application Certification and 'Lender Disclosure' affirmations by selecting the check boxes. (Figure 62, Icon 1)
 - a) Both check boxes must be selected in order to continue.
 - b) If the user does not check both boxes, the system will display an error message prohibiting the user from moving on to the next part of the process.
9. Select 'Next' to continue. (Figure 62, Icon 2)

10. To support the Agent Recognition Application, lenders must upload a Blanket or Corporate Resolution. PDF is the required document format. (This screen will reappear across other applications as well.) In cases, where a blanket resolution was previously provided, the lender may associate the existing blanket resolution to the application.

Do you need to upload a Resolution for this Agent?

* Document Category
PPM

* Document Type
Corporate Resolution

Please use the approved format:
.pdf

Upload a Corporation Resolution Document

Upload Files Or drop files

OR

Associate Existing File
1 of 1 item • 0 items selected

Document Name Document Type Created Date Uploaded By

<input type="radio"/> TEST PDF	Blanket Resolution	6/4/2024, 09:37 PM	TeamLeadTweve UATTLW
--------------------------------	--------------------	--------------------	----------------------

Previous Next

Figure 63: Upload A Resolution Document

11. Select the appropriate options from the 'Document Category' and a 'Document Type' menu. (Figure 63, Icon 1)
 - a) 'PPM' should be the Document Category. The 'Document Type' should be either 'Corporate Resolution' or 'Blanket Resolution.'
12. Use the 'Upload a Corporation Resolution Document' field to upload the document. (Figure 63, Icon 2), via the 'Upload' button or drag and drop a file to 'Or drop files.'
 - a) If the lender has an existing Blanket Resolution already uploaded, select the document from the list after choosing the document type and category. (Figure 63, Icon 3)
13. Once the upload is complete, select 'Next' to continue. (Figure 63, Icon 4)
14. Confirm the 'Payment Information' and 'Agent Included in Payment' information.
15. The following question will display: 'Would you like to add another Agent?' (Figure 64, Icon 1)
 - a. If this is the only Agent Application being submitted at this time, select 'No' as the response.
 - b. If additional Agents need to be added (up to twenty), select 'Yes.' The process will restart at the 'Search' step.

Payment Information

Payment Amount:

Account Number: XXXX2345

Nickname:

Agent Included in Payment			Associated Document		
Showing 1 of 1 item			Showing 1 of 1 item		
Agent Name	DBA Name	Lender ID	Document Name	Document Type	File Size
HOME LOANS LLC		63	Test document for testing	Corporate Resolution	35,987

*Would you like to add another agent?

--None--

--None--

Yes

No

Previous Submit

Figure 64: Payment Information and Summary, Add More Agents Options

16. Select 'Submit' to continue. (Figure 64, Icon 2)
17. A notification message will display to indicate that the process has been successfully completed. (Figure 65, Icon 1)

1 Agent applications have been successfully created.

Finish

Figure 65: Agent Application Completed Message

Once the required steps for the Payment and Submission page have been completed, the application will be submitted, and this portion of the process will be complete. Completed Agent Applications will appear on the Lender Application status page.

Next, the application will be received by LGY, and the application review process will begin. The status of the application can be tracked via the Lender Home Page or in the Application tab.

End Agent Relationship

VARMs can end relationships with Agent Lenders through PPM, without further VA review.

1. Open the Lender's Agents tab from the Lender Profile and select the 'End Relationship' Button from the Active Agents section (Figure 66, Icon 1).

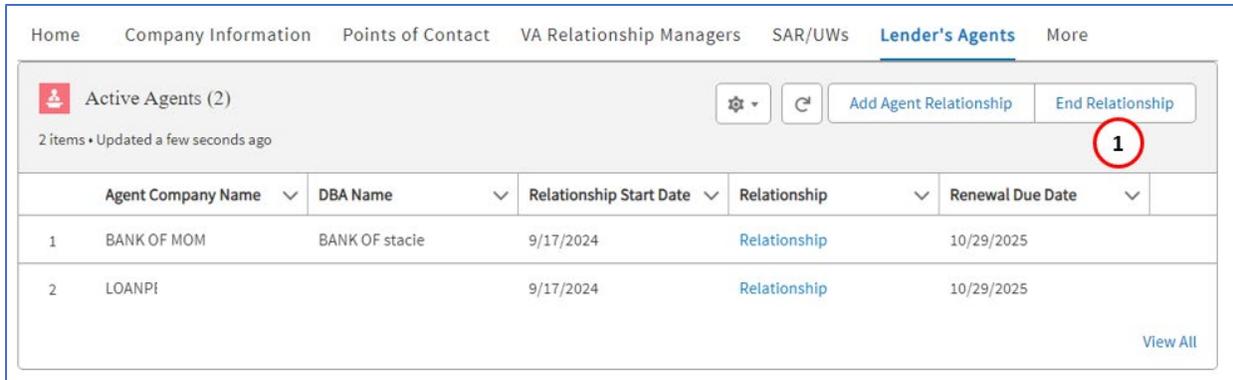


Figure 66: Lender's Agent Tab, End Relationship Button

2. Review the Warning Message (Figure 67, Icon 1), and select the Agents the lender wants to end their relationship with by selecting the checkboxes (Figure 67, Icon 2).
 - a) Note the number of Agents displayed (Figure 67, Icon 3) and the search field (Figure 67, Icon 4) for searching the number of Agents displayed only.
3. When the Agents being deactivated are selected, the VARM can select 'Next' to continue. (Figure 67, Icon 5)

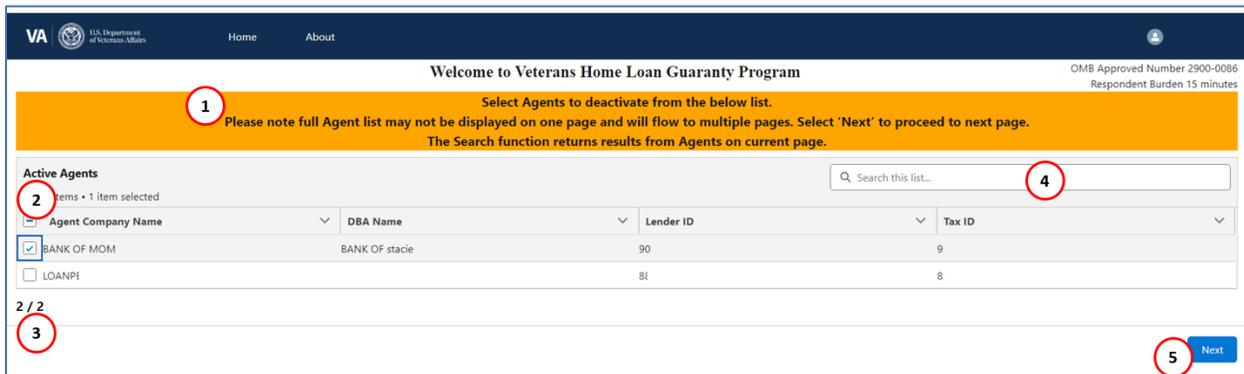


Figure 67: Select Agents to Deactivate from List

4. Confirm that the lender wants to end the Agent Relationship with the displayed Agent(s) (Figure 68, Icon 1) by selecting 'Yes' or 'No' from the menu, 'Are you sure you want to proceed?' (Figure 68, Icon 2).

