

VALERI Servicer User Guide

Version 1.4

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VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

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Welcome to VALERI

The Department of Veterans Affairs (VA) Loan Electronic Reporting Interface (VALERI) is a web-based system that supports VA employees and servicers working with VA-guaranteed loans. VA loan servicers are required to report data to VA according to 38 CFR 36.4317. There are two methods of reporting events/data to VA. The first is via a direct connection to VA (typically for servicers that use a service bureau such as Mortgage Servicing Platform [MSP] or Sagent). The second method is to report all loan servicing events through the VALERI Servicer Web Portal (SWP) utilizing a spreadsheet called the VALERI Events Bulk Upload Template. The template must be used by all servicers for a small number of data points or events, but is always used by servicers reporting all their loans manually.

This document has been developed to provide all servicers with guidance on how to use the SWP. This is a quick reference guide only. Please refer to the [VA Servicer Handbook M26-4](#) for in depth information on VA policy, event definitions, reporting timeframes, data elements and post-audit documents.

For answers to policy questions about VALERI, servicers may reach out to the VALERI Helpdesk through [ServiceNow](#). For further guidance on using ServiceNow, please see the [ServiceNow User Guide](#) on the VALERI website. For Technician assistance, check the loan information screen and find the assigned Technician. For more information, including contact information, guides and the most recent templates, visit the [VALERI website](#).

Navigating the SWP Users Guide

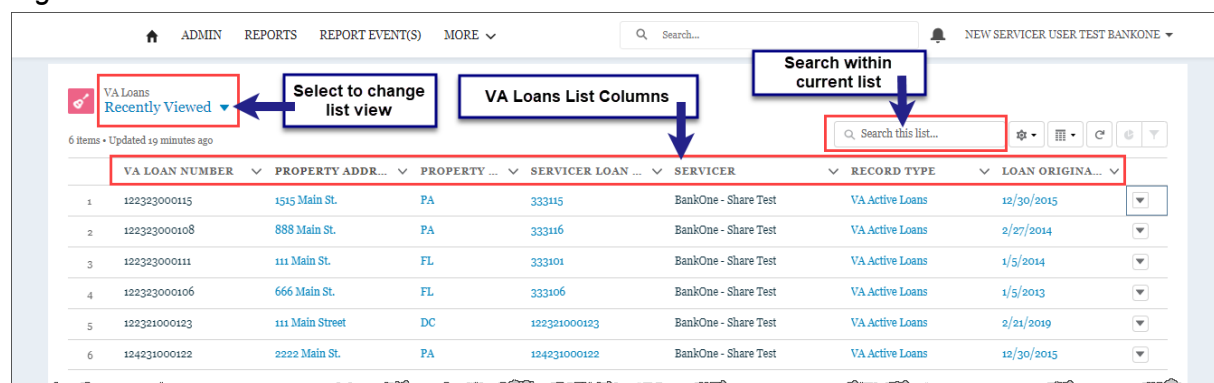
The table of contents for this guide is both searchable and linked. Selecting any of the chapter titles or subheadings will take users directly to that section. Users can navigate back to the table of contents by scrolling back to the start of the guide, or using the [return to table of contents](#) links at the end of each section. This guide also features extensive linking between the sections, allowing users to easily find the information they need to complete a task. These cross references are presented as internal links.

This guide features step-by-step instructions and informative tables. Information is presented in paragraphs. Numbered lists, bullets and screenshots are used to give step-by-step instructions for completing tasks in the SWP. Tables are used to present information about the different kinds of events servicers are required to report and when they should be reported.

Step-by-Step Instructions




1. Step by step instructions describing how to complete tasks in the SWP appear in lists. Words that point to **links** or **boxes** that the user needs to select will appear in **bold**, preceded by the word “select.”
2. These instructions will describe how to complete processes that are pictured in screenshots (Figure 1).
3. The screenshot may also include boxes, lines and labels that show which **part** of the screen is important.

Figure 1: Instructional Screenshot



Guide to Icons

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

-  Contains supplementary information about actions that servicers take in the SWP.
-  Contains cautionary information about actions; usually a clarifying statement to assist a user with execution.
-  Indicates highly important information that is critical to an action.

Accessing the VALERI Servicer Web Portal

Each servicing employee who accesses the redesigned SWP will need to establish a new VALERI login. Servicer access to VALERI will now go through AccessVA, the same portal used by Veterans and other stakeholders.

Sign-up must be completed by each Servicer employee. The sign up requires:

- Identity verification
- Employee's corporate email address
- Servicer ID
- Servicer's corporate email address
- Log-in requires two-factor authentication via text or phone call

Servicer Administrator users will be required to manage access for users and delegate users. Servicer Administrator users must review the active users associated to their company every 180 days. If a user should no longer have access, the Servicer Administrator must deactivate their profile. The Administrator will be the first servicer employee to complete the sign-up process. The VA will review and approve the first Servicer Administrator request. The Servicer Administrator will then be able to log into the VALERI Servicer Web Portal through AccessVA.

All Servicer users will log in to complete the ID.me process (answering security questions and providing a method for two-factor authentication). The Servicer

Administrator will receive an email notification to log in to the Servicer Web Portal to approve the access request. The Servicer user will then be able to access the VALERI Servicer Web Portal using AccessVA.

The Servicer Administrator will need to provide their users with their Servicer ID, which is used during the ID.me registration and AccessVA subsequent log in process. This information should be treated as Non-Public Information. Users will be required to provide a corporate email address for use with AccessVA. No personal email addresses (such as Gmail) will be accepted.

Delegates are third party organizations that take actions on behalf of the servicer, but do not service loans themselves. For example, delegate users may file claims on behalf of a servicer. Delegate users will register through their Primary Employer and users will be managed by the Primary Employer's Administrator. Delegate servicers will need a corporate email from their primary employer.

ID.me and the AccessVA registration will be required to access the VALERI Servicer Web Portal application. There will be no exceptions.

How to Sign Up for AccessVA

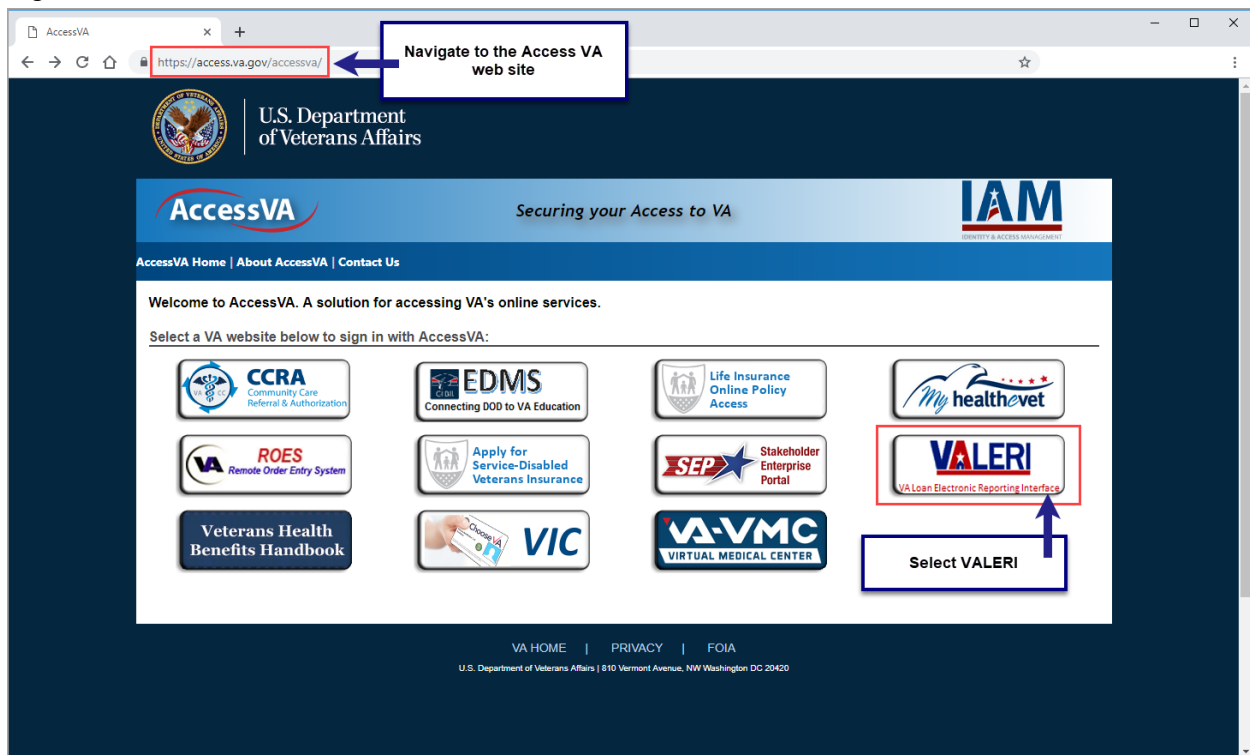
1. To begin the signup process for AccessVA, open the [AccessVA website](#).
2. Select **"I am a VA Business Partner."**

Figure 2: AccessVA Initial screen



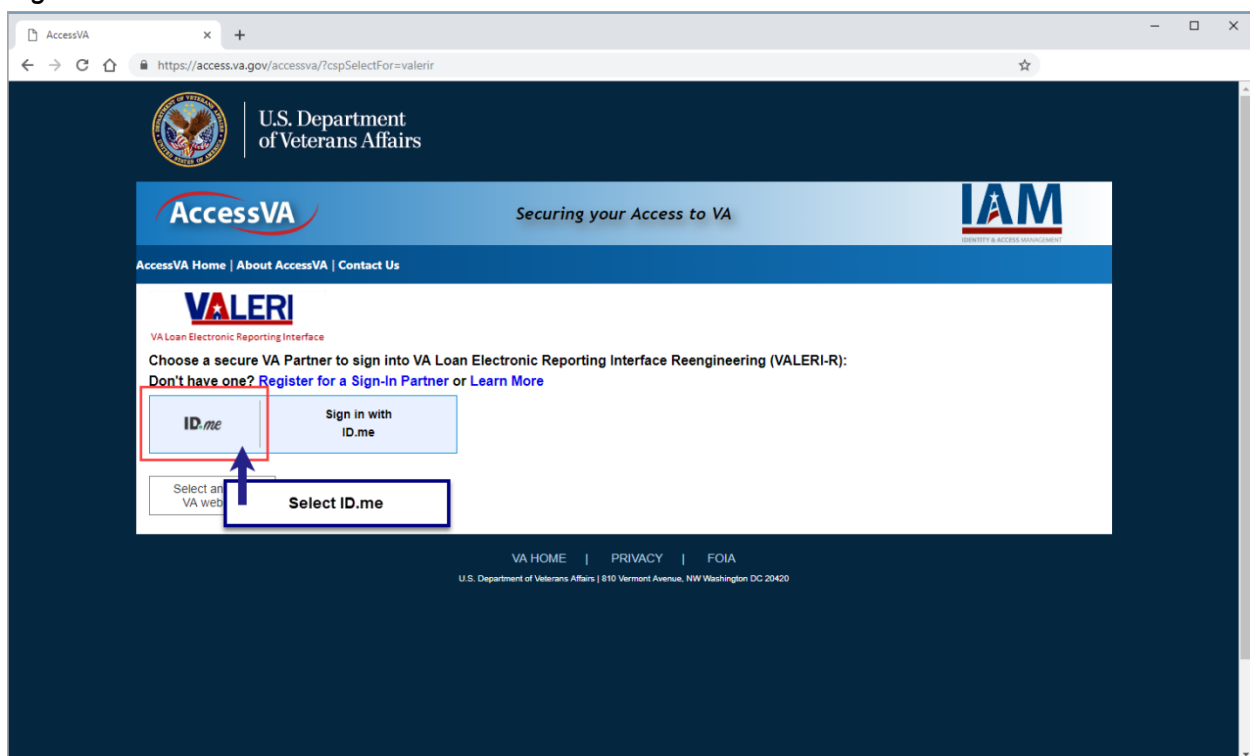
3. Select the **VALERI** icon.

