

Loan Guaranty Service



WebLGY Reference Guide for Processing Certificates of Eligibility (COE) And Loan Guaranty Certificate (LGC) Requests

WebLGY incorporates the functions previously accessed in the Web-Based Loan Summary (WBLS), Automated Certificate of Eligibility (ACE), and Web Guaranteed Insured Loan (WebGIL) applications within the Veterans Information Portal (VIP).

WebLGY will provide the following enhancements to the Loan Guaranty and Eligibility Processes:

- Real-time guarantees
- Search by VA loan number
- Search by lender loan number
- Search by Date Range – includes all 18 million records in the LGY historical database (formerly WebGIL)
- View loan Status, Loan Summary, History, and Notification of Audit Selection
- Submit Loan Analysis for prior approval loans
- Print duplicate Loan Guaranty Certificates
- Prior Loan Validation – replaces Web GIL LIN Search
- Pre-population of data previously entered into the Funding Fee Payment System (FFPS), The Appraisal System (TAS), etc.
- Real-time Automatic Certificate of Eligibility Determinations
- Electronic 26-1880 to Submit Requests for COE when a determination cannot be made online.
- Upload Correspondence with COE application
- View the status of COE application
- Email notification when electronic COE issued
- Print COE
- Search COE

With the replacement of the WBLS, ACE, and WebGIL LIN Search functions, a new link for WebLGY will be added to all current program participant profiles as well as all new registered users. Once logged in to VIP, the new WebLGY link will be listed under “Applications” located on the left-hand side of the “Welcome” page. Click on the WebLGY link and the new application will open.