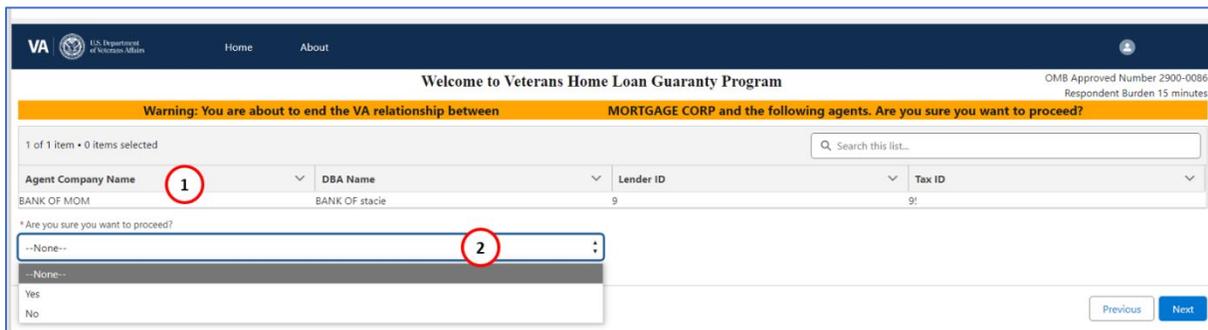


Figure 68: Confirm Agent Deactivation

5. On the same page, if the VARM selects 'Yes,' a second menu will open titled 'Reasons for Status Change.' Select the most applicable reason for this status change. (Figure 69, Icon 1)
6. Select 'Next' (Figure 69, Icon 2) to immediately deactivate all the displayed Agents.
 - a) If the VARM selects 'No' in the menu 'Are you sure you want to proceed' then selecting next will end this process without deactivating any Agents.

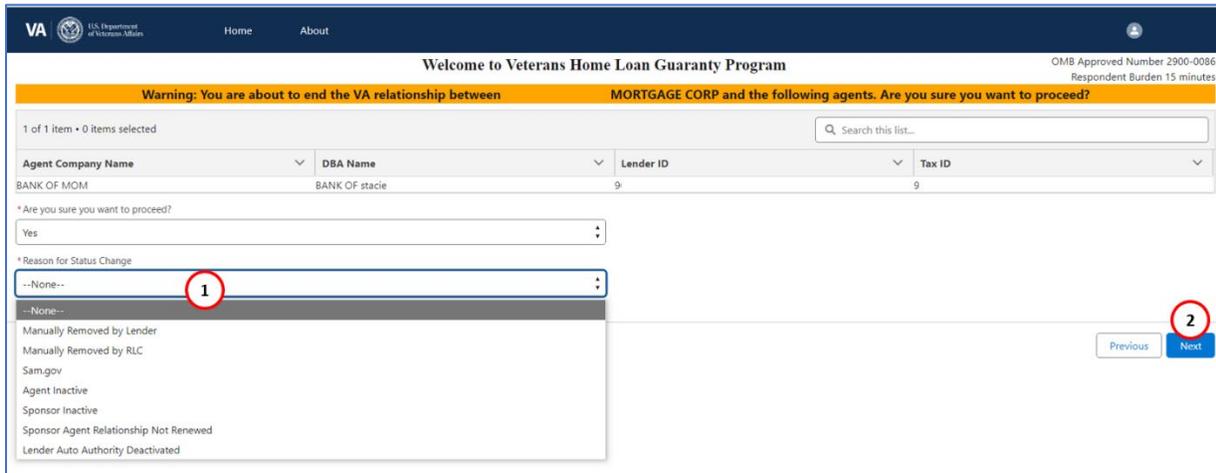


Figure 69: End Agent Relationship, Reasons for Status Change

7. If the VARM chooses to complete the Agent deactivation, they will see the success message displayed, noting that 'Agent status have been successfully updated.' (Figure 70). The Agent relationship will be immediately ended, and the Agent will appear on the Lender's Inactive Agents list.

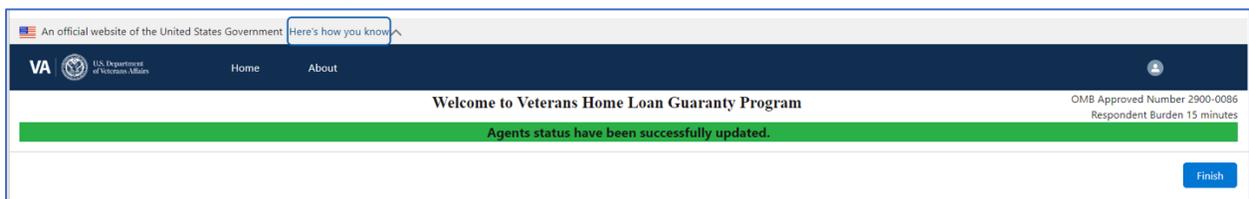


Figure 70: End Agent Relationship Confirmation

Add SAR Application

Note: This option is available only for supervised and non-supervised automatic authority lenders with LAPP Authority. For lenders with LAPP Authority, SARs review the appraisal report for completeness and conformity with industry-accepted appraisal practices and techniques as well as other VA requirements, determine the reasonable value of the property and any conditions which must be met prior to VA guaranty of the loan, and send the Veteran buyer a written notice of the value which includes any conditions or requirements upon which the VA Loan Guaranty is contingent. For more information, please see Chapter 15 of the [VA Lender Handbook](#).

1. To open the new SAR Application, from the SAR/UW tab of the Lender Profile page, navigate to the Active SAR panel.
 - a. Select the 'Add SAR' button. (Figure 71, Icon 1)

The screenshot shows the 'SAR/UW' tab selected in the navigation menu. Below the navigation, there are two sections: 'Active Underwriters (3)' and 'Active SARs (1)'. The 'Active SARs (1)' section contains a table with one entry for 'The Stryder' and an 'Add SAR' button circled in red with a '1' icon next to it.

Contact Name ↑	Start Date	SAR/UW ID	UW Apprentice Indicator
1 Gandalf Wizard	6/3/2024	0027263	Yes
2 Radeagast TheBrown	6/3/2024	0027262	No
3 Shannon Doah	7/22/2024	0027290	Yes

Contact Name ↑	SAR/UW ID	Start Date
1 The Stryder		6/4/2024

Figure 71: Select the Add SAR Button

2. On the Find SAR page, select one of the two radio buttons. (Figure 72, Icon 1)
 - a. Choose to search by SSN or SAR/UW ID and enter that information in the corresponding field. (Figure 72, Icon 2)

The screenshot shows the 'Find SAR' section of the 'Welcome to Veterans Home Loan Guaranty Program' page. Under the '* SAR Search:' section, the 'Social Security Number (SSN)' radio button is selected and circled in red with a '1' icon. Below it, the input field for the SSN is circled in red with a '2' icon. The input field contains '22' followed by dots. A 'Next' button is visible at the bottom right.

Figure 72: Find SAR

- b. Select 'Next' to continue.

3. On the SAR Information screen, complete the SAR Information (Figure 73, Icon 1) and Address fields (Figure 73, Icon 2).

Figure 73: Enter SAR Information

- a. Select 'Next' to continue.
 - b. Some information will pre-populate from the 'Find SAR' screen.
 - i. If the SAR has a record in PPM already, this information will pre-populate as well.
4. On the SAR Employment History screen, enter information about the SAR's applicable employment. (Figure 74, Icon 1) When all fields are complete, select 'Next' to continue.

Figure 74: Enter Information in SAR Employment History

5. The Employment Summary will now show the information entered on the previous screen (Figure 75, Icon 1) and a message will display stating that '1 Employment record(s) has been created for this SAR.'

