Loan Guaranty Service (LGY)

Quick Reference Document

For

Correct Certificate of Eligibility (COE)

March 2016

Date	Version	Description	Author
3/11/2016	1.2	Changes made to Restoration procedures: <u>Paid in Full Loan Self Service</u> Change made to selection criteria for uploading supporting documentation for: <u>Veterans Funding Fee Exempt Status</u>	G. Renna
9/18/2015	1.1	Made changes to GUI for Resubmit Application questions. Added the following: <u>Refresh Status Date</u> , and <u>Remove Active Duty Condition</u>	G. Renna
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Revision History

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Introduction

Procedures outlined in this Quick Reference Document, assist lenders with correct COE functions. This self-service functionality is available following the webLGY 15.1 software release. The correct COE functionality was created to expedite COE changes electronically, eliminating the need to defer change requests to the *National Workload* (NWL).

Correct COE

For approved loan records with a valid COE, the lender is presented with two options in the *Electronic Application* menu:

- New Application, and
- Correct COE
- **NOTE:** The Correct COE option is the recommended action for any COE corrections. The New Application option should be selected only if Correct COE does not satisfy the request.

Steps:

1. From the left-hand navigation menu, select *Correct COE*.

Prior Loans(1)	Record Type
Return Application	Status
Change History	Closed
Event Log	Locked
<u>Notes(0)</u>	Veteran Name
Electronic Application	SSN
New Application	
Correct COE	Entitlement Code
Letters	Entitlement Amount
Issue COE	Total Entitlement Charged Amount
E-Docs	Funding Fee Status
Correspondence(0)	

Figure 1. Correct COE Menu Option.

2. A warning statement will be presented with a message that an approved COE already exists. To continue with the correct COE function, select the *<***Continue***>* button.

OMB Approved No. 2900-0086 Respondent Furder: 15 minutes
Respondent Guiden, 13 minutes
MUNACY ACI NOILE - VA will not osidole information conteade on this form to any source other than what has been astronomate under the Finlagy Ad or 1974 or 1118 as, Code or Federal regulations 1.07 for routine uses for example: the autimizate relates of information to Congress when requested for statistical purposes) identified in the VA system of records, 55VA26, Lone Guaranty Hume, Condominium and Manufactured Home Loan Veteran Records, Specially Adapted Housing Veteran Records, and Vendee Loan Veteran Records - VA, and published in the Federal Register. Your obligation to respond is required in order to determine the qualifications for a can.
RESPONDENT BURDEN - This information is needed to help determine a veteran's qualifications for a VA guaranteed home loan. Title 38, U.S.C., section 3702, authorizes collection of this information. We estimate that you will need an average of 15 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 equivate to responsor to a collection of information information time is a veteran's qualifications for a VA guaranteed home loan. Title 38, U.S.C., section 3702, authorizes collection of this information. We estimate that you explore to explore the information unless a valid OMB control number is displayed. You are not equivate to responsor to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at <u>www.repinfo.gov/public/do/PRAMain</u> . If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.
n Approved COE Exists
An Approved COE already exists. Please view the COE to ensure it meets your needs.
If the COE is satisfactory you may print it and exit the system; you do not need to submit an electronic application.
If the COE requires correction or restoration, please submit an electronic application.
Cancel

Figure 2. Correct COE Warning Banner.

- 3. The *Resubmit Application* screen lists several changes that can be made to the COE:
 - a. Veterans name
 - b. Veterans contact information
 - c. Veterans branch of service
 - d. Veterans Funding Fee exemption status
- 4. Choose the respective drop-down menu selection for the section(s) that require change and select the **Submit**> button

esubmit Application	
Type of Changes	
Are you changing the Veteran's Name?	No 🗸
Are you changing the Veteran's Contact Information?	No 🗸
Are you changing the Veteran's Branch of Service?	No 🗸
Are you changing the Veteran's Funding Fee Exempt Status?	No 💙
Would you like to refresh the COE with a new status date?	No 💙
Has the Veteran recently completed a tour and wants to remove the active duty condition from the COE?	No
	Yes

Figure 3. Resubmit Application.

The following paragraphs outline procedures for COE change requests from the *Resubmit Application* screen.

Veterans Name

Change to the Veterans first name, middle name and/or suffix can be corrected through the selfservice *Resubmit Application* screen. A change to the last name requires additional information for upload, and approval by NWL.