Figure 3: AccessVA Website



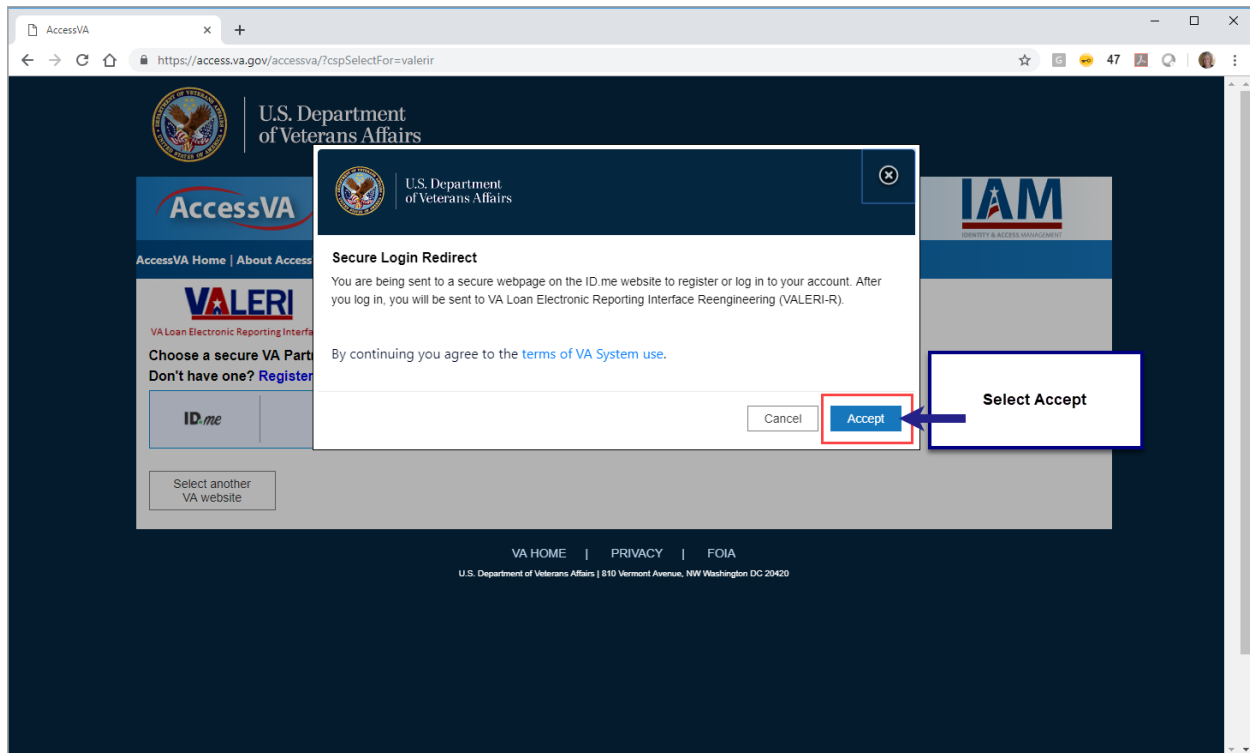
4. Select ID.me.

Figure 4: AccessVA ID.me



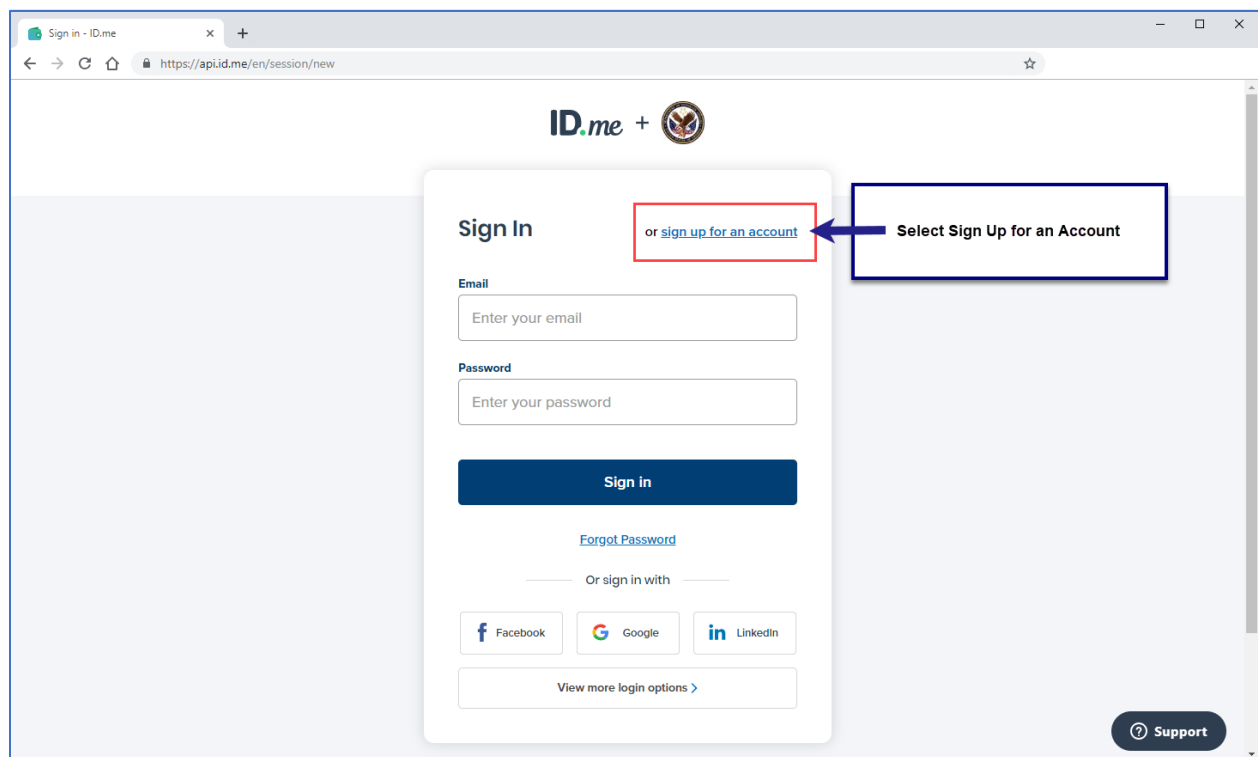
5. At the Secure Login Redirect, select **Accept**.

Figure 5: AccessVA Secure Login Redirect



6. From the ID.me page, select **Sign Up for an Account**.


Figure 6: AccessVA Sign Up for an Account




7. Enter the following:

- **Email:** Must be your Servicer email address
- Password
- Confirm Password
- Select the box to Accept ID.me terms of service and privacy policy

8. Select **Sign Up**.

 The process will continue with identity verification, security questions and the setup of two-factor authentication.

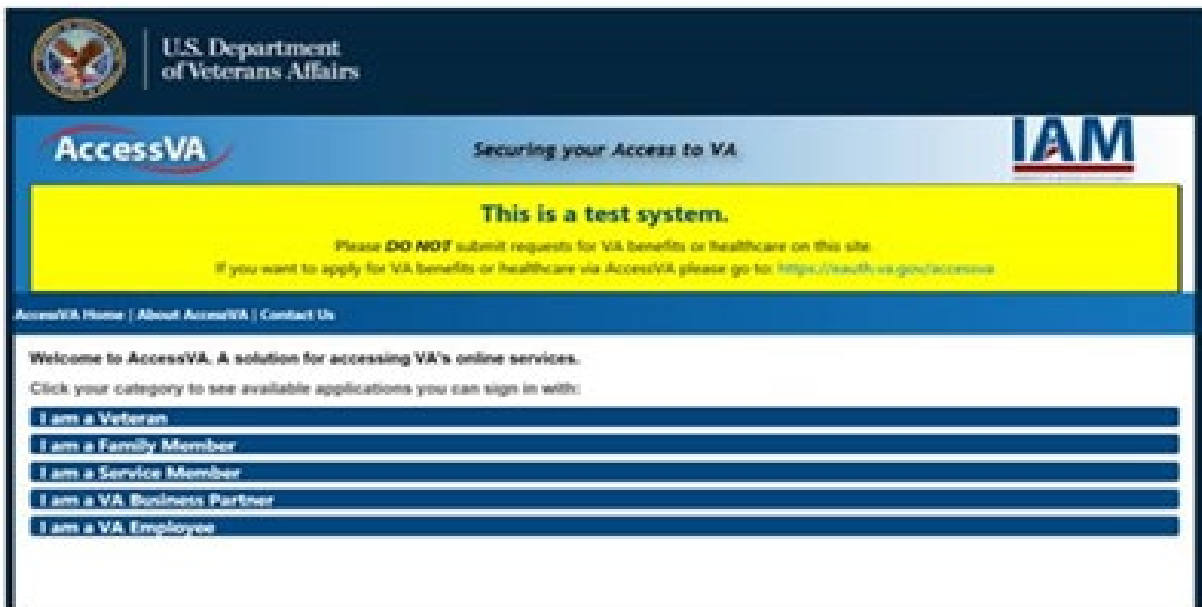
 AccessVA set up is not complete until all steps have been completed. Users will not be allowed to Access VALERI without an AccessVA ID.me account.

Logging into VALERI

9. Navigate to the [AccessVA website](#).

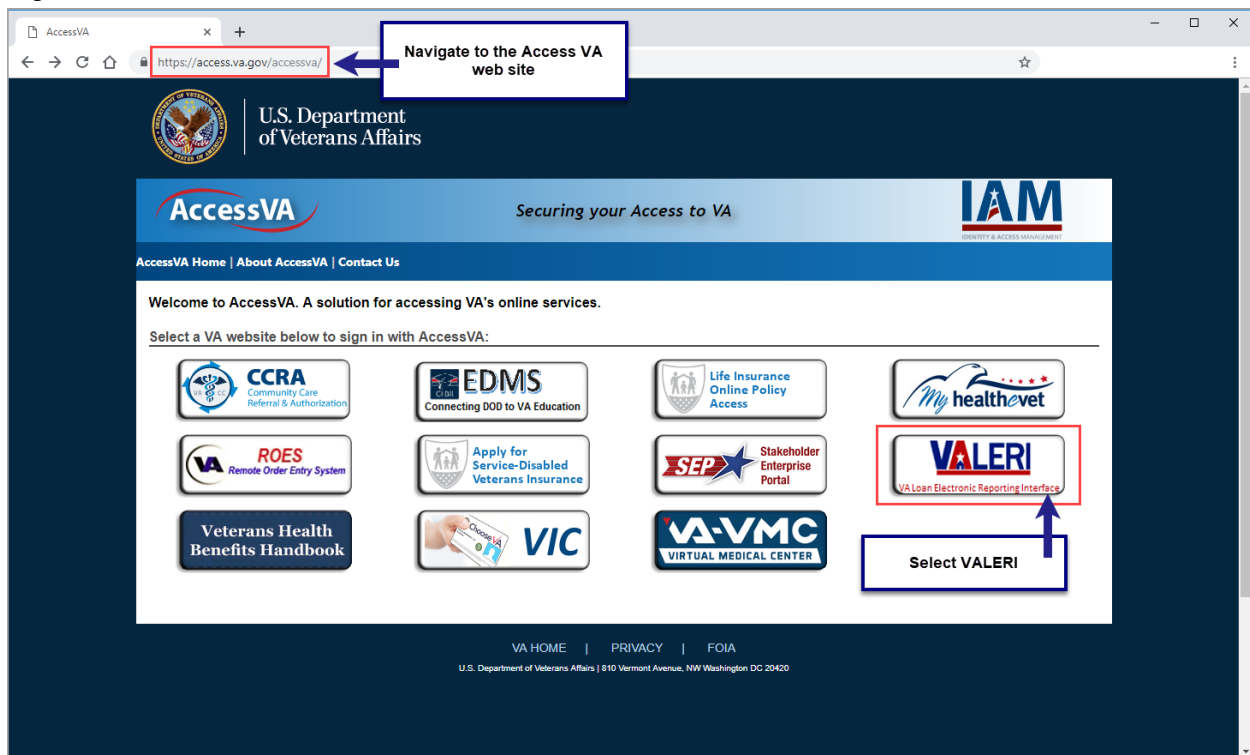
10. Select “**I am a VA Business Partner.**”

Figure 7: AccessVA Test System Screen



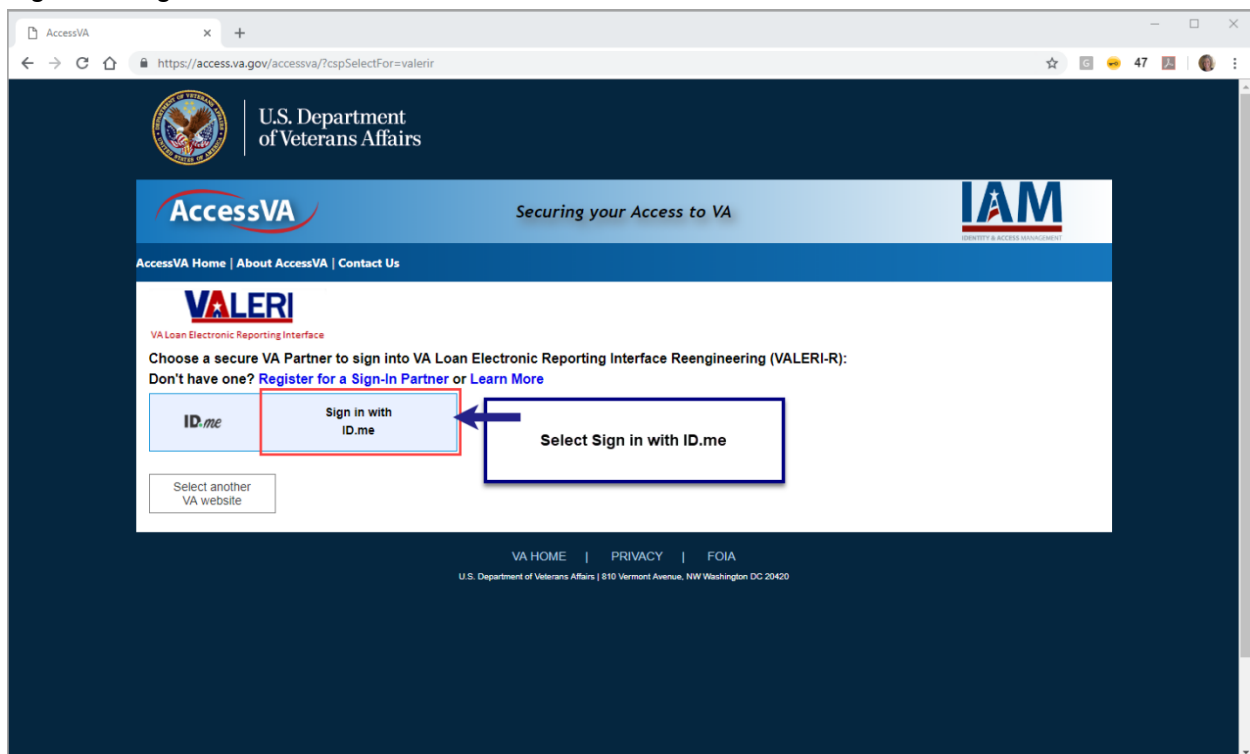
11. Select the **VALERI** icon.