The screenshot displays the 'Welcome to Veterans Home Loan Guaranty Program' interface. At the top right, it shows 'OMB Approved Number 2900-0086' and 'Respondent Burden 15 minutes'. Below this is a 'Account Details' section with the following information:

Name: MORTGAGE CORP	DBA Name:	Lender ID: 07	Company Status: Active
Lender Authority: Non-Supervised with Auto Authority	State Level Lender Authority:	LAPP Indicator: Yes	Probation: No

Below the account details, a message states: '1 Employment record(s) has been created for this SAR.' Underneath this message is a dropdown menu labeled '*Do you want to:' with the following options:

- None--
- Add additional SAR Employment History (Icon 2)
- Edit SAR Employment History
- Continue with Application

Below the dropdown menu is a table with the following columns and data:

Employer Name	Date of Employment - From	Date of Employment - To
Old Lender Lending (Icon 1)	Aug 4, 2021	Aug 13, 2024

A 'Next' button is located at the bottom right of the form.

Figure 75: Add, Edit, or Continue with SAR Employment History

6. From the 'Do you want to:' menu, select one of the three options (Figure 75, Icon 2):
 - a. Add Additional SAR Employment History
 - i. Add Additional SAR Employment History will return the user to the SAR Employment History screen to add additional records.
 - b. Edit SAR Employment History
 - i. Edit SAR Employment History will return the user to the record to edit the entries.
 - c. Continue with Application
 - i. Continue with Application will complete Employment History and move to the next step.
7. Select 'Next' to continue.

Responsible Officer

* First Name 1

* Address

* Last Name

* City

* Title

* State

* Phone Number

example:555-123-4567 x9876

Enter the digits of the phone number, including dashes, beginning with the area code. To enter an extension, enter a space and an 'x' followed by the extension number. EX: 555-123-4567 x9876.

* Email

you@example.com

Previous Next

Figure 76: SAR Responsible Officer

8. On the Responsible Officer screen, enter the information about the officer responsible for the SAR (Figure 76, Icon 1).
9. Select 'Next' to continue.

LENDER'S STAFF APPRAISAL REVIEWER (SAR) APPLICATION

OMB Control No. 2900-0658
Respondent Burden: 5 Minutes
Expiration Date: 06/30/2024

PRIVACY ACT INFORMATION: VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 38, Code of Federal Regulations 1.576 for routine uses (for example: Authorize release of information to Congress when requested on how many Lenders and/ or SARs are participating in LAPP) as identified in the VA system of records. 17VA26, Loan Guaranty Fee Personnel and Program Participant Records - VA, and published in the Federal Register. Your obligation to respond is mandatory. Giving us your SSN account information is mandatory. Applicants are required to provide their SSN under 38 U.S.C. 3702 (d). The VA will not deny an individual benefits for refusing to provide his or her SSN unless the disclosure of the SSN is required by a Federal Statute of law in effect prior to January 1, 1975, and still in effect.

RESPONDENT BURDEN: We need this information to confirm that lenders' underwriters are qualified to determine that all loans to be closed on an automatic basis meet VA's credit underwriting standards. Title 38, United States Code, allows us to ask for this information. We estimate that you will need an average of 20 minutes to review the instructions, find the information and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. Valid OMB control numbers can be located on the OMB Internet Page at: www.reginfo.gov/public/do/PRAMain. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

Statements & Certifications 1

STAFF APPRAISAL REVIEWER NOMINATION - The nominee is a full-time salaried employee of this company and is authorized to act on our behalf as a staff appraisal reviewer. Based on our personal interview with the nominee and a thorough review of the nominee's appraisal-related capabilities and performance, we find the nominee to be qualified as a staff appraisal reviewer in accordance with the requirements in chapter 15 of the VA Lender's Handbook. We acknowledge the responsibility that any improper actions of the nominee as a staff appraisal reviewer shall be imputed to the employer. We agree to promptly notify the appropriate VA office(s) if we ever change or limit this recommendation, or terminate our relationship with the nominee.

PROCESSING FEE - The \$100 processing fee for this nominee is attached.

PROPERTIES ALREADY VALUED - Unless VA grants authorization for a specific case, this company will not knowingly request an appraisal for a property which already has a valid value determination for VA loan purposes.

NO APPRAISAL REVIEWS FOR AFFILIATES - This company will not use LAPP for any builder, land developer, real estate broker or other entity which it owns or has a financial interest in, or with which it is otherwise affiliated. We realize that this restriction does not apply if our only relationship with a builder is a construction loan, or if VA agrees that the attached formal corporate agreement or other documentation demonstrates that we and our affiliate(s) are essentially separate entities operating independently of one another, free of all cross influences. In this latter situation, our quality control plan addresses the insulation of the fee appraiser, staff appraisal reviewer and the underwriter from the influence of the affiliate.

NO APPRAISAL REVIEWS FOR/FROM OTHER LENDERS - Although appraisal reports may be transferred from one lender to another, this company will not make VA value determinations for other mortgage lenders, nor use a value determination for VA loan guaranty purposes which was made by another mortgage lender, under any circumstances.

NO PRESSURE/INFLUENCE ON FEE APPRAISER OR STAFF APPRAISAL REVIEWER - This company will not exert pressure or influence on the fee appraiser or staff appraisal reviewer to remove or change valid appraisal report information, or to reach a predetermined value for a property.

QUALITY CONTROL SYSTEM - This company has an effective quality control or other system to ensure the adequacy and quality of its staff appraisal reviews. That system contains all of the basic elements identified in chapter 15 of the VA Lender's Handbook.

Acknowledgement 2

I CERTIFY THAT the information provided in this application is accurate and true to the best of my knowledge.

Previous Next

Figure 77: SAR Application Certification Page

10. On the SAR Application Certification page, carefully review each section of the lender's SAR Application certification statements. (Figure 77, Icon 1)
11. When all statements have been reviewed, select the check box under the Acknowledgement section to certify the information. (Figure 77, Icon 2)
12. Select 'Next' to continue.

Figure 78: SAR Document Upload Page

13. The next screen displays the Upload Documents window. On the Upload Documents screen, use the radio buttons (Figure 78, Icon 1) to select whether to:

- a. Upload Document
- b. Associate an Existing Document
- c. Bypass Document Upload

14. If uploading or associating a document, select the Document Category (Figure 78, Icon 2) and Document Type (Figure 78, Icon 3). Choose Resume, LAPP Training Certificate, or Other-SAR (Figure 78, Icon 4). Use the 'Upload Document' button (not shown) to open the document upload window or use the 'or drop files' option to drag and drop a file.

15. Select 'Next' to continue.

Note: A resume and a LAPP Training Certificate must be uploaded before the SAR can be approved. Without this training certificate, the application can still receive preliminary approval, only if the training will be secured after the submission of the application.

Figure 79: SAR Payment Information and Document Summary

16. On the Payment Information and document summary screen, review the payment information (Figure 79, Icon 1), documents (Figure 79, Icon 2), and SARs Included in Payment (Figure 79, Icon 3).
17. Select 'Yes' or 'No' from the 'Do you want to add more files?' option. (Figure 79, Icon 4)
 - a. A response of 'Yes' returns the user to the Document Upload page.
 - b. 'No' allows the user to continue to application submission.
18. Select 'Next' to continue.

Figure 80: Add SAR to Transaction and SAR Application Summary

19. The next question that displays is 'Would you like to add one more SAR?' Select 'Yes' or 'No.' (Figure 80, Icon 4)
 - a. The response 'Yes' will return the user to the Find SAR step.
 - b. Up to ten SAR applications can be added as part of one transaction.
20. The next step reads as follows: 'Please note, proceeding will submit the current application. You will not be able to come back to this application to make any updates. Do you want to proceed?'
21. Select 'Yes' or 'No' to continue.