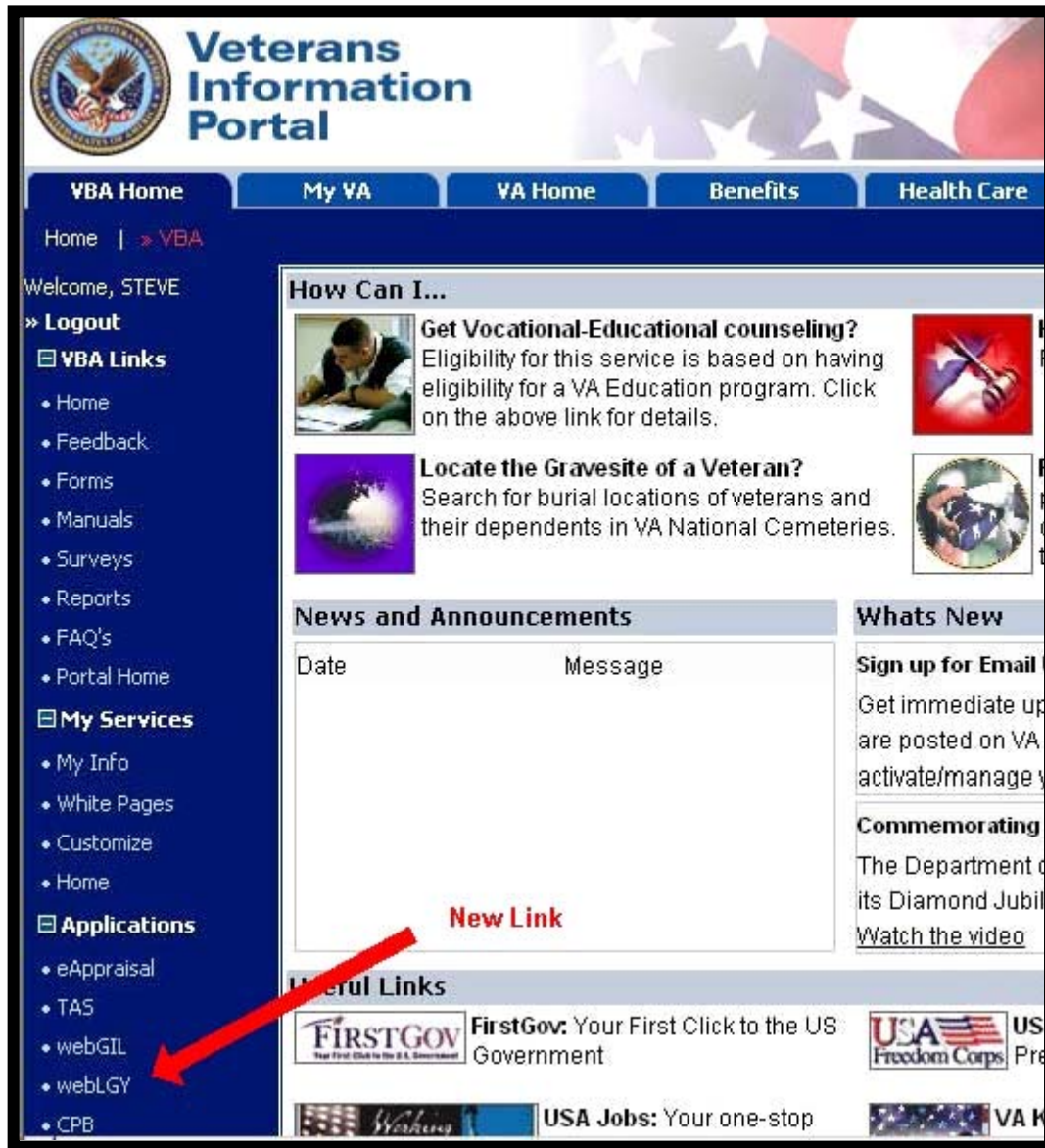


Figure 1-Location of New WebLGY Link

Note: Make sure all pop-up blockers are disabled. Should you experience any problems accessing this link, please email the VIP Help Desk at VIP@VBA.VA.GOV. Remember, you must be a registered user in order for the link to appear in your list of applications. If you do not see the link, make sure the top left-hand corner of the main page has the “Welcome (Your Name)” message.

The purpose of this new application is to allow lenders to obtain real time guarantees, search for guaranteed VA loans, process certificates of eligibility, and enter prior approval loans.

The new WebLGY application offers a new menu with three options: *Select Loans, Eligibility, and contact a Regional Loan Center.*

Request Guaranty Certificate

To request a Guaranty Certificate, select the *Enter New Loan* option located under the *Select Loan* menu. When you select Enter New Loan, the guaranty process will begin by displaying the New Loan Entry Screen. This form begins the guaranty process. Complete the required fields then select Submit.

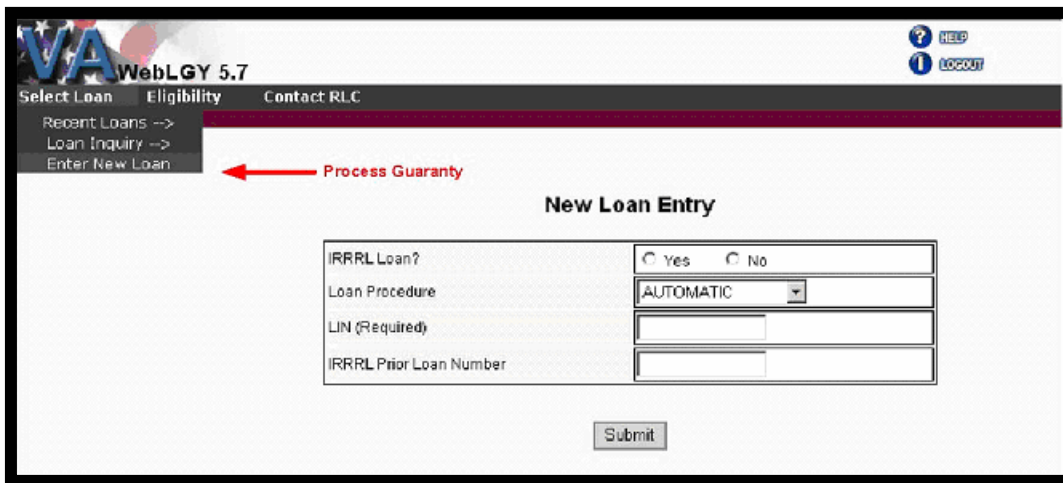


Figure 2-New Loan Entry

Note: IRRRL Prior Loan Number has to match the veteran's prior VA loan (loan that is being paid off with the refinance). The prior loan is used to validate the entitlement charged to the veteran. This value will pre-populate in the entitlement available field on the Veteran Information page.