Figure 8: AccessVA Website



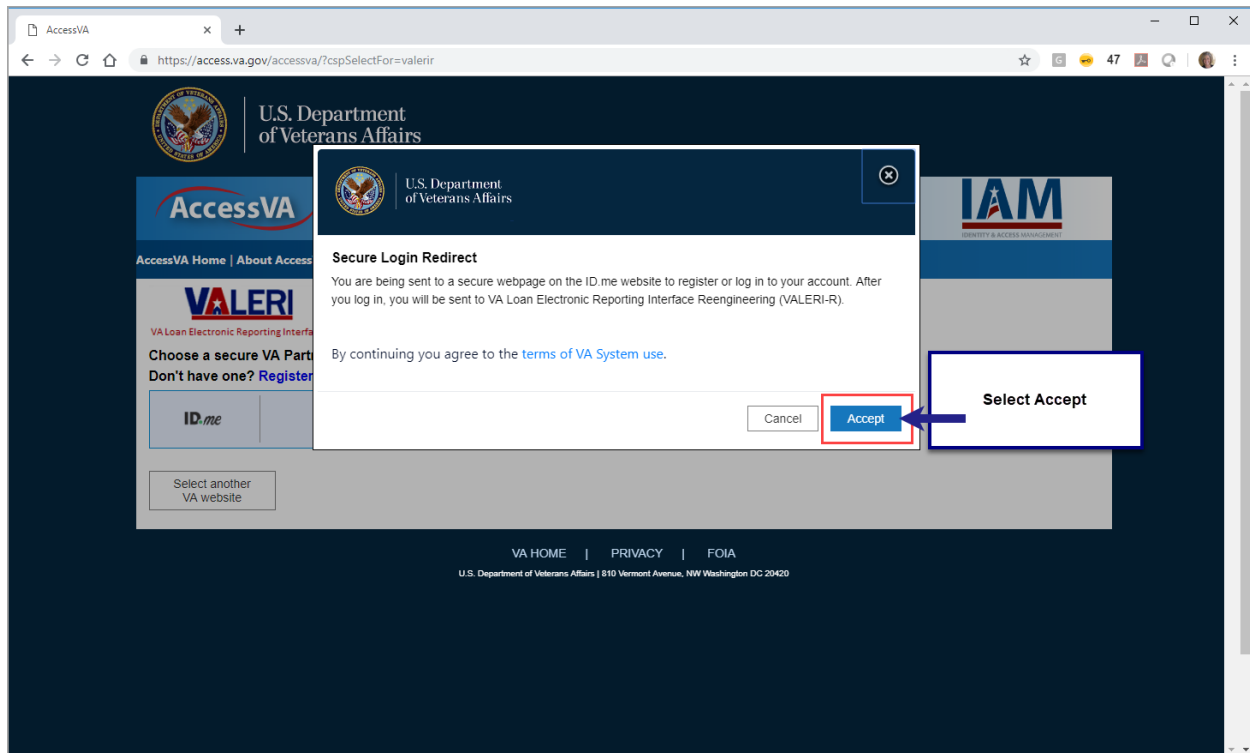
12. Select Sign in with ID.me.

Figure 9: Sign in with ID.me



13. At the Secure Login Redirect, select **Accept**.

Figure 10: AccessVA Secure Login Redirect



14. Enter **Email**.
15. Enter **Password**.
16. Complete two-factor authentication via phone or text.
17. User will be taken to the Servicer Web Portal Home Page.

User Roles

The Servicer Web Portal has four distinct user roles with different levels of responsibilities and permissions. All users will be deactivated if they are not active in the VALERI application for ninety consecutive days.

Servicer User

The servicer user is the most general user role. Servicer users can view loan information, view and upload documents, view reports, report events and claims, file appeals and file supplemental claims.

Servicer Administrator

The servicer administrator is the first Servicer user assigned to a new servicer. The Servicer Administrator then approves other users as needed.

The Servicer Administrator is primarily responsible for monitoring reports, managing users and maintaining system settings such as Point of Contact users. Servicer Administrators have all the same permissions as the servicer user, plus the ability to administer users of all roles, assign the Servicer Company Admin role, administer analytics and document export licenses and administer departments (points of contact). Servicer Administrators must review all active users every 180 days and confirm users

should still have access to the VALERI application and their company portfolio. If a user should no longer have access to their company portfolio, their user profile should be immediately deactivated. See the [Servicer Department](#) and [SWP Admin Page](#) sections below for instructions on these activities.

Servicer Read Only

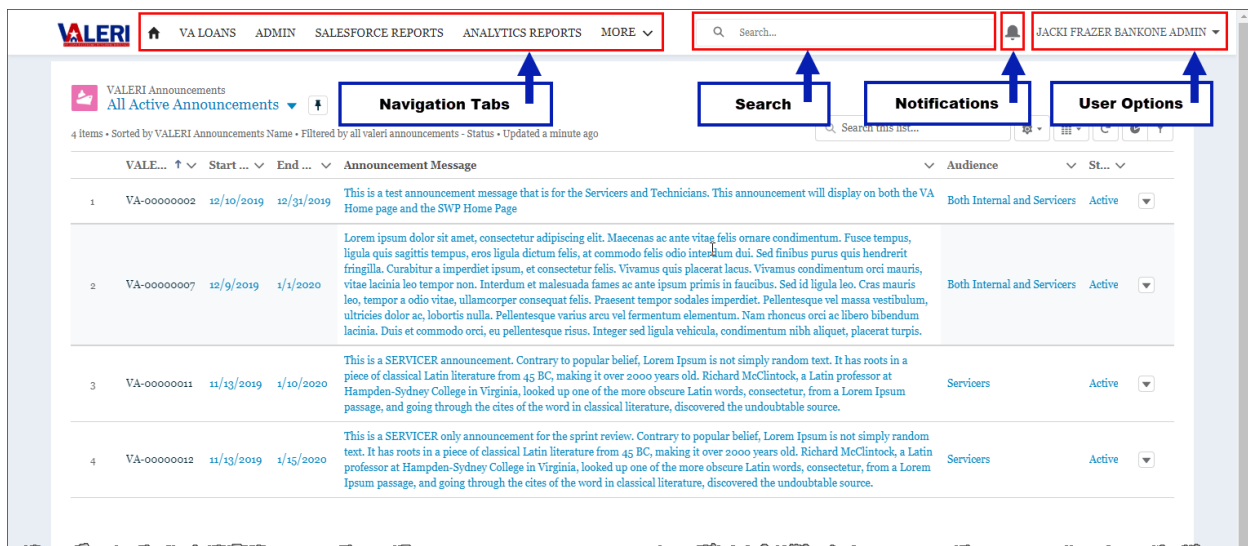
This role is applicable for users who sign in to view reports. Servicer read only users can view loan information, documents and reports.

Servicer Company Administrator

Servicer company administrator users are primarily members of the Information Technology department, responsible for user approval and maintenance and not for loan servicing duties. Servicer company administrator users can view loan information and reports, view and upload documents, administer users (excluding the servicer administrator role) and administer analytics licenses and departments (points of contact).

The SWP Home Page

Figure 11: Servicer Web Portal Home Page



The Servicer Web Portal includes the features below:

Home Icon/Announcements:

- Select the Home icon to view Active Announcements.
- The system will default to the **Recently Viewed** list of loans. To view all VA Loans, select the button menu (down arrow) and select **All**.

Announcements (Home Page)

Refer to the image below for the Home Page Announcements features.

Figure 12: Home Page/Announcements



Home Icon

- Select the Home icon to view Active Announcements.
- Announcements are created by VA and contain important information relevant to all servicer users.

Search

- Allows the user to enter text to search for a specific announcement.

VALERI Announcements Name

- Select the Announcement Name to open the full details of the announcement.

Announcement Message

- System will display the full message text in this field.

Announcement Status

- Displays the status of the announcement.
- Only active announcements will display on the Active Announcements view.

Audience

- Displays the intended audience for the announcement.
- Servicer users will only see announcements for servicers or for internal (VA) and servicers.

Admin

- Select to view User Administration:
 - Requests
 - Active Users
 - Deactivated Users

- ❗ User must be Servicer Admin or Servicer Company Admin role to view this feature.

Salesforce Reports

- Select to view report folders and access reports.
- ℹ See [Reports in the VALERI SWP](#) for more information.

Analytics Reports

- Select to view reports generated using Einstein Analytics.
- ❗ User must have an Analytics license to view this option. Licenses are allocated and maintained by the Servicer Administrator.

Report Events

- Select to upload an event spreadsheet.

More

- Select the button menu (down arrow) to access additional features from the Home Page.
- ⚠ Depending on screen resolution, this feature may not be displayed.

Report Claims

- Select to upload a claim spreadsheet.

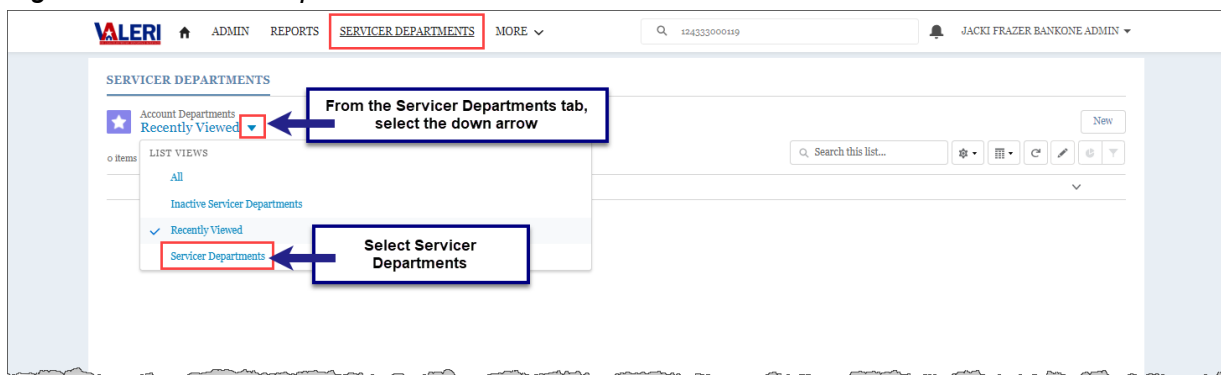
Knowledge

- Select to use the Servicer Web Portal online help tool.

Servicer Departments

- View Point of Contact information for each Servicer Department.
 1. From the Main Menu, select **Servicer Departments** tab.
 2. On the Recently Viewed list, select the **button menu (down arrow)**.
 3. Select Servicer Departments.