Welcome to Veterans Home Loan Guaranty Program OMB Approved Number 2900-0086
Respondent Burden 15 minutes

Account Details

Name: MORTGAGE CORP DBA Name: Lender ID: 07 Company Status: Active
 Lender Authority: Non-Supervised with Auto Authority State Level Lender Authority: LAPP Indicator: Yes Probation: No

Payment Information

Payment Amount: \$200 (1)
 Count of SARs: 2
 Account Number: XXXXXX2345
 Nickname:

SAR Included in Payment (2)
 2 of 2 items • 0 items selected

First Name	Last Name	SAR/UW ID
SAR	Ron	
SAR	Uman	

Associated Document(s) (3)
 1 of 1 item • 0 items selected

Document Name	Document Type	File Size
Test document for testing	Resume	35,987

(4) Previous Submit

Figure 81: SAR Payment Summary and Submission

22. Next, on the summary screen, review the Payment Information (Figure 81, Icon 1), SARs Included in Payment (Figure 81, Icon 2), and Associated Documents (Figure 81, Icon 3).
23. Once the review is complete, select 'Submit' (Figure 81, Icon 4) to complete the most recent application and submit the payment.
24. If the process was completed successfully, a success message (Figure 82, Icon 1) and summary of the submitted applications (Figure 82, Icon 2) will appear. The SAR applications will now be available for viewing in the applications lists.
25. Select 'Finish' to return to the Home Page.

Welcome to Veterans Home Loan Guaranty Program OMB Approved Number 2900-0086
Respondent Burden 15 minutes

(1) Your SAR application(s) was successfully submitted.

2 of 2 items • 0 items selected (2)

First Name	Middle Name	Last Name	Application ID
SAR		Ron	ID-00002030
SAR		Uman	ID-00002031

Finish

Figure 82: SAR Application Complete Message

Add SAR Application – Preliminary Approval, Add Training Certificate

If a lender submits a SAR application without uploading or associating a LAPP Training Certificate, approval from LGY will not result in final approval of the Application. The lender will only receive a preliminary approval, pending the upload of the training certificate.

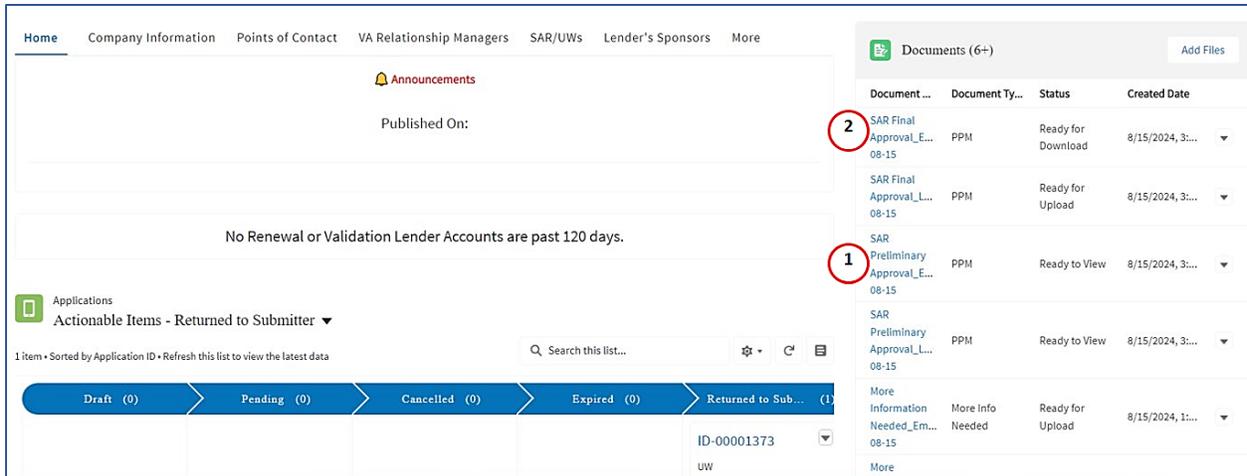


Figure 83: SAR Applications in Preliminary and Final Approval

The Documents panel on the Lender Home Page shows an example of this process. The approval at Icon 1 (Figure 83) displays Preliminary Approval pending the training certificate upload. Icon 2 (Figure 83) displays a Final Approval.

1. To begin the process of securing final approval, the VARM needs to upload the certificate and resubmit the application.
2. Select the application link on the lender application list or application statuses list to open the application.
3. Select the Documents tab of the application (Figure 84, Icon 1). Note the pending status of the application (Figure 84, Icon 2). Select the 'Add Files' button (Figure 84, Icon 3).

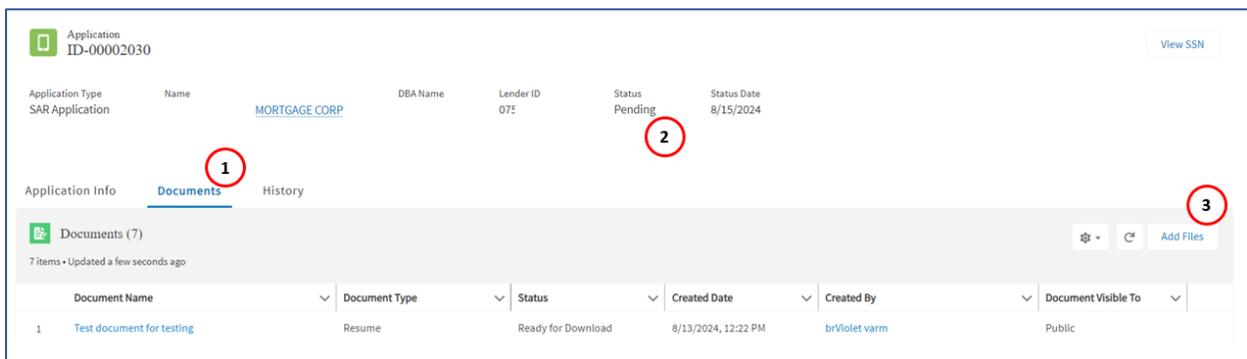


Figure 84: SAR Application Page, Documents Tab

4. Verify that the document category is set to Construction and Valuation (Figure 85, Icon 1), select the LAPP Training Certificate as the document type (Figure 85, Icon 2), and upload a file by selecting the 'Upload File' button, or dragging a file to 'or drop files.' Select 'Next' to continue.

Account Details

Name: MORTGAGE CORP **DBA Name:** **Lender ID:** 07 **Company Status:** Active

Lender Authority: Non-Supervised with Auto Authority **State Level Lender Authority:** **LAPP Indicator:** Yes **Probation:** No

* Document Category
Construction and Valuation

* Document Type
--None-- (1)

LAPP Training Certificate

* Upload Files (2)
Upload Files Or drop files

Next

Figure 85: SAR Application with LAPP Training Certificate Upload Process

- Returning to the application and the documents tab, verify that the LAPP Training Certificate appears in the document list (Figure 86, Icon 1). The tab may need to be refreshed if the document is not immediately displayed. Then select 'Resubmit' (Figure 86, Icon 2) to send the application back to VA for review.

Note: This will immediately send the application back to VA.

Application ID-00002030

Application Type: SAR Application Name: MORTGAGE CORP DBA Name: Lender ID: 07 Status: Pending Status Date: 8/15/2024

Application Info **Documents** History

Documents (7)
7 items • Updated 2 minutes ago

Document Name	Document Type	Status	Created Date	Created By	Document Visible To
1 Test document for testing	Resume	Ready for Download	8/13/2024, 12:22 PM	brViolet varm	Public
2 Test document for testing	LAPP Training Certificate (1)	Ready for Download	8/13/2024, 12:22 PM	brViolet varm	Public
3 Payment Confirmation_Email_2024-08-14	Payment Notification	Ready for Upload	8/14/2024, 11:30 AM	LGY PPM Mulesoft Integration User	Public
4 Payment Confirmation_Letter_2024-08-14	Payment Notification	Ready for Upload	8/14/2024, 11:30 AM	LGY PPM Mulesoft Integration User	Public

Resubmit (2)

Figure 86: SAR Application, Resubmit Button

If the process completed successfully, a success message window titled 'Resubmit the Application' will appear. Select the 'X' (Figure 87, Icon 1) to close the window and return to the application.