Verifying Veteran Information

After completing the New Loan Entry form and clicking submit, the next step in the process is to verify the veteran's information, which will be displayed on a new page titled Veteran Information. WebLGY uses the SSN entered in FFPS to reference the Loan Guaranty veteran database for veteran information. If there is a match against Loan Guaranty eligibility records or previous loan records, then most of the veteran information will be pre-populated. Please make sure that you verify the spelling of the name and the SSN to ensure they are correct. If the SSN was entered incorrectly in FFPS, re-type the correct SSN into this form.

Note: Do not cut and paste SSN into the Social Security Number field.

Once you enter the correct SSN, the *Validate Veteran* button will become active.

You must click on the *Validate Veteran* button if you correct an invalid SSN submitted to FFPS.

If you do not click on the **Validate Veteran** button, then none of the veteran data will be updated on the Loan Summary form.

After clicking on the **Validate Veteran** button, and once the validation has determined a match on the SSN on the Loan Guaranty database, most of the veteran data will be pre-populated.

If the veteran name and SSN are correct, continue with the data entry. You will not be required to validate the veteran if no changes are made to the SSN. Make sure all the fields are complete and accurate.

When all the fields have been completed, click on the Loan Summary button. If all the information has been entered correctly then Loan Summary form will appear.

Note: If an electronically generated COE is produced then the eligibility code and entitlement amount fields will be pre-populated and un-editable.

Veteran Information	
Property Address	GOODYEAR AZ 85338 County: MARICOPA
Veteran	
Social Security Number *	123-45-6999 <input type="button" value="Validate Veteran"/>
Name	WANNA B AMARINE
Service Number	
Gender *	Male
Date of Birth *	10/14/1965
Email Address	amarine@ctc.com
Ethnicity *	Non Hispanic or Latino
Race *	<input checked="" type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> Unknown
Entitlement Code *	10 Persian Gulf
Entitlement Available *	36,000
Branch of Service *	Marine Corps
Military Status *	1 - Not in Service
First Time Home Buyer *	No
Funding Fee Exempt *	No
<input type="button" value="Loan Summary"/>	

Figure 3-Veteran Information

Error Messages

If any of the fields contain invalid data, error messages will displayed as shown in this example.

Loan Amount	\$ 278,869
Loan Term *	<input type="text" value="400"/> Months The Loan Term must be in the range of 12 to 360 months.
Interest Rate *	<input type="text" value="25"/> % The Interest Rate Pct must be within the range from 2.500% to 12.000%.
Guaranty Amount	\$

Figure 4-Error Message Examples

The error message highlighted in red will have to be corrected in order to submit the case for guaranty.

Data Validations

Data validations are run against all loan guaranty submissions. Most information will be pre-populated from source data in the Loan Summary form and will be un-editable during the guaranty process.

Note: It is very important that the loan information is entered correctly in the Funding Fee Payment system. If you notice the loan fields entered incorrectly in the loan summary form then you will have to correct the loan information in FFPS.

If changes are made to the loan information, the corrected values will load nightly from FFPS to the loan summary form. This means that you must wait until the following day to re-submit your loan for guaranty.

Loan Summary/Guaranty process will validate data against:

FFPS

- Loan Code (Loan Category)
- Closing Date
- Purchase Price
- Total Loan Amount
- Funding Fee Exempt
- Subsequent Use Indicator
- Energy Improvement Amount
- Base Loan Amount
- Reservist

TAS

- Lender ID
- Agent ID
- Reasonable Value
- Property Type
- Appraisal Type
- Type of Structure
- Property Designation
- No. of Units
- Manufactured Home Category
- Property Address
- City
- State
- Zip Code
- County
- Square Footage
- Expiration Date
- Age of Property

Eligibility System Veteran Record

- Social Security number
- Entitlement Code
- Amount of Entitlement Available
- Branch of Service
- Military Status
- Name
- Gender of Veteran
- Veteran Date of Birth
- Ethnicity
- Race
- Service Number

Prior Loan Information – IRRRL cases

Note - The race and ethnicity fields are pre-populated fields but are editable in the Veteran Information form.

Note – The social security number is a pre-populated field but can be edited. If changed, the validate veteran function has to be performed in order to save the data entered.

Loan Summary

The Loan Summary form will have many fields pre-populated from other source data as mentioned earlier. You will need to complete the fields that are not pre-populated and make sure that all the pre-populated data is accurate.