Figure 13: Servicer Departments



4. The list of all Servicer Departments and Point of Contacts will display.

Figure 14: Servicer Departments List View

	ACCOUNT...	ACCOUNT	BUSINESS AREA	POINT OF CON...	EMAIL ADDRESS	PHONE NUMBER	ACTIVE
1	<input type="checkbox"/> AD-0000	BankOne - Share Test	Access to Property (VA Appraisal)	Testi	test@test.com	1234	<input checked="" type="checkbox"/>
2	<input type="checkbox"/> AD-0003	BankOne - Share Test	Adequacy of Servicing	Allen Andrews	test@test.com	111-111-1111	<input checked="" type="checkbox"/>
3	<input type="checkbox"/> AD-0004	BankOne - Share Test	Insurance Loss Claims	Georgia May	test@test.com	444-444-4444	<input checked="" type="checkbox"/>
4	<input type="checkbox"/> AD-0005	BankOne - Share Test	Quit Claim Deed (QCD)	Dan Delong	abc@abc.com	999-999-9999	<input checked="" type="checkbox"/>
5	<input type="checkbox"/> AD-0007	BankOne - Share Test	Bill of Collection	Tyler Klein			<input checked="" type="checkbox"/>
6	<input type="checkbox"/> AD-0008	BankOne - Share Test	Acquisitions	Abigail Brown			<input checked="" type="checkbox"/>
7	<input type="checkbox"/> AD-0009	BankOne - Share Test	Loan Modifications	Liza Bell	l.bell@bankone.com	111-111-1111	<input checked="" type="checkbox"/>

Search

- Begin typing to initiate a search. This feature is available from any page in the application.

Notifications Icon (Bell)

- Select to view system notifications.

User Name

- Select the button menu (down arrow) to access Home, My Profile, My Account and log out.

SWP Admin Page

Servicer Admin and Servicer Company Admin users can use the Admin Page to View new user requests, Active and Deactivated Users, and add or remove user licenses.

Figure 15: User Administration Tabs



Requests

When a user requests VALERI SWP access, the Servicer Admin or Servicer Company Admin will receive an automated email, letting them know that a request is pending. On the Requests page, Admin and Company Admin users can approve or deny requests

for new user access to the VALERI SWP. Pending requests and Pending Delegate requests appear in separate sections.

Figure 16: Requests

Requesting User's Name and Email

Date User Submitted Request

Approve or Deny Pending Request

▼ Pending Requests

NAME	EMAIL	DATE	ACTION
Servicer User 32	servicer.user32@email.com	Feb 26, 2021	<div>ApproveDeny</div>
Servicer User 33	servicer.user33@email.com	Feb 26, 2021	<div>ApproveDeny</div>
Servicer User 34	servicer.user34@email.com	Feb 26, 2021	<div>ApproveDeny</div>

▼ Delegate Pending Requests

NAME	EMAIL	DATE	ACTION
Delegate 2 user	delegate@delegate2.com	Feb 5, 2021	<div>ApproveDeny</div>

⚠ When the user selects Approve or Deny a confirmation modal will appear. When a request is approved, the confirmation modal will also allow the user to assign a role (Servicer User, Servicer ReadOnly, Servicer Admin, Servicer Company Admin), and select whether to assign a Doc Export or Analytics license.

ℹ Once a Pending Request is approved, the user will appear in the Active Users Tab and the Pending Request will be removed from the list.

Active Users

On the Active Users tab, Servicer Admin and Servicer Company Admin users can deactivate users, change user role, and add or remove Doc Export and Analytics licenses. Doc Export licenses allow the user to export document versions of some VALERI SWP items, such as certified claims. Analytics licenses allow users to view Analytics Reports. If the Servicer has any delegate users, these will appear under a separate heading.

To edit user details, select **Edit** in the user entry. The Edit User Details modal will appear, with the user's name, email, role and licenses. Select **Deactivate User** to deactivate user, select a value from **Role** to change user role, and select **Analytics** or **Doc Export** to add or remove the user licenses. To remove a delegate user, select **Remove**.

Figure 17: Active Users

Active User's Name, Role, and Email			Active User's Analytics/Doc Export License(s)		Edit Active User
NAME	ROLE	EMAIL	ANALYTICS	DOC EXPORT	ACTION
Admin LM23046_a	Servicer ReadOnly	admin.lm23046_a@fakecor...			Edit
Admin LM24667C	Servicer Admin	admin.lm24667c@fakecor.c...			Edit
Ahmad Zagher Oefinger BankOne	Servicer User	c.a.oefinger@accenturefede...			Edit
Alastair Vokach-Brodsky1 BankOne1	Servicer ReadOnly	alastairvokach-brodsky@va...			Edit

Figure 18: Delegate Active Users

Delegate Active User's Name, Role, and Email			Delegate Active User's Analytics/Doc Export License(s)		Remove Delegate Active User
NAME	ROLE	EMAIL	ANALYTICS	DOC EXPORT	ACTION
Delegate 6 User	Servicer User	delegate6user@email.com			Remove

Figure 19: Edit User Details Modal

Deactivate Active User

Deactivate User

Edit User Details

Edit Active User's First Name, Last Name, Email, Role or Active License(s)

* First Name

Brad

* Last Name

Servicer

* Email

Brad.servicer@bankone.com

* Role

Servicer User

☒ Analytics
 ☒ Doc Export

Submit or Cancel Changes to Active User

Cancel

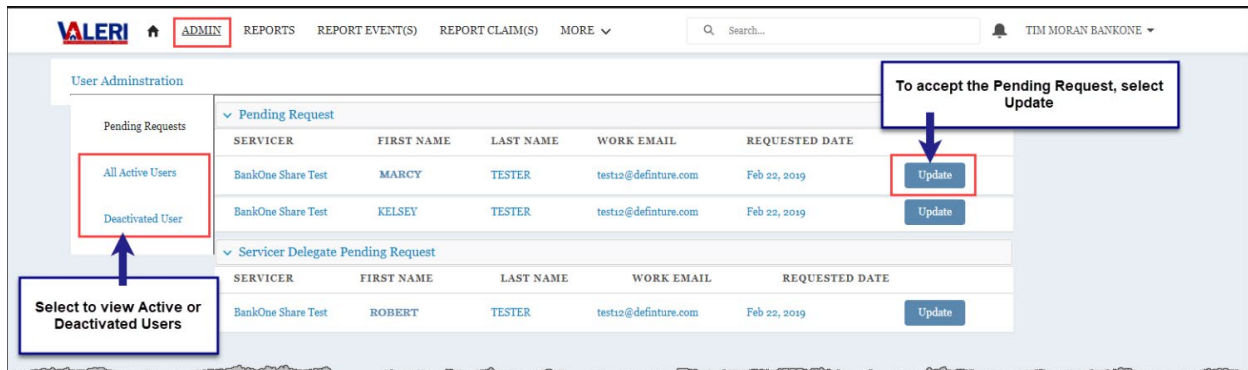
Submit

Manage Analytics Licenses for a New User

When approving a new user, the Servicer Admin or the Servicer Company Admin can choose to provide access to Analytics Reports.

1. To accept a Pending Request, select Admin.
2. Select Pending Requests.

Figure 20: User Administration Pending Requests



3. Select Update
4. Select User Role.
5. To grant access to Analytics Reports, select the checkbox for Analytics User.

There must be Analytics Licenses available to choose this option. If your company is over the allotted number of licenses, the Servicer Admin or the Servicer Company Admin must remove licenses from other users until the total count is below the total number of licenses allowed.

Manage Analytics Licenses for an Existing User

Analytics licenses can be administered between users at any time by the Servicer Admin or the Servicer Company Admin.

Each company is allocated a limited number of analytics licenses. In order to use the feature below, there must be available licenses. If no licenses are available, the Admin must remove licenses from another user until the total number of licenses used is below the number allowed.

Follow the steps below to edit User Analytics Licenses on an existing user.

1. Select Admin.
2. Select All Active Users.

List of all active users will display.

Figure 21: All Active Users List View

The screenshot shows the VALERI Admin interface. The top navigation bar includes 'VA LOANS', 'ADMIN' (highlighted with a red box), 'SALESFORCE REPORTS', 'ANALYTICS REPORTS', and 'MORE'. The left sidebar under 'User Administration' has 'All Active Users' (highlighted with a red box) and 'Deactivated User'. The main table, titled 'Active Users', lists users with columns for 'FIRST NAME', 'LAST NAME', 'WORK EMAIL', and 'ANALYTICS USER'. The 'ANALYTICS USER' column has checkboxes, with the first row (Hee-Seung) having a checked box. An 'Edit' button is visible next to each row. Annotations include 'Select Admin' pointing to the ADMIN tab, 'Select All Active Users' pointing to the sidebar link, and 'Select Edit' pointing to an 'Edit' button in the table.

FIRST NAME	LAST NAME	WORK EMAIL	ANALYTICS USER
Hee-Seung	Seu BankOne Read Only	hee-seung.seu@va.gov	<input checked="" type="checkbox"/>
Jacki Frazer	BankOne Admin	jacki.frazer@phoenixoutcomes.com	<input checked="" type="checkbox"/>
Carlos Bennazar	BankOne Read Only	carlos.bennazar@phoenixoutcomes.com	<input checked="" type="checkbox"/>
Palvashay Khan	BankOne	palkhan@deloitte.com	<input checked="" type="checkbox"/>
Service Admin Test User	BankOne	jacki.frazer@phoenixoutcomes.com	<input checked="" type="checkbox"/>
Service Test User	BankOne	jacki.frazer@phoenixoutcomes.com	<input checked="" type="checkbox"/>
Rita Falcioni	BankOne Admin	rita.falcioni@va.gov	<input checked="" type="checkbox"/>
Theresa Gonzalez	BankOne Admin	theresa.gonzalez@va.gov	<input checked="" type="checkbox"/>
Victoria	Arnold BankOne Admin	victoria.arnold@va.gov	<input checked="" type="checkbox"/>

3. Select Edit.
4. Select Edit User Details.

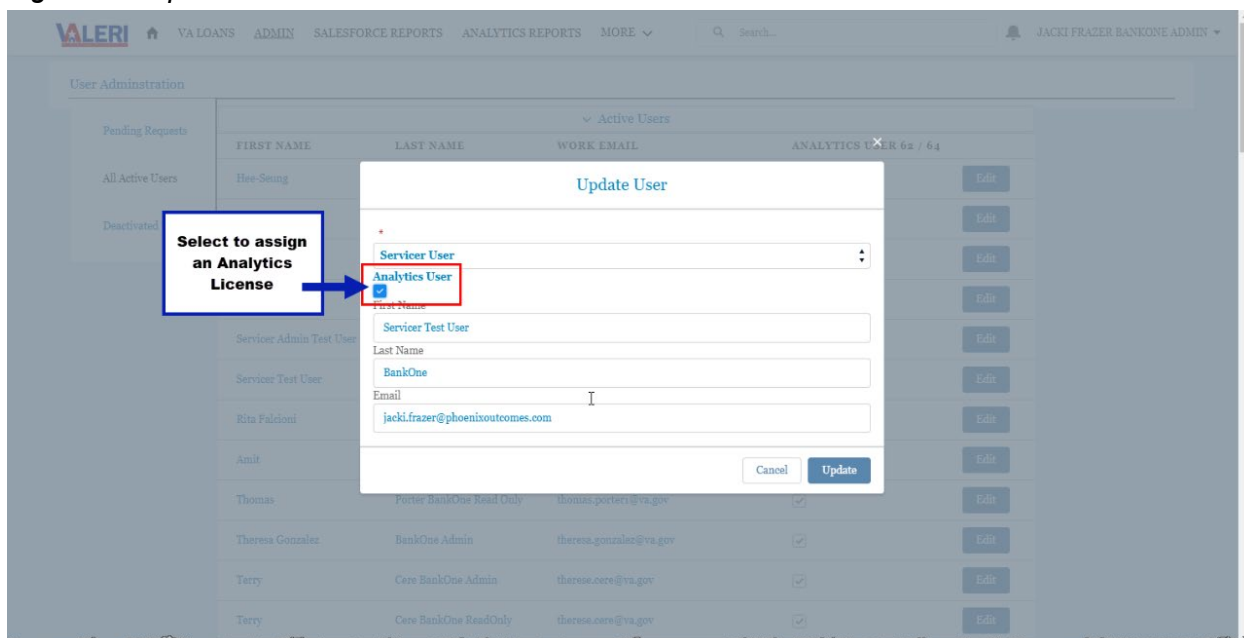
Figure 22: Edit User Details

The screenshot shows the VALERI Admin interface with the 'Update User' modal open. The modal has a title 'Update User' and two radio buttons: 'Deactivate' and 'Edit User Details' (selected). The background shows the 'All Active Users' list with the 'ANALYTICS USER' checkbox for Jacki Frazer selected. Annotations include 'Select Edit User Details' pointing to the 'Edit User Details' radio button.