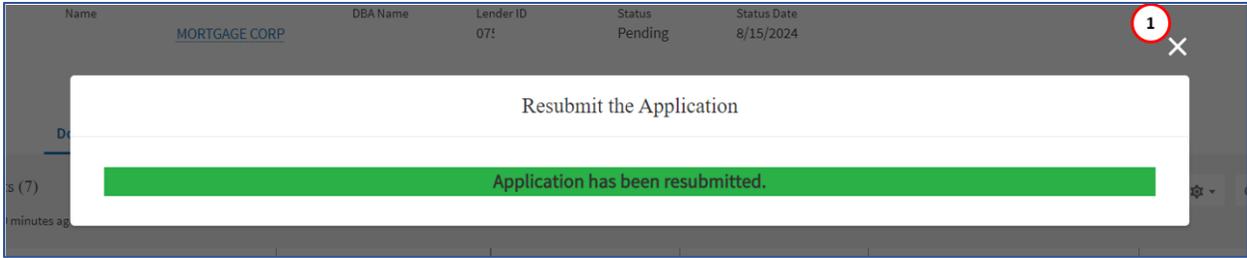


Figure 87: SAR Application Resubmission Complete

Add Underwriter Application

This portion of the guide will cover how to submit a new UW Application.

Note: This application will only be available for Non-Supervised Automatic Authority lenders. For non-supervised lenders with Automatic Authority, UWs apply VA’s credit standards and underwriting guidelines to determine when a loan is a satisfactory credit risk.

1. To begin this application process, select the SARs/UW tab on the Lender Profile Page.
2. Select the ‘Add Underwriter’ button.
3. Selecting the ‘Add Underwriter’ button opens the application in a new tab, starting with the search page. Select either ‘Social Security Number’ or ‘SAR/UW ID’ from the UW Search options (Figure 88, Icon 1) and enter the corresponding number in the field that appears.

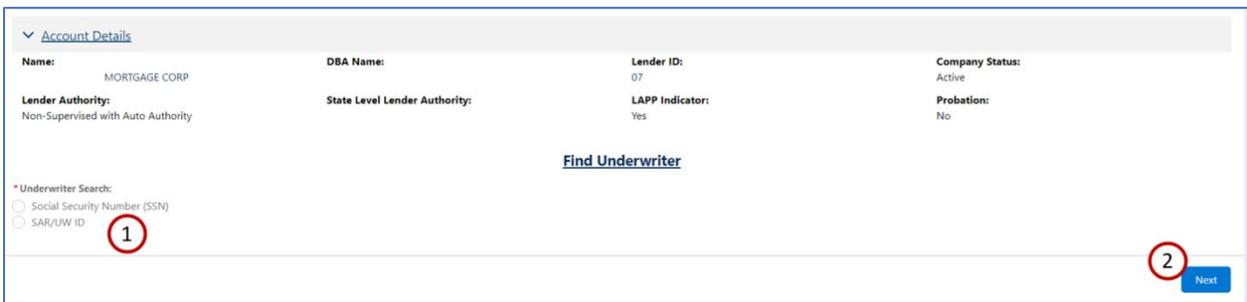


Figure 88: UW Search

4. Select ‘Next’ to continue. (Figure 88, Icon 2)

Account Details **1**

Name: MORTGAGE CORP	DBA Name:	Lender ID: 07	Company Status: Active
Lender Authority: Non-Supervised with Auto Authority	State Level Lender Authority:	LAPP Indicator: Yes	Probation: No

2 NON-SUPERVISED LENDER'S NOMINATION & RECOMMENDATION OF CREDIT UNDERWRITER

OMB Approved No. 2900-0253
Respondent Burden: 20 Minutes
Expiration Date: 05/31/2026

IMPORTANT: This form is only to be used by non supervised lenders when requesting approval of nominations for credit underwriters.

PRIVACY ACT INFORMATION: VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 38, Code of Federal Regulations 1.576 for routine uses (i.e., information may be disclosed to Congress when requested on behalf of a lender) as identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records and Vendee Loan Applicant Records - VA, and published in the Federal Register. No approval as credit underwriter may be made unless a completed application form has been received (38 U.S.C. 3702 and 3710). Your obligation to respond is required to obtain or retain benefit. Giving us your SSN account information is voluntary. Refusal to provide your SSN by itself will not result in the denial of your application. VA will not deny an applicant for refusing to provide his or her SSN unless the disclosure of the SSN is required by a Federal Statute of law in effect prior to January 1, 1975, and still in effect.

RESPONDENT BURDEN: We need this information to confirm that lenders' underwriters are qualified to determine that all loans to be closed on an automatic basis meet VA's credit underwriting standards. Title 38, United States Code, allows us to ask for this information. We estimate that you will need an average of 20 minutes to review the instructions, find the information and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. Valid OMB control numbers can be located on the OMB Internet Page at: www.reginfo.gov/public/do/PRAMain. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

QUALIFICATION: At least 3 years experience in processing, pre-underwriting, or underwriting mortgage loans with **at least 1 year** of most recent 3 years making underwriting decisions on VA loans or a current Certified Residential Underwriter (CRU) or Accredited Residential Underwriter (ARU) designation from the Mortgage Bankers Association. **3**

Previous Next

Figure 89: UW Acknowledgement

5. The next page will display the 'Non-Supervised Lender's Nomination & Recommendation of Credit Underwriter' (Figure 89, Icon 2). Review the Account Details above the agreement (Figure 89, Icon 1).
6. Select 'Next' (Figure 89, Icon 3) to acknowledge the agreement and continue.

Account Details

Name: MORTGAGE CORP	DBA Name:	Lender ID: 07	Company Status: Active
Lender Authority: Non-Supervised with Auto Authority	State Level Lender Authority:	LAPP Indicator: Yes	Probation: Yes

Underwriter Information

* First Name

Middle Name

* Last Name

Suffix

SSN:

SAR/UW ID:

* Direct Email

* Phone

Enter the digits of the phone number, including dashes, beginning with the area code. To enter an extension, enter a space and an 'x' followed by the extension number. Ex: 555-123-4567 x9876.

* I AM CURRENTLY APPROVED AS A VA-UNDERWRITER

--None--

Business Address

* Address

* City

* State

* Zip Code

Previous Next

Figure 90: Enter UW Information

7. The next page will display fields to complete the UW Information. Complete the entry for all required fields. (Figure 90)
 - a. Only the information with open/blank fields can be edited.
 - b. All fields marked with a red asterisk must be completed.