Loan Summary	
Original Obligor	
Name	WANNA B AMARINE
Social Security Number	123-45-6999
Service Number	
Gender	Male
Date of Birth	10/14/1965
Email Address	amarine@ctc.com
Ethnicity	Non Hispanic or Latino
Race	White
Entitlement Code	10 Persian Gulf
Entitlement Available	\$ 36,000
Entitlement Charged	\$
Branch of Service	Marine Corps
Military Status	Not in Service
First Time Home Buyer	No
Subsequent Use	
Funding Fee Exempt	N
Loan Information	
Loan Procedure	Automatic Supervised
Purpose of Loan *	Home
Refinance / Loan Code	1-Purchase
Type of Mortgage *	
ARM Type	
Type of Ownership	Sole Ownership
Closing Date	12/15/2005
Purchase Price	\$ 273,000
Reasonable Value	\$ 275,000
Energy Improvements	<input type="checkbox"/> Install Solar Heat Cool <input type="checkbox"/> Replace Major System <input type="checkbox"/> Addition New Feature <input type="checkbox"/> Insulation, Caulk, Weathering, Etc. <input type="checkbox"/> Other Improvement
Energy Improvement Amount	\$ 0
Loan Amount	\$ 278,869
Loan Term *	Months
Interest Rate *	%
Guaranty Amount	\$
Guaranty Percent	%

Income Information	
Automated Underwriting System	<input type="text"/>
Underwriting System	<input type="text"/>
Risk Classification	<input type="text"/>
Credit Score	<input type="text"/>
Liquid Assets	\$ <input type="text"/>
Total Monthly Gross Income	\$ <input type="text"/>
Residual Income	\$ <input type="text"/>
Residual Income Guidelines	\$ <input type="text"/>
Debt-Income Ratio	<input type="text"/> %
Consider Spouse Income	<input type="checkbox"/>
Spouse Gross Income	\$ <input type="text"/>

Discount Information	
Discount Points Charged *	<input type="text"/> % OR \$ <input type="text"/>
Discount Points Paid by Veteran *	<input type="text"/> % OR \$ <input type="text"/>

Note	
Public:	<input type="text"/>

Figure 6-Loan Summary Cont.

Once all the data has been entered, click on the Submit button. A warning message will appear asking you to confirm that all the data was entered correctly.

Once you click OK and all the data is submitted, you will be redirected to the Loan History and Status page. The loan guaranty certificate can be printed from this page.

Note: If the pre-populated data is incorrect, it will have to be corrected at its source. If loan information must be corrected that we received from FFPS, you will need to correct that information in FFPS and retry the guaranty request the following business day. If the property data will have to be corrected, you must use TAS to update that information. If you do not have access in TAS to update this information, contact the Staff Appraisal Reviewer (SAR), Appraiser, or VA Regional Loan Center for assistance.


Note: You will have to contact VA to correct the spelling of a Veterans name in the Veteran Information form or Loan Guaranty Certificate.