FIRST NAME	LAST NAME	WORK EMAIL	ANALYTICS USER
Hee-Seung	Seu BankOne Read Only	hee-seung.seu@va.gov	<input type="checkbox"/>
Jacki Frazer	BankOne Admin	jacki.frazer@phoenixoutcomes.com	<input checked="" type="checkbox"/>
Carlos Bennazar	BankOne Read Only	carlos.bennazar@phoenixoutcomes.com	<input checked="" type="checkbox"/>
Palvashay Khan	BankOne	palkhan@deloitte.com	<input checked="" type="checkbox"/>
Service Admin Test User	BankOne	jacki.frazer@phoenixoutcomes.com	<input checked="" type="checkbox"/>
Service Test User	BankOne	jacki.frazer@phoenixoutcomes.com	<input checked="" type="checkbox"/>
Rita Falcioni	BankOne Admin	rita.falcioni@va.gov	<input checked="" type="checkbox"/>
Amit	Sharma	amit.sharma@accenturefederal.com	<input checked="" type="checkbox"/>
Thomas	Porter BankOne Read Only	thomas.porter@va.gov	<input checked="" type="checkbox"/>
Theresa Gonzalez	BankOne Admin	theresa.gonzalez@va.gov	<input checked="" type="checkbox"/>
Terry	Cere BankOne Admin	teresa.cere@va.gov	<input checked="" type="checkbox"/>
Terry	Cere BankOne Read Only	teresa.cere@va.gov	<input checked="" type="checkbox"/>

5. Select the checkbox for Analytics User.

Figure 23: Update User Details



6. Select Update.

View Analytics User License Allocation

VA will determine the number of licenses that will be allocated to your company. Follow the steps below to view Analytics User License information.

1. Select Admin.

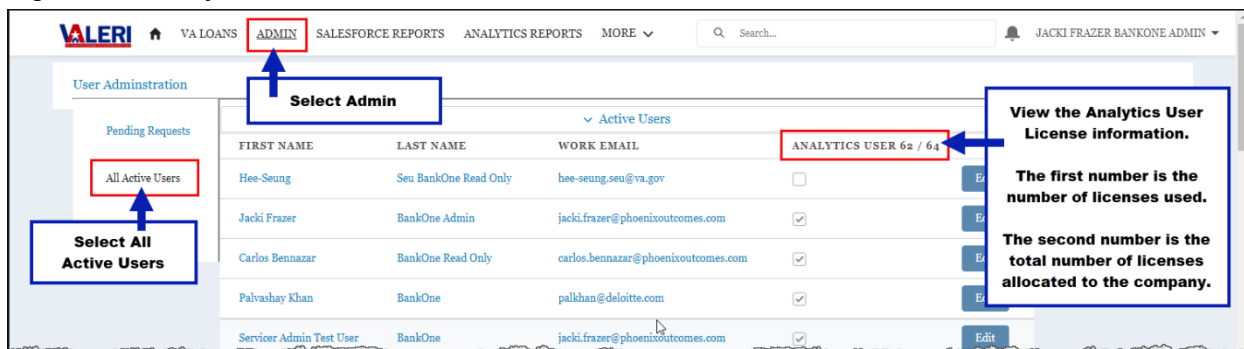
Must be Servicer Admin or Servicer Company Admin.

2. Select All Active Users.

3. View the Analytics User display.

The first number is the number of licenses used. The second number is the total number of licenses allocated to the company.

Figure 24: Analytics User Licenses



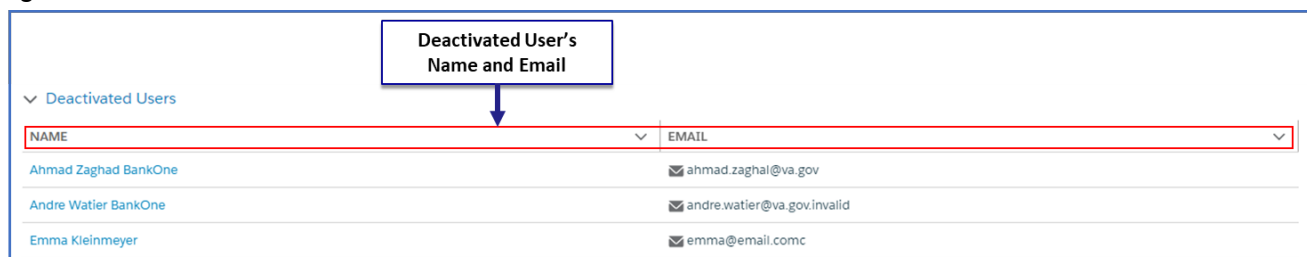
Each company is allocated a limited number of Analytics Licenses. In order to use the feature below, there must be available licenses. If no licenses are available, the Admin

must remove licenses from another user until the total number of licenses used is below the number allowed. Licenses can then be redistributed among users.

Deactivated Users

On the Deactivated Users tab, Admin and Company Admin users can view a list of deactivated users. Deactivated delegate users will also appear on this page under a separate heading.

Figure 25: Deactivated Users

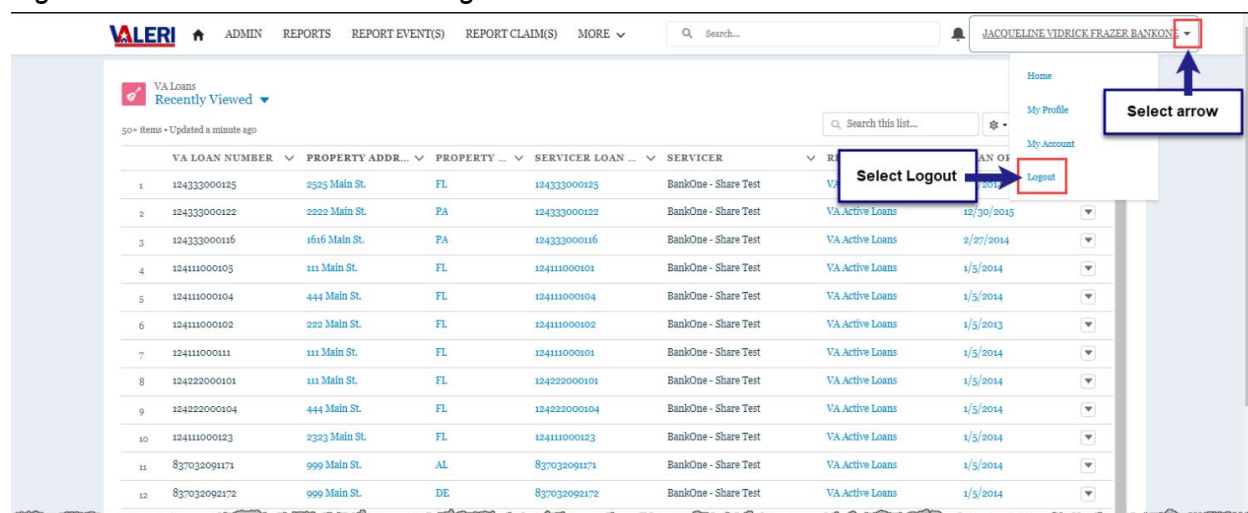


NAME	EMAIL
Ahmad Zaghad BankOne	ahmad.zaghal@va.gov
Andre Watier BankOne	andre.watier@va.gov.invalid
Emma Kleinmeyer	emma@email.comc

Exit System

1. Select the User Name **button menu (down arrow)** on any screen.
2. Select **Logout**.

Figure 26: User Name Link and Logout



The screenshot shows the VALERI system interface. At the top, there is a navigation bar with links like ADMIN, REPORTS, and a search bar. Below this is a table titled 'VA Loans' with columns for VA LOAN NUMBER, PROPERTY ADDR..., PROPERTY..., SERVICER LOAN..., and SERVICER. The table contains 12 rows of loan data. On the right side, a user profile dropdown menu is open, showing options like Home, My Profile, My Account, and Logout. A callout box points to the 'Logout' option with the text 'Select Logout'. Another callout box points to the dropdown arrow with the text 'Select arrow'.

[Return to table of contents](#)

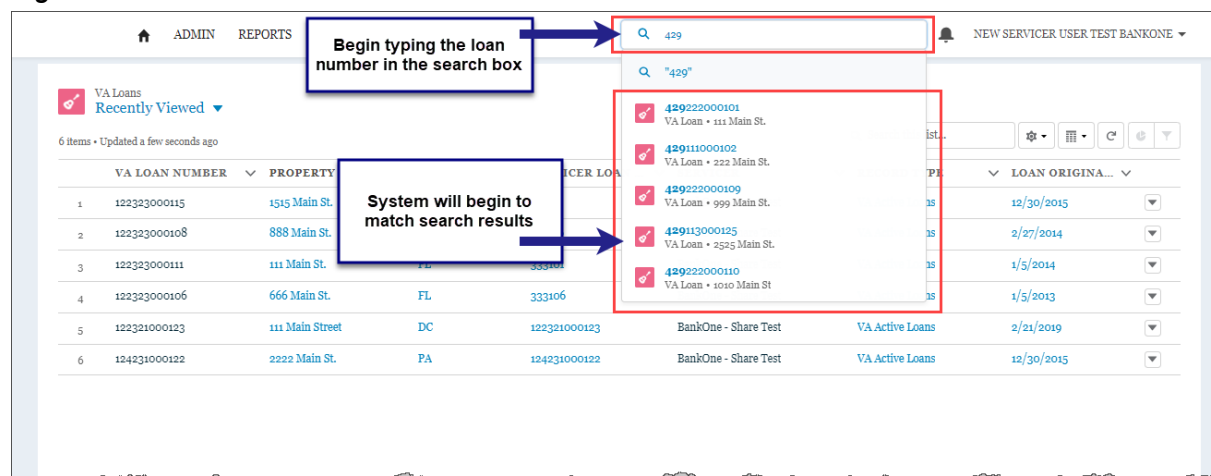
Navigating VALERI Loans

Servicers can use the VALERI SWP to look up general information on loans, but will also need to locate specific loans in order to take certain actions. The following section shows how users can navigate to loans and what functions and information are available at the VALERI loan level.

Searching for a Loan with the VA Loan Number

1. From any page, type the **VA Loan Number** in the Search bar.

Figure 27: Search for Loan Number

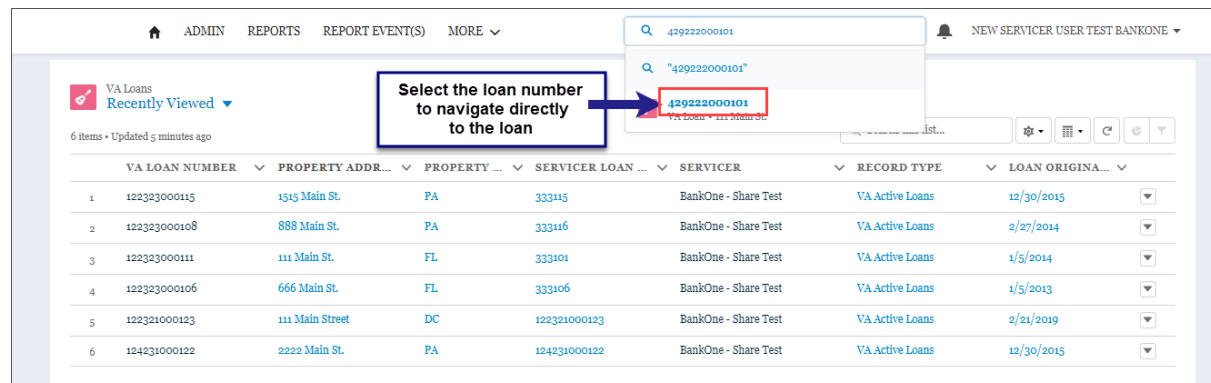


- As the data is entered, the system automatically displays matching data in the list box (drop-down) below the search bar.

2. The user may choose any of the following:

- Continue typing the full loan number and select **Enter** to display matching results for the exact loan number. **Select** the loan number link to navigate to the Loan Information screen.

Figure 28: Select Loan from Search



- Enter a partial loan number and select **Enter** to display the top five matching results for the partial loan number.
- ❶ Select the loan number that appears below the Search bar. This will take the user directly to the Loan Information screen for that loan.

Figure 29: Partial Loan Number Search Results

Type partial or full loan number in search then select Enter. 429222 NEW SERVICER USER TEST BANKONE

SEARCH RESULTS

VA Loans 5 Results • Sorted by Relevance

The top five results will display

Select to display all matching results View More

VA LOAN NUMBER	PROPERTY ADDRESS LINE 1	PROPERTY ADDRESS STATE	SERVICER LOAN NUMBER	SERVICER	RECORD TYPE	LOAN ORIGIN
429222000101	111 Main St.	FL	429222000101	BankOne - Share Test	VA Active Loans	1/5/2014
429222000109	999 Main St.	CO	429222000109	BankOne - Share Test	VA Active Loans	1/5/2014
429222000110	1010 Main St.	CO	429222000110	BankOne - Share Test	VA Active Loans	1/5/2014
429222000117	1717 Main St.	PA	429222000117	BankOne - Share Test	VA Active Loans	12/30/2015
429222000112	111 Main St.	FL	429222000101	BankOne - Share Test	VA Active Loans	1/5/2014

Select loan number to navigate to the loan.