8. Select 'Next' to continue.

Figure 91: Enter UW Employment Record

9. The next page contains fields for the UW Employment History (Figure 91, Icon 1). A minimum of three years of employment history must be included on the application. You may enter that the UW was unemployed in cases where the UW was unemployed. Begin by entering the 'Date of Employment.' (Figure 91, Icon 2)
10. Complete the remainder of the entries for that period under 'UW Employment Information.' (Figure 91, Icon 3)

Figure 92: Continue to Enter UW Employment Record

11. Continue to complete the remainder of the required entries for the employment record, by entering data for 'Name and Address of Employer' (Figure 92, Icon 1), and 'Contact Person at Employer.' (Figure 92, Icon 2)
12. Select 'Next' when all entries for this employment record are complete. (Figure 92, Icon 3)

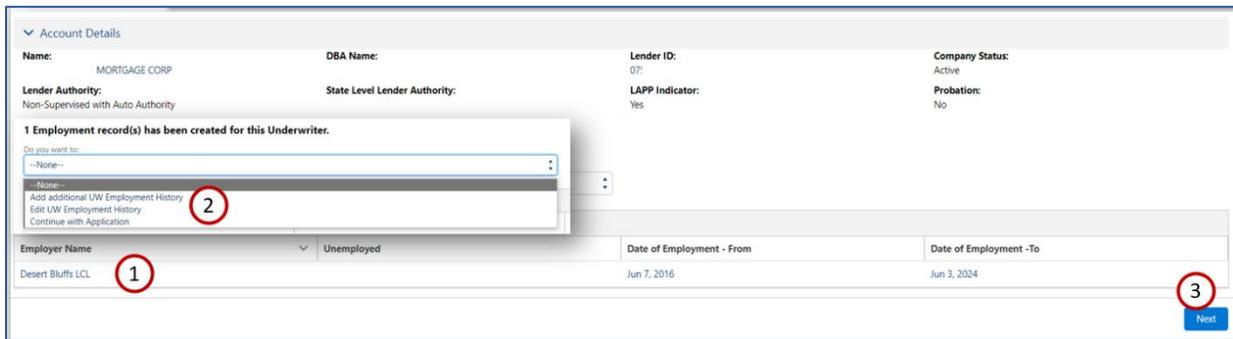


Figure 93: Review, Add, Edit, or Continue with UW Employment History

13. The employment record will now be included as an item in the employment history. (Figure 93, Icon 1) To add additional employment records, select 'Add additional UW Employment History' from the menu. (Figure 93, Icon 2)
 - a. 'Edit UW Employment History' can also be selected. (Figure 93, Icon 2)
 - b. If choosing to add or edit the employment records, selecting 'Next' (Figure 93, Icon 3) will return the user to the employment record steps to complete those actions.
14. When all applicable employment records have been added, select 'Continue with Application' from the menu (Figure 93, Icon 2), and then select 'Next' (Figure 93, Icon 3).

Apprentice Indicator

The next screen introduces the role of the VA approved Apprentice UW. This new role has been developed to assist UWs with meeting the VA employment experience requirements by building experience working with VA loans. This allows Apprentice UWs to acquire the sufficient experience to apply as a VA approved credit UW.

Note: An Apprentice UW is not authorized to make credit decisions on VA loans that require credit underwriting. Any loans underwritten by an apprentice will have to be approved by a full credit UW.

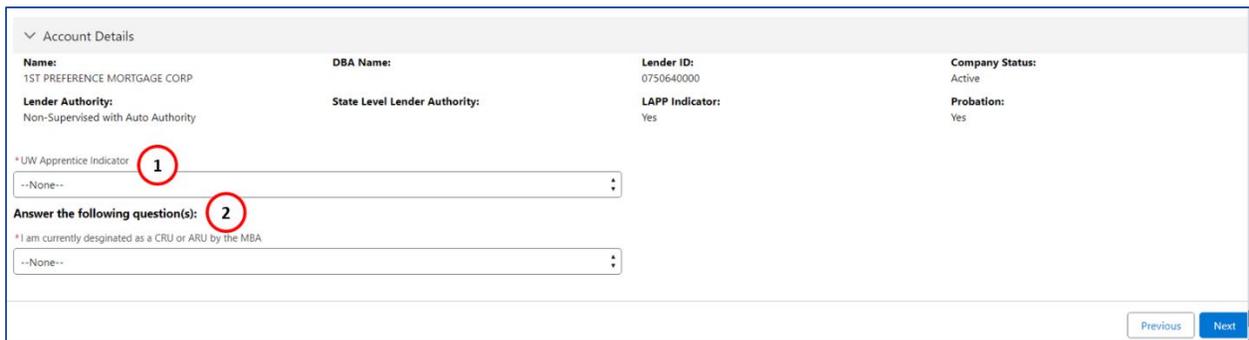


Figure 94: UW Apprentice Indicator Options

15. In the UW Apprentice Indicator Step, the VARM should select whether the user is intended as an Apprentice UW or Credit UW, by selecting 'Yes' or 'No' from the UW Apprentice Indicator Menu. (Figure 94, Icon 1)
16. After selecting 'Yes' or 'No,' a maximum of three questions may be displayed to describe the UW's qualifications. (Figure 94, Icon 2)
17. If the VARM has selected 'No,' the UW is not intended to be an apprentice, the menu selections should appear as in Figure 95 (composite of two screens): ARU/CRU certification [Accredited Risk UW/Certified Risk UW] (Figure 95, Icon 1), or at least three years of experience processing, pre-underwriting or underwriting mortgage loans, with one year of experience within the last three making underwriting decisions on VA Loans (Figure 95, Icon 2).

The figure displays two sequential screenshots of the 'UW Apprentice Indicator' form. In the top screenshot, the 'UW Apprentice Indicator' dropdown is set to 'No'. Below it, the question 'I am currently designated as a CRU or ARU by the MBA' has 'Yes' selected, which is circled in red with the number '1'. The bottom screenshot shows the same dropdown set to 'No'. It contains three qualification questions: 'I am currently designated as a CRU or ARU by the MBA' (No), 'Do you have at least 3 years experience in processing, pre-underwriting, or underwriting mortgage loans' (Yes), and 'Do you have at least 1 year of the most recent 3 years making underwriting decisions on VA loans' (Yes). The 'Yes' selection for the third question is circled in red with the number '2'. Both screenshots include 'Previous' and 'Next' navigation buttons.

Figure 95: UW Apprentice Indicator, 'No' Apprentice Scenarios

18. The VARM should select 'Yes,' the UW is intended as an apprentice, if the UW is not ARU/CRU certified, and lacks either or both the three years of experience processing, pre-underwriting, or underwriting mortgage loans or the one year of experience within the last three making underwriting decisions on VA loans, as displayed in the options chosen in the composite Figure 96.

Figure 96: UW Apprentice Indicator, 'Yes' Apprentice Scenarios

19. When all displayed questions have been answered, select 'Next' to continue.

Figure 97: UW Application Certifications

20. Next, review and agree to all three Certifications on this page. (Figure 97, Icon 1)

- a. After careful review, use the check boxes to accept the Certification. (Figure 97, Icon 2) All three must be accepted (as the error messages show at Icon 3 in Figure 97).