Steps:

1. At the *Resubmit Application* screen, choose the *Yes* option at the drop-down menu to, "Are you changing Veterans Name?"

Veteran Personal Information					
Veteran Personal Information	VeteranFirstName Vetera	eteranLastName			
	NewFirstName	NewMiddleName		NewLastName	
Edit Name:		Update Name	Back		
Social Security Number:	XXX-XX-9999				
Date of Birth:	XX/XX/1983				

Figure 4. Edit Veteran Name.

- 2. Enter changes to the respective name field(s). Once complete, select the <**Update** Name> button.
- 3. For changes to the last name, additional information is required for upload.

4. A system prompt will appear. Select the **<OK>** button to continue to the file upload page.



Figure 5. Last Name Change Dialog Window.

5. Select the supporting information for upload, by selecting the **<Browse>** button.

Upload Documents for the Last Name change.	
Back Next	are available. If not places slick part to continue submission of this application
riease upload the below supporting documents if they a	the available. If not, please click text to continue submission of this application.
Please upload supporting documentation for the Last Name change.	ţ
Document Type *	Legal Document 🗸
Description *	Marriage Certificate
Upload File *	Browse
-	Upload File

Figure 6. Upload Last Name Change Document.

- 6. Click the **<Upload File**> button to upload the supporting document.
- 7. Following file upload a system message will show on the screen along with the uploaded document with its assigned identification number (ID).

Upload Documents for the Last Name chang	je.		
Back Next Please upload the below supporting documents	if they are available. If not, please click next to conti	nue submission of this application	n.
Changes have been submitted for National Q	ueue review.		
Document Type *	✓		
Description *			
Upload File *	Browse		
	Upload File		
	Uploaded Documents:		
ld Document Type	Correspondence Type	Description	Date
Legal Document	Document Received	Name Change	05/05/2015

Figure 7. Last Name Change Upload.

8. A review of the name change request will be conducted by NWL.

Veterans Contact Information

A change to the Veterans contact information can be corrected through the self-service *Resubmit Application* screen.

Steps:

- 1. At the *Resubmit Application* screen, choose the *Yes* option at the drop-down menu to, "Are you changing the Veterans contact information?"
- 2. Update the respective address fields and contact information.
- 3. Once complete, select the <**Update Address**> button in the upper left-hand section of the screen.

Veteran Address Update Address Back	
Address Line 1: *	
Address Line 2:	
City: *	
State: *	✓
Zipcode: *	
Mail Certificate To Address	
Address Line 1 *	
Address Line 2	
City *	
State *	~
Zipcode *	
Email Address *	
Confirm Email Address *	

Figure 8. Change Contact Information Screen.

4. The following dialog window will appear. Select the **<OK>** button to confirm.



Figure 9. Confirm Contact Information Change Dialog Window.

5. Submitted changes will immediately update the Eligibility record. Changes are not reflected on the COE.

Veterans Branch of Service

A change to the Veterans branch of service can be corrected through the self-service *Resubmit Application* screen. The following steps are provided.

Steps:

- 1. At the *Resubmit Application* screen, choose the *Yes* option at the drop-down menu to, "Are you changing the Veterans branch of service?"
- 2. Select the branch of service from the drop-down menu.

nch of Service: Army	Army
ancel Update Branch Of Service	Navy Air Force Marine Corps Coast Guard Other Other Qualifying Service

Figure 10. Branch of Service Change.

- 3. Select the **<Update Branch of Service**> button to submit the change.
- 4. Confirm the change by selecting the *View COE* link in the left-hand navigation menu.



Figure 11. Confirm Branch of Service Change.

Veterans Funding Fee Exempt Status

NOTE: The system will retrieve a compensation amount and exempt status that is viewed on the Summary screen (Figure 12). If a value is not retrieved, follow the upload function explained below.

	Total Entitlement Charged Amount	0
l	Funding Fee Status	EXEMPT
l	Monthly Award	\$133.17

Figure 12. Veteran Exempt Status.

Change to a funding fee exemption requires documentation for review and approval by NWL. The Veterans rating decision document can be selected for upload:

Steps:

- 1. Select the document type for upload.
- 2. Enter a document description in the free text field.
- 3. Select the **Browse**> button and navigate to the Veterans rating decision document for upload.
- 4. Select the *<***Upload File***>* button
- 5. Following successful upload of the document, a system message will appear, "*File Upload Successful*."