Loan Information

Once the user has navigated to a loan, they will see the Loan Information screen, which contains data about the loan, borrower(s), servicer reported events and related data.

Figure 30: Loan Information Page Layout

VALERI ADMIN REPORTS REPORT EVENT(S) REPORT CLAIM(S) MORE 429222000117 JACKI FRAZER BANKONE

VA Loan 124333000115

Loan Header

Loan Origination Date: 2015-12-30 Payment Due Date: 8/1/2016 Loan Amount: \$415,000.00 Interest Rate: 3.500% Servicer: BankOne - Share Test Assigned Technician: Brenda Constantino LT

Loan Data Tabs: CURRENT DATA BASELINE DATA DOCUMENTS MORE

Loan Information Details

Borrower Information (Current)

Loan Events (4)

Appeals (3)

The screenshot shows a loan information interface. On the left, a red box highlights the 'Loan Information Details' section, which includes financial data, property information, loan indicators, and borrower contact details. On the right, a red box highlights the 'Payment History (4)' table, which lists transaction types, statuses, and amounts. A blue callout box labeled 'Loan Information Details' points to the left section, and another blue callout box labeled 'Payment History' points to the right table.

TRANSACTION T...	RECORD TYPE	STATUS	TRANSACTION AM...
Incentive	Payments	Sent to FMS	\$300.00
Acquisition	Payments	Paid	\$126,000.00
Claim	Payments	Paid	\$25,849.90
Claim	ROC	Cash Received	\$25,849.90

Loan Information Details:

Financial Data:

- TBI Amount: \$500.00
- Late Charges Due: \$250.00
- Other Payments: \$50.00
- Suspense Balance: \$831.30
- Total Payment: \$9,414.00
- Total Delinquency: \$79,055.50
- Partial Payments Returned: \$0.00

PROPERTY INFORMATION:

Property Occupant: Original Veteran

Property Address City: Philadelphia

Property Address Line 1: 1515 Main St.

Property Address State: PA

Property Address Line 2: 19019

Property Address Zip Code: 19019

Property Address Zip Suffix: 1003

LOAN INDICATORS:

Redemption Indicator: []

BORROWER POINT OF CONTACT INFORMATION:

POC Name: Oliver O Close

POC Street 1: 1515 Main St.

POC Email: ojc@gmail.com

POC Street 2:

POC Phone Type: Home

POC City: Philadelphia

POC Phone: 610-555-1212

POC State: PA

POC Zip: 19019

Loan Header:

- Basic loan data that persists while user navigates to other loan information pages.

Loan Data Tabs:

- Tabs that allow the user to navigate between Baseline Loan Data, Current Loan Data, Documents, Supplemental Claim, VA Purchase Claim and Loan Modification History.

Loan Information Details:


- Dynamic panel that displays information depending on which loan tab is chosen: Baseline Loan Data, Current Loan Data, Documents, Supplemental Claim, VA Purchase Claim or Loan Modification History.

Borrower Information (Current):

- A summary of the most recent Borrower Information as reported via Servicer Event submission.

Loan Events:

- A summary of events reported by the Servicer, for example, Monthly Status Update or Electronic Default Notification.
- **Event Rule Evaluation Status:** Displays the status of the event based on the event rules results. Statuses include:
 - **Pending:** The event has been submitted but has not been processed. Events in this status can be withdrawn by the Servicer from the Servicer Web Portal (SWP).
 - **Not Processed:** Event was withdrawn by the Servicer before processing.
 - **Accepted:** All event rules passed with no failing business rules.
 - **Requires VA Review:** The event has been processed successfully, with at least one or more event rule failures with a non-fatal status.

 No further action is required by the servicer. The status will not change after VA review is complete. Subsequent event reporting should not be delayed.

- **Rejected:** Event was rejected due to failing fatal business rules. The servicer must correct the data errors and resubmit the event.

Appeals:

- A summary of appeals (appealable, submitted or expired) associated with the loan.

Payment History:

- A summary of Payment Activity associated with the loan.

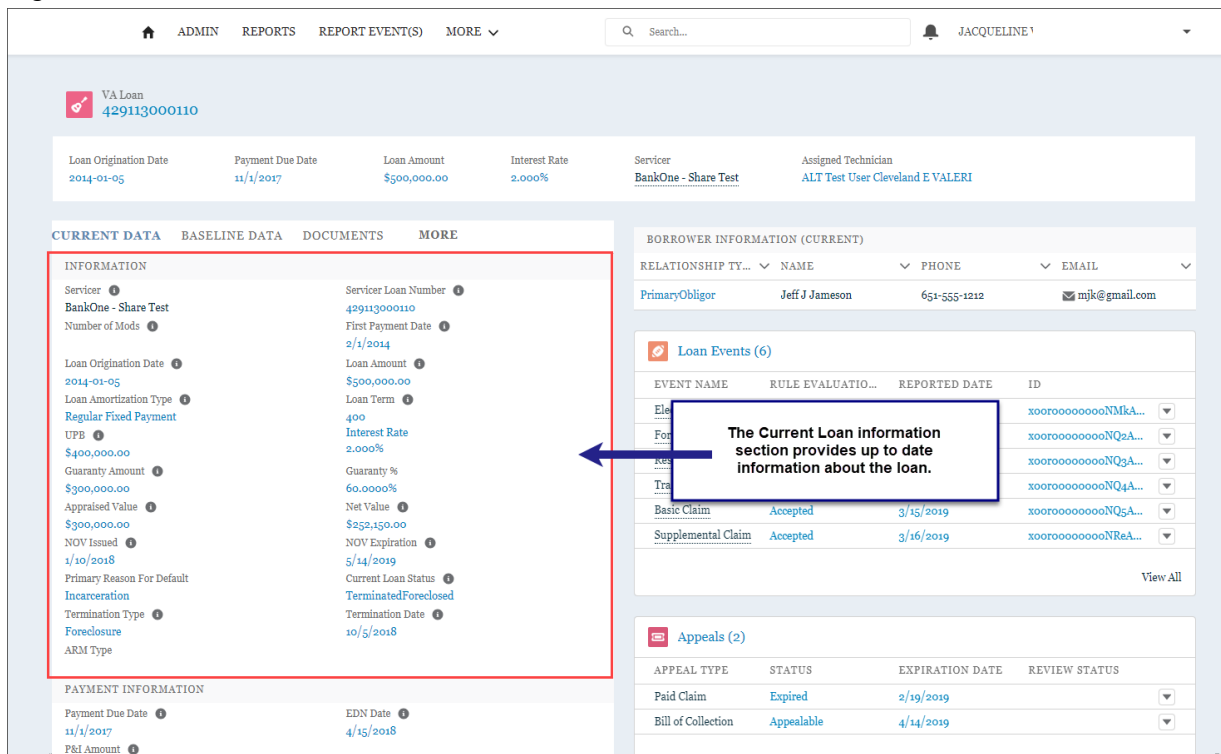
Current Loan Data

The images below detail each section of the Current Loan Data screen.

Current Loan Information:

- Loan data reflects the most recent loan information including updates from servicer events, appraisal values, REO updates, guarantee status updates, manual updates and system actions.

Figure 31: Current Loan Data Screen



The screenshot displays the 'Current Loan Data' screen for a VA Loan (429113000110). The interface includes a top navigation bar with links to ADMIN, REPORTS, REPORT EVENT(S), and MORE. A search bar and user profile (JACQUELINE) are also present. The main content area is divided into several sections:

- Loan Summary:** Displays key loan details such as Loan Origination Date (2014-01-05), Payment Due Date (11/1/2017), Loan Amount (\$500,000.00), Interest Rate (2.000%), Servicer (BankOne - Share Test), and Assigned Technician (ALT Test User Cleveland E VALERI).
- CURRENT DATA:** A tabbed section with sub-tabs for INFORMATION, BASELINE DATA, DOCUMENTS, and MORE. The INFORMATION tab is active, showing a detailed list of loan attributes and their values, including Servicer, Servicer Loan Number, First Payment Date, Loan Amount, Loan Term, Interest Rate, Guaranty %, Net Value, NOV Issued, NOV Expiration, Current Loan Status, Termination Date, and Termination Type.
- BORROWER INFORMATION (CURRENT):** Displays borrower details such as Relationship Type (Primary Obligor), Name (Jeff J Jameson), Phone (651-555-1212), and Email (mjkg@gmail.com).
- Loan Events (6):** A table listing recent loan events, including Event Name, Rule Evaluation, Reported Date, and ID. A callout box points to this section, stating: "The Current Loan information section provides up to date information about the loan."
- Appeals (2):** A table listing appeals, including Appeal Type, Status, Expiration Date, and Review Status.

Figure 32: Payment and Property Information, Loan Indicators and Borrower Point of Contact

Not Applicable

Payment History (o)

PAYMENT INFORMATION

Payment Due Date ① 8/1/2016	EDN Date ① 4/5/2018
P&I Amount ① \$4,000.00	Late Charges Due \$225.00
T&I Amount ① \$500.00	Suspense Balance \$831.50
Other Payments ① \$50.00	Total Delinquency \$149,543.50
Total Payment \$4,550.00	
Partial Payments Returned ①	

PROPERTY INFORMATION

Property Occupant Original Veteran	Property Address City ① Philadelphia
Property Address Line 1 ① 123 TEST DEFECT ST	Property Address State ① PA
Property Address Line 2 ①	Property Address Zip Code ① 19019
Property Address Unit Number ① Apt TEST	Property Address Zip Suffix ① 1003

LOAN INDICATORS

Bankruptcy Indicator ① <input type="checkbox"/>
--

BORROWER POINT OF CONTACT INFORMATION

POC Name Sam S Smith	POC Street 1 1919 Main St.
POC Email mjk@gmail.com	POC Street 2
POC Phone Type Home	POC City Philadelphia
POC Phone 651-555-1212	POC State PA
	POC Zip 19019

Payment Information

Property Information

Loan Indicators

Borrower Point of Contact Information

Payment Information:

- Loan payment data reflects the most recent servicer reported event or manual updates.

Property Information:

- Current property data reflects the most recent servicer reported event or manual updates.

Loan Indicators:

- When checked, indicates that at least one of the obligors on the loan have filed for bankruptcy protection.

Borrower Point of Contact Information:

- Information transferred from the legacy VALERI system that displays authorized borrower point of contact information.

Baseline Loan Data

The image below details the Baseline Loan Data screen.

CURRENT DATA	BASLINE DATA	DOCUMENTS	MORE
INFORMATION			
Baseline Loan Origination Date 2014-01-05	Baseline Interest Rate 3.50000%		
Baseline Loan Amount \$415,000.00	Baseline Loan Term 360		
Baseline Guaranty Amount \$103,750.00	Baseline Guaranty % 25.00000%		
Baseline Loan Amortization Type Regular Fixed Payment	Loan Procedure Type Automatic		
Refinance Type Purchase	Loan Purpose Condominium		
Originating Lender AUSTIN TEST LENDER TOM	Baseline ARM Type		
Baseline Loan Status GuarantyIssued			
LOAN INDEMNIFICATION			
Is Indemnified <input type="checkbox"/>	Indemnification Executed Date 3/5/2014		
Indemnification Expiration Date 3/5/2014	Indemnification Audit Number 1234567890		
PROPERTY ADDRESS			
Baseline Property Address Line 1 222 Main St	Baseline Property Address State FL		
Baseline Property Address Line 2	Property County Pasco		
Baseline Property Address Unit Number	Baseline Property Address Zip Code 34652		
Baseline Property Address City Fort Richey	Baseline Property Address Zip Suffix 1003		
FIPS Code 101			
INITIALIZATION			
LGV Init Date 3/26/2019			
Servicer Init Date 3/25/2019			
BORROWER INFORMATION (BASELINE)			
RELATIONSHIP TY...	NAME	PHONE	EMAIL
PrimaryObligor	Yashwin Y Yorick	727-535-8612	mjk@gmail.com
JointObligor	Yolanda Y Yorick	727-535-8613	jgk@gmail.com
BORROWER INFORMATION (CURRENT)			
RELATIONSHIP TY...	NAME	PHONE	EMAIL
PrimaryObligor	Yashwin Y Yorick	651-355-4212	mjk@gmail.com
JointObligor	Yolanda Y Yorick		
Loan Events (5)			
EVENT NAME	RULE EVALUATION...	REPORTED DATE	ID
Supplemental Claim	Accepted	3/27/2019	X00R000000000z8A...
Basic Claim	Accepted	3/26/2019	X00R000000000wM...
			X00R000000000wLA...
			X00R000000000wKA...
			X00R000000000wJA...
			View All
Appeals (1)			
APEAL TYPE	STATUS	EXPIRATION DATE	REVIEW STATUS
Paid Claim	Submitted	4/25/2019	Completed, Certified
			View All
Payment History (4)			
TRANSACTION T...	RECORD TYPE	STATUS	TRANSACTION AM...
Claim	Payments	Pending	\$5,301.17
Claim	Payments	Sent to FMS	\$150.00
Claim	Payments	Sent to FMS	\$161.00
Acquisition	Payments	Pending	\$385,789.50
			View All

- Loan Information provided by WebLGY after VA issues the guaranty.