21. Select 'Next' to continue. (Figure 97, Icon 4)

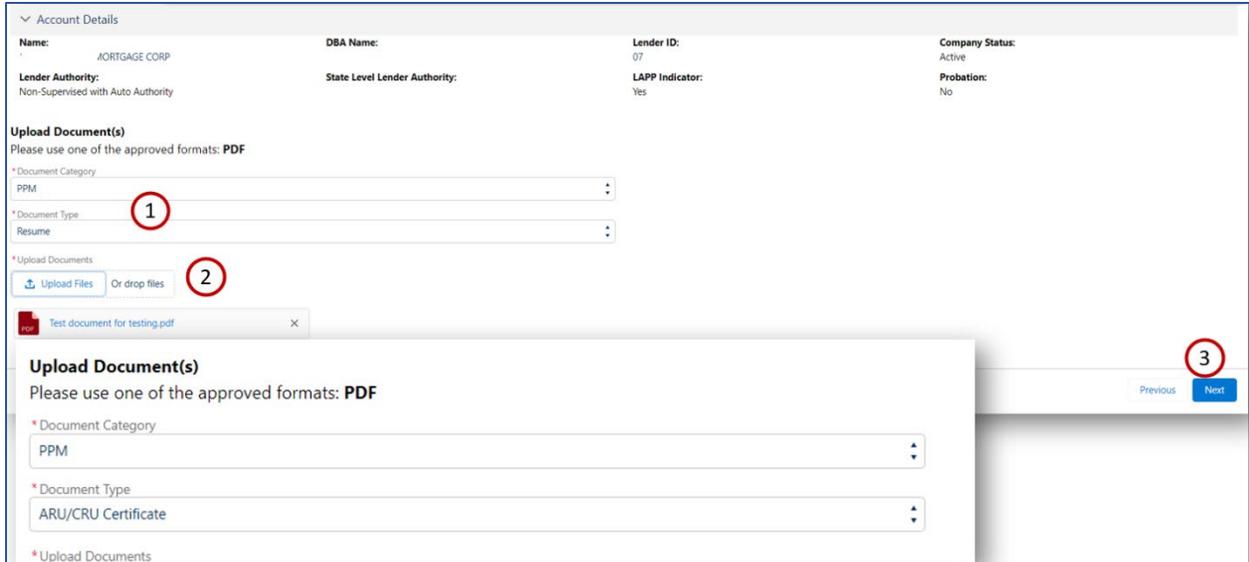


Figure 98: Upload UW Documents

22. Complete the process to upload any necessary documents for the UW. The Resume is always required for submission with this application. The Document Upload process mirrors those described in previous processes.
23. If the UW will use an ARU/CRU certification to qualify, ensure that this certificate is uploaded.
24. Next, select the applicable 'Document Type' and 'Document Category.' (Figure 98, Icon 1)
25. Use the options under 'Upload Documents' to either 'Upload Files' or 'Drop Files.' (Figure 98, Icon 2)
26. Select 'Next' to continue. (Figure 98, Icon 3)

Note: PDFs are the only acceptable file format.

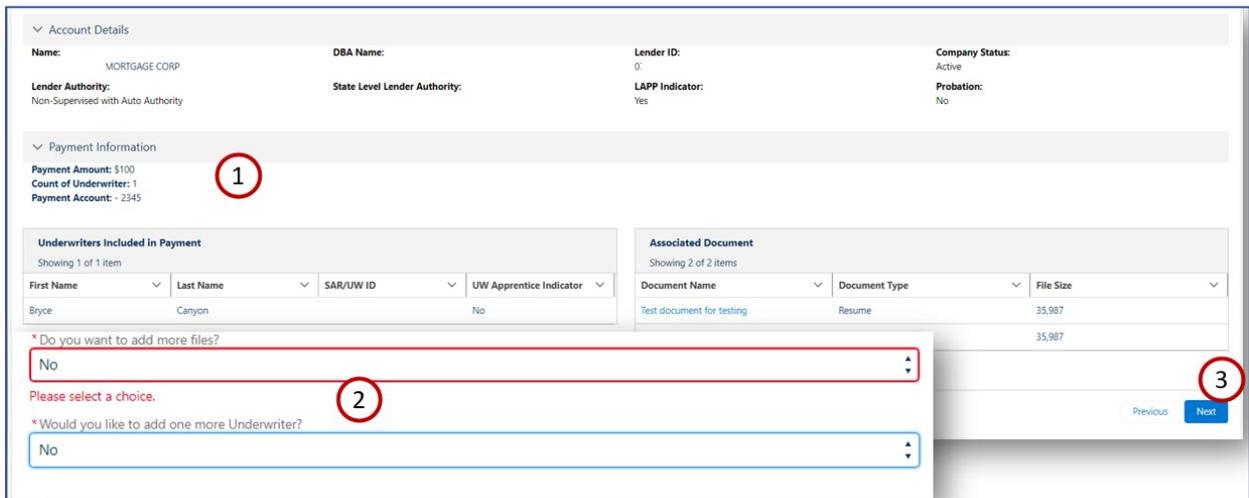


Figure 99: Payment Summary, Add More UW Files, or More UW Applications

27. Previously uploaded files are displayed in the Payment Information section. Additional files can be uploaded to the file, or the application process can continue with the documents that are present. Also, the included UW Applications included, and the payments associated with this transaction can be reviewed (Figure 99, Icon 1).

28. Respond 'Yes' or 'No' to the question, 'Do you want to add more files?'

- a. If 'Yes' is selected, the screen will return to the file upload page to add more documents.
- b. If 'No' is selected, a new question will appear: 'Would you like to add one more UW?' (Figure 99, Icon 2)
- c. Select 'Yes' to complete the previous steps for a second UW to be added to this transaction.

Note: A maximum of five UW applications can be included in one submission.

29. If 'No' is selected in response to both questions, the user will continue to the submission screen. Select 'Next' (Figure 99, Icon 3) to continue to the submission step.

Multiple Underwriter Submissions

If additional UWs are added during the process, the additions will appear in a list in the UWs Included in Payment section. The Payment Information section will display the count of UWs added along with the total amount of fees to be paid. Multiple UW submissions will generate individual applications, grouped together in one transaction (Figure 100).

Lender Authority: Non-Supervised with Auto Authority	State Level Lender Authority:	LAPP Indicator: Yes	Probation: No																																										
✓ Payment Information Payment Amount: \$500 Count of Underwriters: 5 Payment Account: - 2345																																													
Underwriters Included in Payment 5 of 5 items • 0 items selected		Associated Document 5 of 5 items • 0 items selected																																											
<table border="1"> <thead> <tr> <th>First Name</th> <th>Last Name</th> <th>SAR/UW ID</th> <th>UW Apprentice Indic...</th> </tr> </thead> <tbody> <tr> <td>Under</td> <td>Writerone</td> <td></td> <td>No</td> </tr> <tr> <td>Under</td> <td>Writertwo</td> <td></td> <td>No</td> </tr> <tr> <td>Under</td> <td>Writerthree</td> <td></td> <td>No</td> </tr> <tr> <td>Under</td> <td>Writerfour</td> <td></td> <td>Yes</td> </tr> <tr> <td>Under</td> <td>Writerfive</td> <td></td> <td>No</td> </tr> </tbody> </table>	First Name	Last Name	SAR/UW ID	UW Apprentice Indic...	Under	Writerone		No	Under	Writertwo		No	Under	Writerthree		No	Under	Writerfour		Yes	Under	Writerfive		No	<table border="1"> <thead> <tr> <th>Document Name</th> <th>Document Type</th> <th>File Size</th> </tr> </thead> <tbody> <tr> <td>Test document for testing</td> <td>Resume</td> <td>35,987</td> </tr> <tr> <td>Test document for testing</td> <td>Resume</td> <td>35,987</td> </tr> <tr> <td>Test document for testing</td> <td>Resume</td> <td>35,987</td> </tr> <tr> <td>Test document for testing</td> <td>Resume</td> <td>35,987</td> </tr> <tr> <td>Test document for testing</td> <td>Resume</td> <td>35,987</td> </tr> </tbody> </table>			Document Name	Document Type	File Size	Test document for testing	Resume	35,987	Test document for testing	Resume	35,987	Test document for testing	Resume	35,987	Test document for testing	Resume	35,987	Test document for testing	Resume	35,987
First Name	Last Name	SAR/UW ID	UW Apprentice Indic...																																										
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Figure 100: Multiple UW Submissions

Note: If a user attempts to add a sixth UW, over the maximum of five, an error message will appear. The first five UWs, however, will still be submitted.