Upload Documents for Funding Fee Exempt				
Back Next Please upload the below supporting documents if they are available. If not, please click next to continue submission of this application. File Upload Successfull Changes have been submitted for National Oueue review.				
Document Type *				
Upload File *	Browse			
	Upload File			
Uploaded Documents:				
ld Document Type	Correspondence Type	Description	Date	
Veterans Rating Decision	Document Received	Disability Rating	04/30/2015	

Figure 13. Document Upload Successful.

6. Select the *<***Next***>* button to continue. The following dialog window appears:



Figure 14. Change Review Dialog Window.

- 7. A workbucket action is created for the NWL to review the document and change the funding fee exempt status of the Veteran.
- 8. A success message for exempt status is displayed in the following figure.

Automated Certificate of Eligibility Result
Next Back
Reference Number: 99999999
View Certificate Of Eligibility
For additional questions, please click on the Help link at the top of the page.
Click here for an Electronic Application.
OR
Click here for a printable version of VA Form 26-1880. Mail the fully completed application to:
Atlanta Regional Loan Center Atln: COE (262) P.O. Box 100034 Decatur, GA 30031
For general information on eligibility, click here.

Figure 15. Successful Exempt Message.

Refresh Status Date

Answering *Yes* to refreshing the status date updates the eligibility record immediately once the <**Submit**> button is selected. The eligibility record shows the latest refresh date under the *Record Last Changed by* section (Figure 16).

Summary The COE has been updated.				
Record Information				
Record Type	C ertificate O f Eligibility			
Status	Approved Change Status			
Closed	No <u>Close</u>			
Locked	No			
Veteran Name	webLGY Veteran			
SSN	xxxe.xxe- Show / Hide			
Entitlement Code	05 E n tillem ent Restored			
Entitlement Amount	0			
Total Entitlement Charged Amount	36,000			
Funding Fee Status	N ON EXEMPT			
	Record Last Changed By			
User	COE.Lender2			
Date Changed	09/17/2015 07:37:51			
Record Created By				
User	COE.Lender1			
Email	COE.Lender1@lenderbank.org			
Date Created	01/07/2015			

Figure 16. Refreshing the Eligibility Date.

Removing Active Duty Condition

In cases when the Servicemember leaves active duty, the lender is required to receive a new COE to determine their character of service and eligibility. By answering *Yes* to the question, *Has the Veteran recently completed a tour and wants to remove the active duty condition from the COE*, the lender confirms that the member is no longer on active duty, and supporting documentation (e.g., DD-214) is available to upload and confirm the Veterans eligibility.

Lert Ficate of Eligibility Application			
		OMB Approved No. 2900-0086 Respondent Burden: 15 minutes	
Upload Documents for the Removal of the Activity Duty Tour. The system does not	have a record of the co	mpleted tour, would you like to provide supporting documentation for the completed tour? (Ex: DD 214)	
Back Next Please upload supporting documents if they are available. If not, please click next to continue submission of this application.			
Document Type *	Alexander and a second		
Description *	HUD 1		
Upload File *	DD 214 Other Veterans Rating Decision	Yrowse	

Figure 17. Upload Documents for Removal of Active Duty.

Restoring Entitlement

Active Loan Self Service

The lender may restore entitlement for a *Cash Out*, *Streamline Finance* and *Purchase* option of an active loan. The selection options are displayed at the bottom of the *Resubmit Application* screen as shown in the following figure.

	Veteran has the following active loan(s)	
Loan # 1		Status: Activa Loop
Address One:		Status, Active Loan
Address Two:		
Dity:		
State:		
Zipcode:		
County:		
Are you obtaining a COE for Cash Out, Streamline or Purchase?		
	Cancel Submit	Cash Out Streamline Refinance Purchase

Figure 18. Resubmit Application Screen.

Cash Out

NOTE: Cash out restoration only applies to the active loan selected.

Steps:

1. Selection of the cash out option will prompt the user with the dialog window shown below.



Figure 19. Refinance Cash Out Dialog Window.