- Data pertaining to loan indemnification.

- Property Address information reported at loan origination.

- Date the loan migrated into the VALERI application.

- Borrower data reported at loan origination.

Page 28 of 98

Documents

Servicers are required to submit documents to support certain actions in the VALERI SWP, including appeals, post audits, and supplemental claims. Servicer users may also attach documents through the SWP to support other actions including Adequacy of Servicing Reviews and Reviews of Suspicious Loan Modifications.

Figure 34: Loan Level Documents Tab

VA Loan
124333000125

Loan Origination Date: 1988-01-05 | Payment Due Date: 1/1/2018 | Loan Amount: \$415,000.00 | Interest Rate: 3.500% | Servicer: BankOne - Share Test | Assigned Technician: Brandi Constantino LT

CURRENT DATA | BASELINE DATA | **DOCUMENTS** | MORE

UPLOAD DOCUMENTS

Upload Document
Upload Files | Or drop files
No File Selected...

Document Type *
Document Name
Associated Page(s) (ex: 1-2, 3-4,5)
Process
Uploaded By: Jacqueline Vidrick Frazer BankOne | Uploaded Date: 4/1/2019
Upload

MANAGE DOCUMENTS

DOCUMENT TYPE	NAME	UPLOADED BY
ARM Schedule	sttc-usage.pdf	Chaitanya Kurra
Appraiser's Invoice	sttc.log	Chaitanya Kurra
Appraisal	sttc.log	Chaitanya Kurra

BORROWER INFORMATION (CURRENT)

RELATIONSHIP TYPE	NAME	PHONE	EMAIL
Primary Obligor	Yashwin Y Yorick	651-555-1212	mjk@gmail.com
Joint Obligor	Yolanda Y Yorick		

Appeals (1)

APPEAL TYPE	STATUS	EXPIRATION DATE	REVIEW STATUS
Paid Claim	Submitted	4/25/2019	Completed, Certified

Transactions

CLAIM	PAYMENTS	PENDING	TRANSACTION AMOUNT
Claim	Payments	Pending	\$5,304.17
Claim	Payments	Sent to FMS	\$150.00
Claim	Payments	Sent to FMS	\$161.00

Upload Documents Section:

- Contains features that allow the user to upload a document to the loan.

Upload Document:

- Select to upload or drag and drop files to be added.

Document Type:

- Users are required to select from a list of document types to identify the document to be uploaded.

Document Name:

- This field is automatically populated by the system.
- The Document Name will be the same as the file name to be uploaded.

Associated Pages:

- This required field allows the user to list specific page number(s) or range of pages that are associated with the loan. For example, the document might

contain 20 pages but pages 5-7 are specific to the reason the document is being added to the loan. A specific page range must be added for all documents. This field is limited to 25 characters.

Process:

- Optional field that allows the user to associate an open process to the document.

Upload:

- Completes the Document Upload Process.

Manage Documents Section:


- Lists all documents associated with the loan.

Name:

- Contains a link to allow user to view the document.

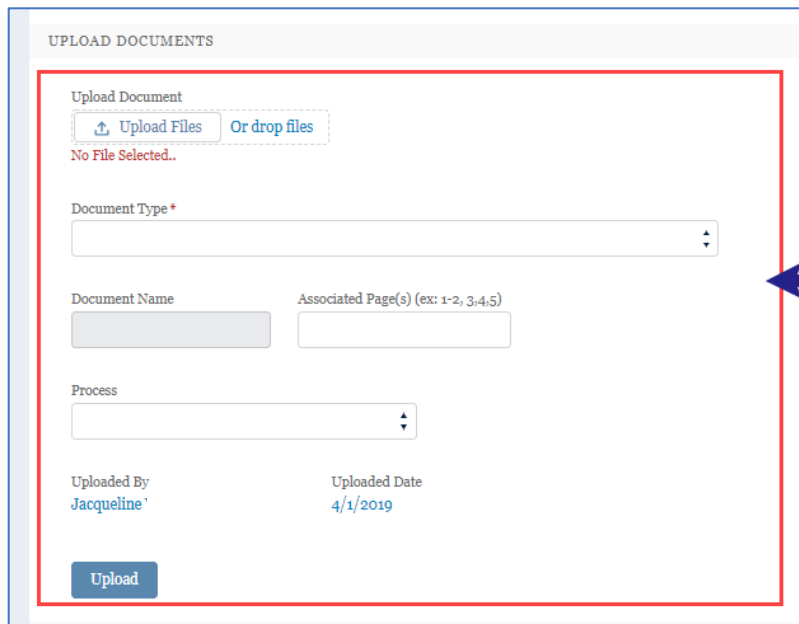
How to Upload a Document to a Loan

1. Select the **Documents Tab** on the loan information screen.
2. Select **Upload Files**.

 User may drag and drop files using the **Or Drop Files** option.

3. Select the file to be uploaded and select **Done**.

Figure 35: Upload Documents Panel

The screenshot shows a web interface titled "UPLOAD DOCUMENTS". It contains several input fields and buttons. At the top, there are two buttons: "Upload Files" (with a blue upload icon) and "Or drop files". Below these is a red text prompt "No File Selected..". A "Document Type*" dropdown menu is present. Below that are two input fields: "Document Name" and "Associated Page(s) (ex: 1-2, 3,4,5)". A "Process" dropdown menu is located below the "Document Name" field. At the bottom, there are two fields: "Uploaded By" (displaying "Jacqueline") and "Uploaded Date" (displaying "4/1/2019"). A blue "Upload" button is at the bottom left. A red rectangular box highlights the central form area, and a blue arrow points to the "Associated Page(s)" field.

4. Enter the page(s) of the document associated to this loan in the required **Associated Pages** box.
5. Select the **Document Type** from the list box.
6. **Document Name** will be automatically entered from the document filename.

7. Select **Upload**.

- i** To upload a document to support a specific process, such as an appeal of a late acquisition, follow the instructions above, but specify the open process using the **Process** list box.
- i** To upload a document to support a specific line item in an action, see the process below.

How to Upload a Document to a Line Item

1. Navigate to the appeal, supplemental claim, or other action that requires line item document upload, and then to the line items.
2. Select the **button menu (down arrow)** for the line item you want to upload the document to support and select **View & Upload** from the list.

Figure 36: Upload Document to Line Item

VA LOAN

REPORTS

DASHBOARDS

REPORT EVENT(S)

MORE

Search...

VA Loan Number

Loan Origination Date

Payment Due Date

Loan Amount

Interest Rate

Servicer

429222000110

1/5/2014

1/1/2018

\$415,000.00

3.500%

BankOne - Share Test

ADVANCES

EXPENSES

INTEREST DAYS

INTEREST RATES

UPB AND PROCEEDS OF SALE

SUBMIT APPEAL

DESCRIP...

PAID D...

COMPL...

REPOR...

ORIGIN...

ALLOW...

APPEA...

NET AP...

JUSTIFIC...

SERVICE...

DOC N...

PAGE

Appraisal Fee: Mileage

May 19, 2018

May 30, 20...

\$20.00

\$0.00

\$0.00

\$0.00

Payment date must be on or after the date of appraisal

Appraisal Fee: Single unit

May 18, 2018

May 29, 2018

\$400.00

\$0.00

\$0.00

\$0.00

Payment date must be on or after the date of appraisal

Adjust

Link

View & Upload

Select Drop-down to Upload

4. Select the **Upload Files** button, or drag and drop files to the **Or drop files** box.
5. If using the **Upload Files** button, choose the file from your computer or network and select **Open**.

Figure 37: Upload Document

View & Upload Expenses Documents

[Link to an existing document](#)

UPLOAD DOCUMENTS

Upload Document

[Upload Files](#)
[Or drop files](#)

Doc2VALERI test.docx

Document Type*

Appraisal

Document Name

Associated Page(s) (ex: 1-2, 3,4,5)*

1-2

Uploaded By

BankOne

Uploaded Date

3/4/2019

Upload

6. Select a **Document Type** from the list box.
7. Enter the Associated Page(s).
8. Select **Upload**.
9. Manage Documents box appears, select **Close**.

Figure 38: Manage Documents

View & Upload Expenses Documents

MANAGE DOCUMENTS

DOCUMENT T... ↑	NAME	COMMENTS	UPLOADED BY
Appraisal	Doc2VALERI test.docx		BankOne

Close

10. The document name will now appear in the **Document Name** tab and the page numbers associated in the page column.

Figure 39: Document Uploaded to Line Item

ADVANCES EXPENSES INTEREST DAYS INTEREST RATES UPB AND PROCEEDS OF SALE SUBMIT APPEAL											
DESCRIPT...	PAID D...	COMPL...	REPORT...	ORIGIN...	ALLOW...	APPEAL...	NET AP...	JUSTIFICA...	SERVICER...	DOC NAME	PAGE
Appraisal Fee: Single unit	May 18, 2018	May 29, 2018	\$400.00	\$0.00	\$0.00	\$0.00		Payment date must be on or after the date of appraisal		Test Document ...	1

Associate an Existing Document to a Line Item

1. Navigate to the appeal, supplemental claim, or other action that requires line item document upload and then to the line items.
2. Select the **button menu (down arrow)** for the line item you want to upload the document to support and choose one of the two options:
 - Select **link** from the menu.
 - select **View & Upload** from the list and then select **Link to an existing document**.

Figure 40: Link Existing Document to a Line Item

ADVANCES EXPENSES INTEREST DAYS INTEREST RATES UPB AND PROCEEDS OF SALE SUBMIT APPEAL											
DESCRIPT...	PAID D...	COMPL...	REPOR...	ORIGIN...	ALLOW...	APPEAL...	NET AP...	JUSTIFIC...	SERVICER...	DOC NA...	PAGE
Appraisal Fee: Mileage	May 19, 2018	May 30, 2018	\$20.00	\$0.00	\$0.00	\$20.00	\$20.00	still wrong	Date was input wrong	Doc2VALE...	1-2
Appraisal Fee: Single unit	May 18, 2018	May 29, 2018	\$400.00	\$0.00	\$100.00	\$200.00	\$200.00	Payment date must be on or after the date of appraisal	date input wrong		

Select Link from the Drop-down

Adjust
 Link
 View & Upload

Figure 41: Link an Existing Document with the Upload Modal

View & Upload Expenses Documents

Link to an existing document

UPLOAD DOCUMENTS

Upload Document

Upload Files Or drop files

Doc2VALERI test.docx

Document Type *

Appraisal

Document Name

Associated Page(s) (ex: 1-2, 3,4,5) *

1-2

Uploaded By BankOne

Uploaded Date 3/4/2019

Upload

3. Select the document you want to associate from the list of already uploaded documents by selecting the associated **radio button**.

Figure 42: Selecting the Document to Link

View & Upload Advances Documents

Upload a new document

ASSOCIATE DOCUMENTS

Associated Page(s) (ex: 1-2, 3,4,5) *

Document *

DOCUMENT	DOCUMENT TYPE	UPLOADED BY
<input checked="" type="radio"/> Test Document 17.docx	Appraiser's invoice	BankOne
<input type="radio"/> Doc2VALERI test.docx	Appraisal	BankOne

Save

4. Select **Save**.
5. Success Box appears.
6. Manage Documents box appears, select **Close**.

Remove Document Association from a Line Item

1. Navigate to the linked document you want to remove.
2. Select the **button menu (down arrow)** for the line item with the document you want to remove and select **View & Upload** OR scroll to the **Manage Documents** Section of the appeal or supplemental claim.
3. Scroll down to manage documents if necessary. Select the **remove document** button.