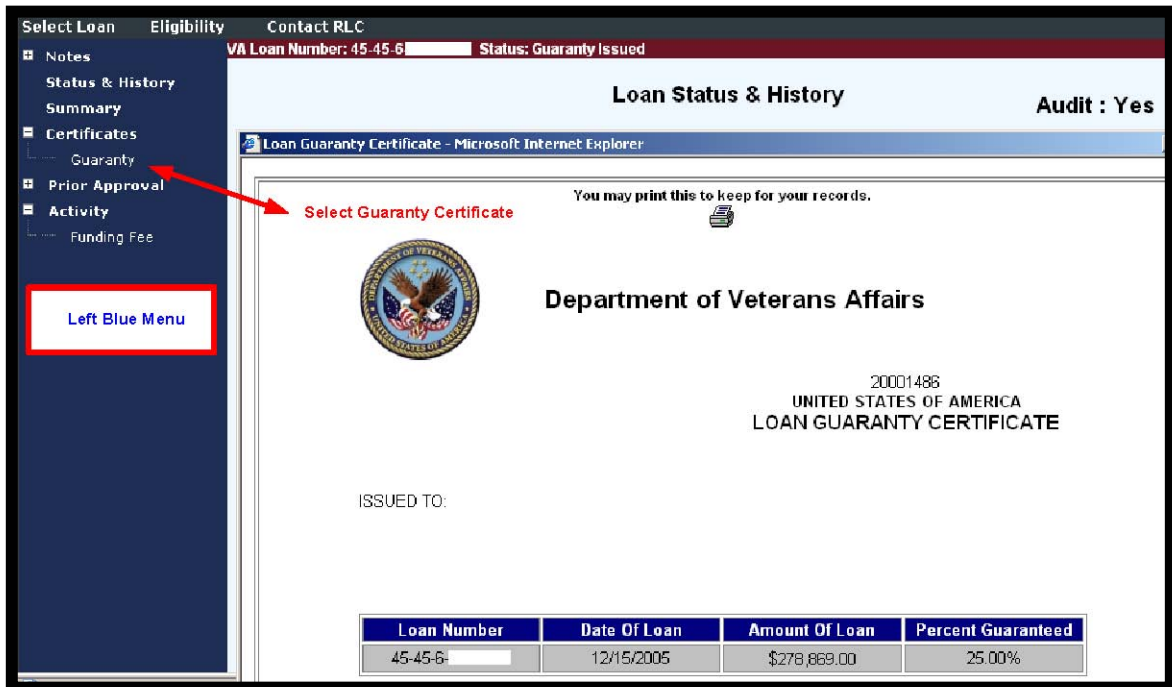
Obtaining a Loan Guaranty Certificate

Once all the information is entered into the Loan Summary form and validated, a loan guaranty certificate will be issued. The system will redirect you to the Loan Status and History Page.

The Loan Status Bar located above the Loan Status and History heading will display the VA loan number and loan status: **Guaranty Issued**.

Note: Make sure all pop up blockers are disabled before continuing.

To view a copy of the Loan Guaranty Certificate, locate the word *Certificates* in the left-hand blue menu portion of the page. Click on the plus sign to expand the menu option and then select *Guaranty*. Once the page is displayed, click on the  Print Icon for a printed version.



The screenshot shows the VA Loan Status & History page. The left-hand blue menu is expanded to show 'Certificates' and 'Guaranty'. A red arrow points to the 'Select Guaranty Certificate' link. The main content area displays the Department of Veterans Affairs logo, the text '20001486 UNITED STATES OF AMERICA LOAN GUARANTY CERTIFICATE', and a table with loan details.

Loan Number	Date Of Loan	Amount Of Loan	Percent Guaranteed
45-45-6-	12/15/2005	\$278,869.00	25.00%

Figure 7-Viewing and Printing a Certificate

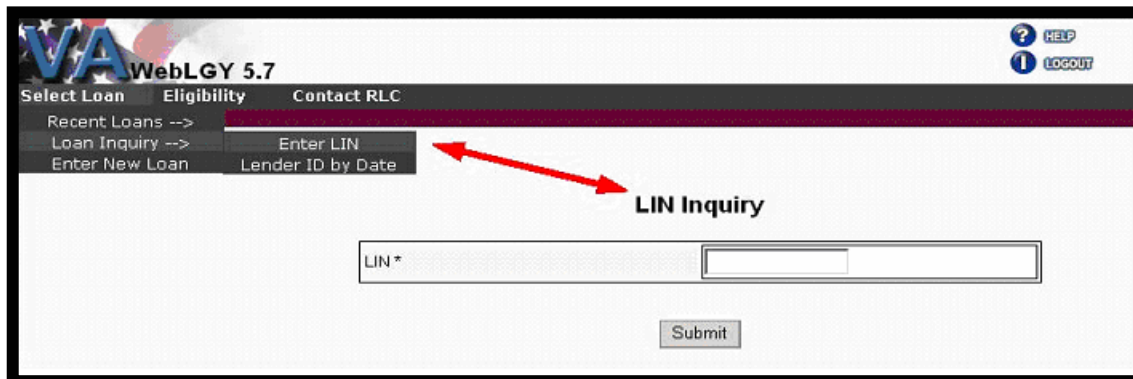
Audit

As soon as the loan is guaranteed, the **Loan Status and History** page will have an audit indication located in the top right corner of the page. If “*Yes*” appears next to **Audit**, that loan has been selected for audit.

Loan Inquiry

Loan Inquiry can be used to check the status of a loan application, print a loan guaranty certificate, review the loan summary information and determine whether the case was selected for audit.

There are two search options available to a lender under the Loan Inquiry menu. If you choose Loan Inquiry, Enter LIN option, you will be required to enter the VA Loan Identification Number.