- **NOTE:** To deselect the cash out option, select the *Streamline Refinance* or *Purchase* option for the active loan. Both options will remove existing cash out condition from the active loan.
 - 2. Select the <OK> button to process and create the COE.

Streamline Refinance

Selecting a streamline refinance does not create a restoration and will remove any cash out condition for an active loan.

Steps:

1. Selection of the Streamline Refinance option will prompt the user with the following dialog window.



Figure 20. Streamline Refinance Dialog Window.

2. Select the **<OK>** button to process and create the COE.

Purchase

Requesting the COE for a purchase loan requires upload of the supporting information in order to restore entitlement for any active loan listed. Choose the *Purchase* option from the drop-down menu and select the **<Submit>** button to process.

Steps:

1. Selection of the Purchase option will prompt the user with the following dialog window.



Figure 21. Purchase Dialog Window.

- 2. Select the **<OK**> button to continue to the *Upload Documents* screen.
- 3. Provide the supporting documentation at the *Upload Documents* screen, displayed in the following figure.

Upload Documents for Restoration of Entitlement			
Back Next Please upload the below supporting documents if they are available. If not, ple	ease click next to continue s	ubmission of this application.	
Document Type *		3	
Description *	11115-4		
Upload File *	HUD 1 Legal Document DD 214 Other Veterans Rating Decision	rowse	

Figure 22. Upload Documents for Restoration.

- 4. Select the **<Upload File**> button to submit the supporting document.
- 5. The restoration request will be submitted to the national queue for review.

Paid in Full Loan Self Service

Loans in a *Paid in Full* condition without restoration can be managed from the self-service function screen. The user has the option to select restoration for the Veteran.

Paid in Full with No Restoration

Steps:

- 1. Answer the ownership question, "Does the Veteran own the property obtained with a VA loan?"
- 2. If the Veteran no longer owns the property obtained with a VA loan, answer *No* to the ownership question and restoration will be automatically processed.
- 3. Select the **<Submit>** button to process.

Veteran h	lowing Paid in Full Ioan(s) without restoration	
Loan # 1		
LIN: 17-17-2-		Status: Terminated
Address One: null		
Address Two:		
City: null		
State: null		
Zipcode: null		
County: null		
Does the veteran own the property obtained with a VA loan?		No 🔻
	Canaal Cubmit	

Figure 23. Ownership Questions for Terminated Loan.

4. The user is presented a system dialog window, displayed in the following figure. Select the **<OK>** button to process.



Figure 24. Ownership Dialog Window.

NOTE: The example in the figure below shows what happens when the Restoration benefit is declined by selecting the **No** option from the drop-down menu question, "*Does the Veteran want to use the one time Restoration benefit?*"

v	n
Loan # 1	
LIN: 17-17-2-	Status: Termin. Loan
Address One: null	
Address Two:	
City: null	
State: null	
Zipcode: null	
County: null	
Does the veteran own the property obtained with a VA loan?	Yes 🕶
Does the veteran want to use the one time Restoration benefit?	No 👻
	mit

Figure 25. Restoration Question for Terminated Loan.

- 5. Select the **<Submit>** button to process.
- 6. The user is presented the system dialog window displayed below. To confirm the restoration questions, select the <OK> button.



Figure 26. Restoration Confirmation Dialog Window.

Paid in Full with Restoration

Steps:

- 1. Answer the ownership question, "Does the Veteran own the property obtained with a VA loan?"
- 2. If the Veteran has paid in full and owns the property obtained with a VA loan, answer *Yes* to the ownership question.

NOTE: If the Veteran **owns** the property obtained with a VA loan, answer *Yes* to the ownership question. The additional question will appear, "Does the Veteran want to use their one time restoration benefit?"

If the Veteran selects *Yes*, it is very important that the Veteran understands this option because any further restoration will require disposal of all properties obtained with a VA loan.

If the Veteran selects *Yes* then the restoration will be processed automatically. If the Veteran selects *No* then there will be no restoration for this paid in full loan.

Does the veteran own the property obtained with a VA loan?	Yes V
Does the veteran want to use the one time Restoration benefit?	Yes V
	Cancel Submit

Figure 27. Restoration of Benefit Selection.

- 3. Select the **<Submit>** button to process.
- 4. If the Veteran answers *Yes* to the Restoration question, the following dialog window will display.



Figure 28. Restoration of Benefit Dialog Window.