VETERANS INFORMATION PORTAL (VIP) WORK PROCEDURES DURING USER REACTIVATION PROCESS

- 1. <u>Purpose</u>. This circular should be read in conjunction with Circular 26-13-2, which outlines in greater detail security changes relating to Department of Veterans Affairs' (VA) VIP. To strengthen information security, VA is updating procedures and revalidating user access to the VIP. Although VA anticipates the VIP user reactivation process to be completed swiftly, until users are revalidated, they will have to modify normal work procedures in several areas. This circular describes processes to be followed until lender users are reactivated and can resume normal processing procedures.
- 2. <u>Appraisal Processing</u>. Lender staff with a user role of Staff Appraisal Reviewer (SAR) should still be able to log into VIP and perform routine actions, such as requesting a case number, reviewing appraisal reports, and issuing Notices of Value (NOV). Detailed instructions follow.
- a. Lender Appraisal Processing Program (LAPP) Lenders / Servicer Appraisal Program Processing (SAPP) Servicers. SARs should be able to access the system, order case numbers/appraisals, review appraisal reports, and issue NOVs in the regular fashion.
- b. *Non-LAPP Lenders*. Personnel at non-LAPP lenders must contact the appropriate VA Regional Loan Center (RLC) to order case numbers/appraisals (note: this includes ordering case numbers for Interest Rate Reduction Refinancing Loans [IRRRLs]). Requestors should provide a completed <u>VA Form 26-1805</u>, Request for Determination of Reasonable Value, and, if for a purchase, a fully executed purchase agreement. RLC staff will review and process the VA Form 26-1805, generate a case number and, if appropriate, an appraiser assignment. This information will then be communicated to both the lender and appraiser via e-mail. Lenders must be sure to note on the VA Form 26-1805 the e-mail address where they want the information to be sent.
- b. *Non-SAPP Servicers*. Personnel at non-SAPP servicers must contact the appropriate VA RLC to order appraisals. Requestors should provide a completed <u>VA Form 26-1805</u>, Request for Determination of Reasonable Value. RLC staff will review and process the VA Form 26-1805, and generate an appraiser assignment. This information will then be communicated to both the servicer and appraiser via e-mail. Servicers must be sure to note on the VA Form 26-1805, the existing Loan Identification Number, veterans social security number, and the e-mail address where they want the information to be sent. A company registered as an "other requester" such as law firms, would not be impacted by this circular and their access should not be interrupted.

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3. Obtaining Certificates of Eligibility (COE). Lender staff unable to access VIP will be prevented from obtaining a COE online. Veterans, however, can still apply for a COE using the eBenefits application. Note that for IRRRLs, a COE is not required. Lenders needing to obtain a COE may contact the nearest RLC where VA staff will attempt to create and issue a COE. Lenders can also mail a completed VA Form 26-1880, Request for a COE, to the Atlanta Eligibility Center for processing.

- 4. <u>Obtaining Loan Guaranty Certificates (LGC)</u>. Lenders may choose to wait until their user reactivation is complete to access the Portal and obtain the LGC. If they choose not to wait, they may submit a guaranty package to the appropriate RLC, with a cover note saying "Requesting LGC." VA staff will then generate the LGC.
- 5. <u>Resumption of Normal Procedures</u>. Please note that VA will notify all lender points of contact (POC) via email as soon as VA is able to verify the Lender's submission of POC information per VA Circular 26-13-2. Thank you for your patience and cooperation during this process.
- 6. <u>Incorrect or Missing POCs</u>. If your organization does not currently know who your lender/servicer administrative POC is, please contact the <u>RLC of jurisdiction</u> and a staff member will identify the POC for you, or initiate the process to add/update the record.
 - 7. <u>Rescission</u>: This circular is automatically rescinded January 1, 2014.

By Direction of the Under Secretary for Benefits

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