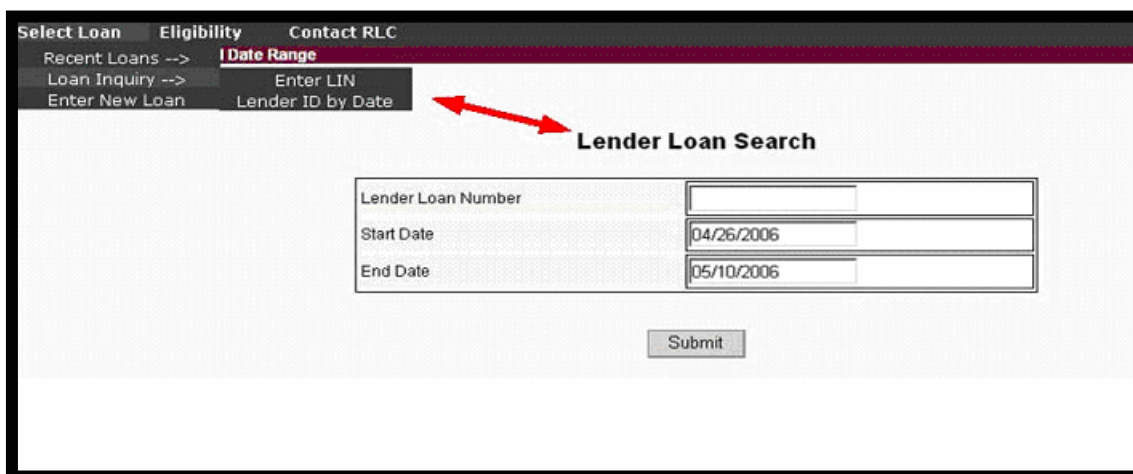


The screenshot shows the VA WebLGY 5.7 interface. At the top, there are navigation tabs: 'Select Loan', 'Eligibility', and 'Contact RLC'. Below these, there is a menu with options: 'Recent Loans -->', 'Loan Inquiry -->', and 'Enter New Loan'. The 'Loan Inquiry -->' option is expanded, showing 'Enter LIN' and 'Lender ID by Date'. A red double-headed arrow points from the 'Enter LIN' option to the 'LIN Inquiry' form below. The form has a label 'LIN Inquiry' and a text input field labeled 'LIN *'. Below the input field is a 'Submit' button.

Figure 8-Loan Inquiry LIN Search

The second Loan Inquiry option is the Lender ID by Date search. Enter the Lender Loan Number in the Lender Loan Number field and then enter your Start and End date range.

Note: Date range is limited to a two year time period.



The screenshot shows the VA WebLGY 5.7 interface. At the top, there are navigation tabs: 'Select Loan', 'Eligibility', and 'Contact RLC'. Below these, there is a menu with options: 'Recent Loans -->', 'Loan Inquiry -->', and 'Enter New Loan'. The 'Loan Inquiry -->' option is expanded, showing 'Enter LIN' and 'Lender ID by Date'. A red double-headed arrow points from the 'Lender ID by Date' option to the 'Lender Loan Search' form below. The form has a label 'Lender Loan Search' and three text input fields: 'Lender Loan Number', 'Start Date', and 'End Date'. The 'Start Date' field contains the value '04/26/2006' and the 'End Date' field contains the value '05/10/2006'. Below the input fields is a 'Submit' button.

Figure 9-Loan Inquiry by Lender Loan Number and Date

Prior Approval Loan Application

Prior approval loan applications will be submitted through WebLGY. An application and a loan analysis can be submitted through WebLGY for underwriting once a case number is assigned to a prior approval loan.

1. Scroll your mouse over Select Loan then click on Enter New Loan.
2. Select Prior Approval in Loan Procedure and VA loan number.

Select Loan

- Recent Loans -->
- Loan Inquiry -->
- Enter New Loan** ← **Select Enter New Loan**
- Process Old Loan

New Loan Entry

IRRRL Loan?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Loan Procedure	PRIOR-APPROVAL
LIN (Required)	73-73-6-
IRRRL Prior Loan Number	

Submit

Figure 10-Prior Approval Application

3. Click Submit, which will bring you to the Veteran Information form.
4. Enter the veterans SSN, and then click on Add New Veteran. Repeat this process as needed. You will have to complete the Veteran Information form for each veteran that you add to the loan application.