Account Details

Name: MORTGAGE CORP **DBA Name:** **Lender ID:** 07 **Company Status:** Active
Lender Authority: Non-Supervised with Auto Authority **State Level Lender Authority:** **LAPP Indicator:** Yes **Probation:** No

Payment Information

Payment Amount: \$100
Count of Underwriter: 1
Payment Account: - 2345

Underwriters Included in Payment
 Showing 1 of 1 item

First Name	Last Name	SAR/UW ID	UW Apprentice Indicator
Bryce	Canyon		No

Associated Document
 Showing 2 of 2 items

Document Name	Document Type	File Size
Test document for testing	Resume	35,987
Test document for testing	ARJ/CRU Certificate	35,987

Previous **Submit**

Figure 101: Payment Summary and Submission Screen

- 30. Once any desired additions have been completed, the Payment Information screen can be reviewed once more. (Figure 101, Icon 1).
- 31. When all information has been confirmed, select ‘Submit’ to remit the application package to LGY. (Figure 101, Icon 2)

1 Your Credit Underwriter application(s) was successfully submitted.

Showing 1 of 1 item

First Name	Middle Name	Last Name	Application ID
Bryce		Canyon	ID-00001265

2 Finish

Figure 102: UW Application Submission Complete

- 32. Once the application has been submitted, a success message will appear (Figure 102, Icon 1) along with a list of the UW applications submitted in this transaction. Select ‘Finish’ to complete the process. (Figure 102, Icon 2).

[Return to Table of Contents](#)

Chapter 7: Additional PPM Actions

Return to Submitter Process

If any errors are discovered in a lender application, such as a missing document or some other inaccuracy, lenders may have applications returned to them for revision and resubmission, rather than receiving an immediate denial.

Note: If an application enters the Return to Submitter status, notification emails will immediately be sent to the VARM and any POCs related to the application to prompt the correction and resubmission of the application.

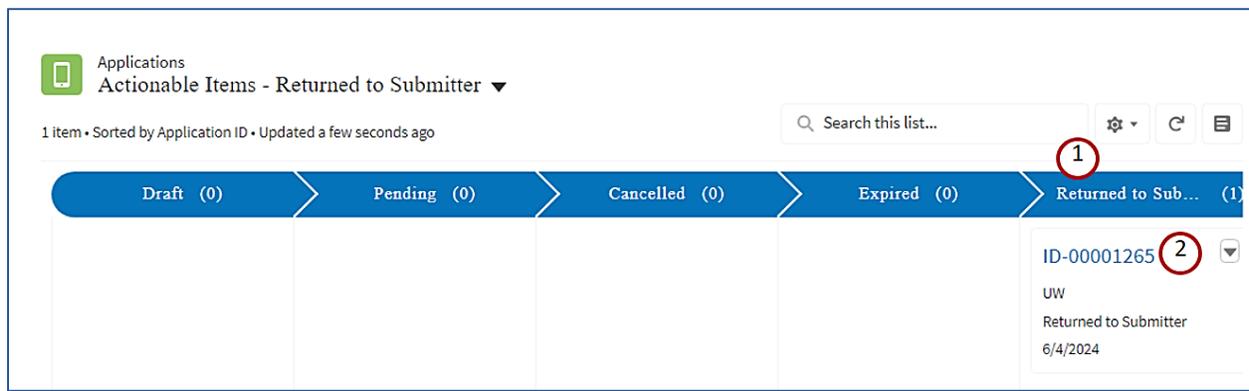


Figure 103: Actionable Items - Returned to Submitter

An application in the Returned to Submitter status (Figure 103, Icon 1) will appear in the Actionable Items - Returned to Submitter list (Figure 103, Icon 2), and the VARM will receive an email notifying them of the returned application. The email will contain information about what is missing or incorrect in the returned application. Steps are included below to make changes or addition to the application and to resubmit.

Add Information and Resubmit

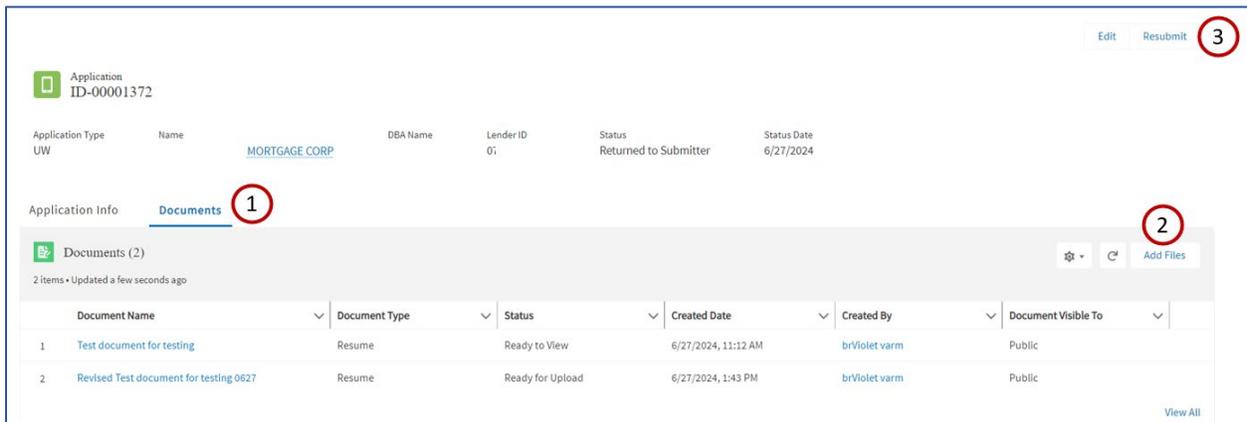


Figure 104: Returned Application with Documents Tab

1. To begin the process of correcting the application, open the returned application from the Lender Home Page (Figure 104, Icon 2), or from the Applications tab.
2. On the returned application, there will be a Documents tab (Figure 104, Icon 1) and a summary of the application information. Use the 'Add Files' button (Figure 104, Icon 2) on the Documents tab to upload missing files.
3. Ensure that all requested corrections have been confirmed. Once all corrections are complete, select the 'Resubmit' button (Figure 104 , Icon 3) to return the application to VA for further review.
4. Upon selecting 'Resubmit,' a success message will appear. (Figure 105, Icon 1)
5. Upon returning to the application page, the user will see that the status has updated from 'Return to Submitter,' to 'Pending.' (Figure 105, Icon 2)

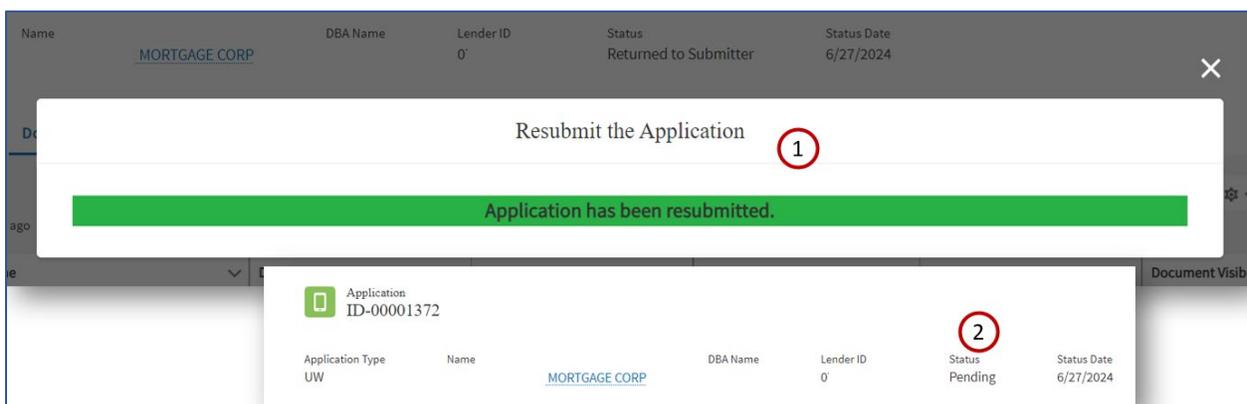


Figure 105: Resubmitted Returned Application

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