Veteran Information

Enter complete SSN, then Click here

Property Address	ALBION ME 04910 County: KENNEBEC
Social Security Number *	123-45-
Service Number	

Add New Veteran

Figure 11-Prior Approval Add New Veteran

Loan Analysis

After each veteran is added to the prior approval loan application, the *Loan Analysis* form will need to be completed. Enter all required data in the Loan Analysis form and click **Submit**.

73.73-6
Status: Prior-Approval Application Entry

Loan Analysis

Veteran's Name	WANNA B AMARINE		
Status of Loan			
Loan Procedure	Prior Approval Supervised		
Designation	Existing or Used		
Property Type			
Home Category			
Type of Structure			
Loan Amount *	\$	<input type="text"/>	
Refinance Code *		<input type="text"/>	
Loan Purpose *		<input type="text"/>	
Ownership Type *	Sole Ownership		
Type of Mortgage *		<input type="text"/>	

44A. GEOGRAPHICAL REGION		Midwest	<input type="text"/>
44B. FAMILY SIZE			<input type="text"/>
44C. BALANCE AVAILABLE FOR FAMILY SUPPORT GUIDELINE:	Calculate	\$	<input type="text"/>
		\$	-178
45. RATIO (Sum of Items 15, 16, 17, 18, 21 and 41 (divided by) Sum of Items 32 and 39)		0	%
46. PAST CREDIT RECORD *	<input type="radio"/> SATISFACTORY <input type="radio"/> UNSATISFACTORY		
47. DOES LOAN MEET VA CREDIT STANDARDS? * (Give reasons for decision under "Remarks" if necessary)	<input type="radio"/> YES <input type="radio"/> NO		
48. CAIVRS	<input type="text"/>	<input type="text"/>	

49. NOTES (To see previous notes, use the Notes function on the left navigation bar.)
 Public

Figure 12-Loan Analysis

If all the data is entered correctly, you will be redirected to the Loan History and Status page, and you will see a status of **Application Received**. You will then be required to mail the complete loan package to VA, where a determination will be made and a commitment issued.

VA Loan Number: 73-73-6 Status: Application Received

Loan Analysis

Veteran's Name: WANNA B AMARINE			
Status of Loan	Application Received	Loan Procedure	Prior Approval Supervised
Designation	Existing or Used	Property Type	
Home Category		Type of Structure	
Refinance Code	1-Purchase	Loan Amount	\$85,000
Loan Purpose	Home	Ownership Type	Sole Ownership
Type of Mortgage	0 Regular Fixed	Interest Rate	7.0 %

Figure 13-Application Received

When VA receives the loan package, the status of the loan application will change to **Pending Review**.

VA Loan Number: 73-73-6 Status: Pending Review

Loan Status & History

Primary Obligor		Property Address
WANNA B AMARINE		ALBION ME 04910
Obligor Name	None	FIPS State: - Maine
Date of Birth	10/14/1965	FIPS County: - KENNEBEC
Social Security Number		
Service Number		
		Loan Information
		Closing Date

Figure 14-Pending Review

If VA approves the loan application then the status of the loan application changes to **Commitment Issued**. If the loan application is suspended for additional information then the loan status will change to **Suspended**.

Note: The commitment can be viewed and printed within the WebLGY system. VA will send an email notice to the user that a commitment has been issued.

Commitment Issued

Once the status changes to Commitment Issued, review the conditions and close the loan. Once the loan has been closed and the funding fee paid, submit the modified package to VA for manual guaranty.

The screenshot displays the VA Loan Status & History interface. At the top, the VA Loan Number is 73-73-6 and the Status is Commitment Issued. The page title is 'Loan Status & History'. Below this, there are fields for 'Primary Obligor' and 'Property Address'. A 'Loan Commitment Certificate - Microsoft Internet Explorer' is displayed, with a 'Click and Print' button. The certificate text reads: 'You may print this to keep for your records.' Below the text is the Department of Veterans Affairs seal and the title 'Department of Veterans Affairs CERTIFICATE OF COMMITMENT'. The certificate details are as follows:

1. NAME(S) OF VETERAN(S): (Last first middle initial)	AMARINE, WANNA B	2. VA LOAN NUMBER	73-73-6-
3. TO: (Name and address of Lending Institution)		4. LOAN AMOUNT	\$85,000

Note: Prior Approval loans have to be submitted for manual guaranty.

VA Loan Guaranty will no longer be mailing Loan Guaranty Certificates. Each participant will have to log onto the Veterans Information Portal to print their own Loan Guaranty Certificates.

Prior Loan Validation

Prior Loan Validation will replace the WebGIL LIN Search. This feature verifies that a veteran has an active VA loan.

The screenshot shows a web application interface with a navigation menu at the top containing 'Select Loan', 'Eligibility', and 'Contact RLC'. The 'Eligibility' menu is expanded, showing 'Automated Certificate of Eligibility Search' and 'Prior Loan Validation'. The main content area is titled 'Prior Loan Validation' and includes the instruction 'Enter LIN, SSN, or Service Number. Last name required.' Below this, it states 'Only active loans will be returned'. A 'Search Criteria' table contains four input fields: 'LIN', 'SSN', 'Service Number', and 'Last Name(First 5)*'. A 'Search' button is located at the bottom right of the form.

Search Criteria	
LIN	<input type="text"/>
SSN	<input type="text"/>
Service Number	<input type="text"/>
Last Name(First 5)*	<input type="text"/>

Search

Figure 15-Prior Loan Validation

Automated Certificate of Eligibility

The *Automated Certificate of Eligibility* option will be located under the **Eligibility** menu in WebLGY. The same five fields used in the previous ACE application are required to complete the processing.

The screenshot shows a web application interface with a navigation menu at the top containing 'Select Loan', 'Eligibility', and 'Contact RLC'. The 'Eligibility' menu is expanded, showing 'Automated Certificate of Eligibility Search' and 'Prior Loan Validation'. The main content area is titled 'Automated Certificate of Eligibility' and includes the instruction 'Please Enter The Indicated Information In The Spaces Below'. The form contains several input fields: 'Name *' (split into 'First *', 'Middle', 'Last *', and 'Suffix'), 'SSN *', 'Date of Birth *', 'Service Number', 'Alternate Name' (split into 'First', 'Middle', 'Last', and 'Suffix'), 'Active Duty *' (a dropdown menu), and 'Previous VA Loans *' (a dropdown menu). A 'Submit' button is located at the bottom right of the form.

Please Enter The Indicated Information In The Spaces Below				
Name *	First *	Middle	Last *	Suffix
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
SSN *	<input type="text"/>			
Date of Birth *	<input type="text"/>			
Service Number	<input type="text"/>			
Alternate Name	First	Middle	Last	Suffix
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Active Duty *	<input type="text"/>			
Previous VA Loans *	<input type="text"/>			

Submit

Figure 16-Automated Certificate of Eligibility

Eligibility Record Search

The Eligibility Record Search will allow participants to search by COE reference number, name, service number and social security number for a previously submit COE record.

The screenshot shows a web application interface for 'Eligibility Record Search'. At the top, there are three tabs: 'Select Loan', 'Eligibility', and 'Contact RLC'. The 'Eligibility' tab is active, showing a dropdown menu with options: 'Automated Certificate of Eligibility Search' (selected), and 'Prior Loan Validation'. Below the tabs, the page title is 'Eligibility Record Search'. A note states: 'If searching by Reference Number, you must also enter an SSN, Service Number, or Last Name.' The search criteria are entered in a table:

Search Criteria					
Reference Number	<input type="text"/>				
SSN	<input type="text"/>				
Service Number	<input type="text"/>				
Name	<table border="1"><thead><tr><th>First</th><th>Last</th></tr></thead><tbody><tr><td><input type="text"/></td><td><input type="text"/></td></tr></tbody></table>	First	Last	<input type="text"/>	<input type="text"/>
	First	Last			
<input type="text"/>	<input type="text"/>				

Below the table is a 'Search' button.

Figure 17-Eligibility Record Search

(The following sections have not been completed. Once these sections have been completed, the revised version will be posted to the Homeloans.va.gov web site as well as the VIP Community Announcements, the Funding Fee Payment System, and via Broadcast E-mail.)

Electronic 26-1880 to Submit Requests for COE when a determination cannot be made online.

Upload Correspondence with COE application.

View the status of COE application.

Email notification when electronic COE issued.