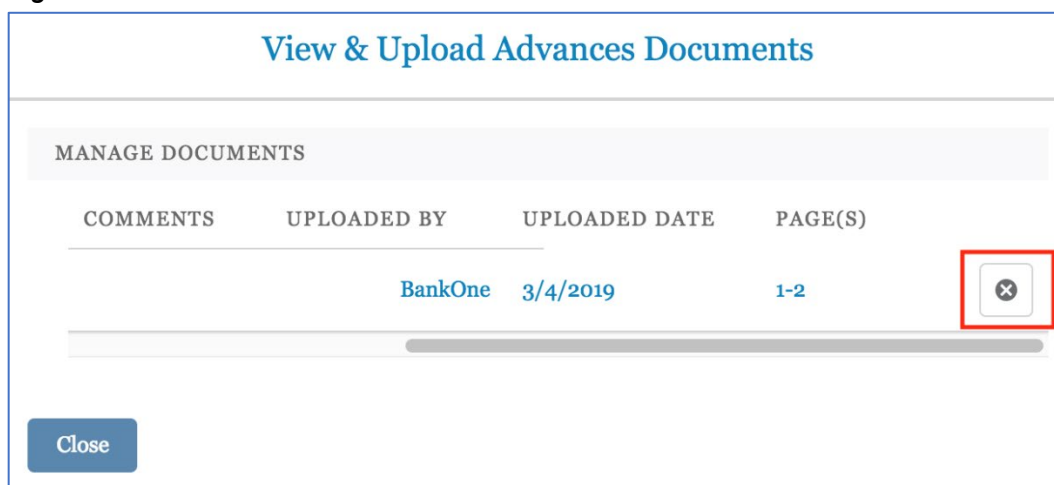

 Removing a document only disassociates it from a line item. The system does not allow for a document to be deleted.

Figure 43: Remove Document Association



4. VALERI will ask: Are you sure you want to remove this Document Association? Select **OK**.
5. Document is now removed from the line item.
6. **View & Upload** box reappears, select **Close**.

 If you need to re-associate the document, see [Associate a Document to a Line Item](#) above.

Required Documents

Servicers are required to submit documents to VA Loan Guaranty Service as part of some processes.

Suspicious Loan Modification

1. Loan modification approval letter
2. Executed loan modification agreement

3. Servicing case notes for current default episode

In most instances, technicians should be able to conduct their review by obtaining the documents listed above. There may be instances where technicians request additional information during the process.

Early Payment Default

1. Underwriting package (if applicable)
2. Loan modification worksheet
3. Servicing case notes for current default episode
4. Loan modification approval letter
5. Loan modification agreement

In most instances, technicians should be able to conduct their review of the modification and affordability by obtaining the documents listed above. There may be instances where technicians request additional information during the process.

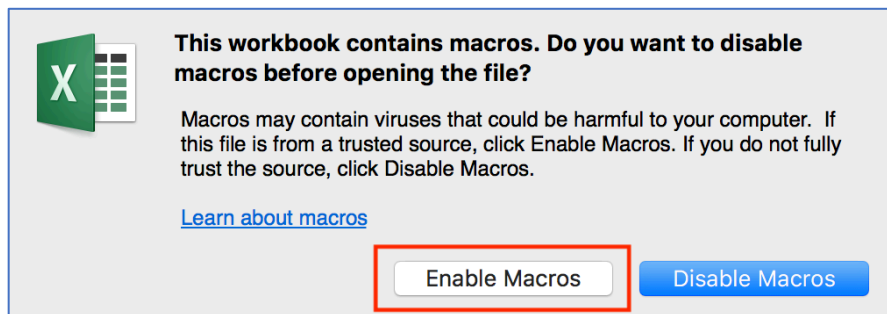
[Return to table of contents](#)

How to Use the VALERI Events Bulk Upload Template

Opening and Saving the Spreadsheet

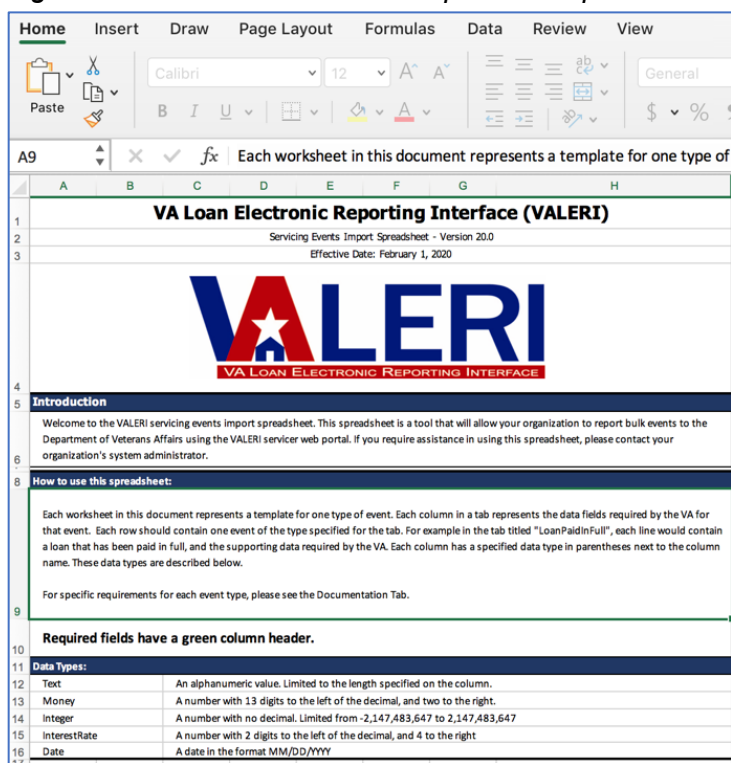
1. Open the VALERI Events Bulk Upload Template (available on the VALERI website, in the [Guides and Templates section](#))
2. Select the link for the VALERI Events Bulk Upload Template on the website and a Microsoft Excel document will download. If it does not open automatically, look for the file in the downloads folder and open the file.
3. A message regarding Macros may appear when the document opens. Select **Enable Macros** to proceed. Macros must be enabled for the spreadsheet to work properly.

Figure 44: Enable Macros



4. The Save As window will open. Rename the file and save it.
 - Rename the file something easy to remember. You will not be able to change the file name when uploading in VALERI. It may be helpful to include today's date.
 - Select save and save the file locally, to be accessed and uploaded to the VALERI SWP in a subsequent step.
5. The file should open automatically to the Introduction tab.

Figure 45: VALERI Events Bulk Upload Template Introduction Tab



Using the Spreadsheet

Each worksheet in this document represents a template for one type of event. Each column in a tab represents the data fields required by the VA for that event. Each row should contain one event of the type specified for the tab. For example: in the tab titled "LoanPaidInFull", each line would contain a loan that has been paid in full and the supporting data required by the VA. Each column includes a specified data type in parentheses after the column name. A list of required columns for each tab is included on the "Documentation" tab.

The Data Types below are the five types of data that might be needed to report an event. Following the data types correctly helps format numbers and text so that the file transmits successfully:

- Text: An alphanumeric value. Limited to the length of the specified column.
- Money: A number with 3 digits to the left of the decimal and 2 to the right.
- Integer: A number with no decimal. Limited from -2,147,483,647 to 2,147,483,647.
- InterestRate: A number with 2 digits to the left of the decimal and 5 to the right.
- Date: A date in the format YYYY-MM-DD.


1. To begin completing the spreadsheet, select the **Header** tab.

Figure 46: Fill in Header Tab

	A	B	C
1	Servicer Name (Text - 20)	Servicer ID Number (Text - 6)	Effective Date of Reporting (Date)
2	BankOne - ShareTest	123456	3/1/20
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			
21			
22			

Navigation: Documentation | **Header** | MonthlyStatusUpdate | LoanPaidInFull

2. Enter the servicing company name in the **Servicer Name** column.

 You are limited to 20 characters, so only include the first 20 characters in your company's name.

3. Enter the VA servicer number in the **VA Servicer Number** column. This should be a six-digit ID number that was assigned to the company by VA.

4. Enter today's date in the **Effective Date of Reporting (Date)** column, using the format YYYY-MM-DD.

5. **Save** the file.


Entering Event Data

Review what events need to be reported and select the appropriate worksheet. After filling in a cell on the spreadsheet, press the **Tab** key on your keyboard and the spreadsheet will update the information to the correct format. Below is the process for completing the Monthly Status Update.


Figure 47: Fill in Event Details


	A	B	C	D	E	F	G
1	VA Loan Number (Text - 12)	Original Loan Amount (Money)	Property State (List)	Loan Origination Date (Date)	Servicer Loan Number (Text - 20)	UnpaidPrincipalBalance (Money)	PaymentDueDate (Date)
2	888111000001	\$415,000.00 PA		12/30/15	888111000001	\$402,100.00	8/1/16
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							
23							
24							
25							

1. Begin by entering the 12-digit VA loan number.

 The VA loan number cannot include any dashes and must be in text format to avoid deletion of leading zeroes. Pressing the **Tab** key on your keyboard after inputting the VA loan number will help ensure the loan number is in the correct format.

2. Enter the original loan amount. After entering the amount, press the **Tab** key and the cell will automatically format with a dollar sign.
3. Enter the property state. This should be the two-character abbreviation for the state.
4. Enter the loan origination date in the format YYYY-MM-DD.
5. Enter the servicer loan number. This is the loan number used by the servicer to identify the loan.
6. Enter the unpaid principal balance (UPB). After entering the amount, press the **Tab** key and the cell will automatically format with a dollar sign.
7. Enter the payment due date in the format YYYY-MM-DD.
8. Save the file.

 For more information about what data is required in each column, see the **Documentation** worksheet of the VALERI Events Bulk Upload Template.

 Data must be entered under each of the column headings of the event worksheet for the event to be processed.

Repeat the above instructions for each of the loans that require this event to be reported. To report other events, select the appropriate event worksheet tab and fill out the information for each loan and event that needs to be reported.

To upload the spreadsheet, see [How to Report Events Using the SWP](#).

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Reporting Events

All servicers are subject to VA regulations and event reporting requirements as outlined in 38 CFR 36.4317. Events must be reported within specific timeframes. In addition, VALERI requires events to be reported in a specific logical order for the events to process correctly. Table 1: Event Reporting Timeframes describes each event that must be reported to VA and the timeframe in which the event must be reported.


-  In order to associate a loan to a servicer in VALERI, servicers must report either the Monthly Status Update or the Servicing Transfer Receiving event. Once the loan is associated to a servicer, the assigned servicer will be able to view the loan in the VALERI SWP.

Table 1: Event Reporting Timeframes

No.	Event Name	Event Due Date
1	Monthly Loan Status Update	By the seventh calendar day of every month, until the loan becomes 61 or more days delinquent
2	Loan Paid in Full	By the seventh calendar day of the month following the month in which the loan was paid in full
3	Transfer of Ownership	By the seventh calendar day of the month following the month in which the servicer processed a change in ownership
4	Release of Liability	By the seventh calendar day of the month following the month in which the servicer released the obligor from liability
5	Partial Release of Security	By the seventh calendar day of the month following the month in which the holder released the lien on a part of the security for the loan pursuant to 38 CFR 36.4827
6	Servicing Transfer (transferring servicer)	By the seventh calendar day of the month following the month in which the servicer transferred the loan
7	Servicing Transfer (receiving servicer)	By the seventh calendar day of the month following the month in which the servicer boarded the new loan
8	Electronic Default Notification	By the seventh calendar day after the 61st calendar day of delinquency
9	Delinquency Status Update	By the seventh calendar day of the month following the month in which the servicer reported the EDN to VA and once per month by the seventh day until default cures
10	Contact Information Change	By the seventh calendar day of the month following the month in which the information changed
11	Occupancy Status Change	By the seventh calendar day of the month following the month in which there was a change
12	Bankruptcy Filed	By the seventh calendar day after the servicer discovered that the obligor filed for bankruptcy

No.	Event Name	Event Due Date
13	Bankruptcy Update	By the seventh calendar day after a significant bankruptcy event has occurred
14	Partial Payment Returned	By the seventh calendar day of the month following the month that the servicer returned the partial payment to the borrower
15	Default Cured/Loan Reinstated	By the seventh calendar day of the month following the month in which the default is cured
16	Repayment Plan Approved	By the seventh calendar day of the month following the month in which the servicer approved the repayment plan
17	Special Forbearance Approved	By the seventh calendar day of the month following the month in which the servicer approved the special forbearance agreement
18	Loan Modification Complete	By the seventh calendar day of the month following the month in which the servicer and borrower executed the loan modification agreement
19	Compromise Sale Complete	By the seventh calendar day of the month following the month in which the short sale closed
20	Deed-in-lieu Complete	By the seventh calendar day after the day in which the deed-in-lieu was recorded or the day in which the deed was submitted for recording
21	Foreclosure Referral	By the seventh calendar day after the day the servicer refers the case to a foreclosure attorney
22	Foreclosure Sale Scheduled	By the seventh calendar day after the day the foreclosure sale was scheduled
23	Results of Sale	By the seventh calendar day after the sale
24	Transfer of Custody	By the 15th calendar day after loan termination (for foreclosure and deed-in-lieu of foreclosure only)
25	Improper Transfer of Custody	By the seventh calendar day after the day the servicer discovered that the transfer of custody to VA was improper
26	Invalid Sale Results	By the seventh calendar day after the day the servicer discovered that the foreclosure sale was invalid
27	Confirmed sale date with no transfer of custody	By the seventh calendar day after the sale is confirmed and the servicer is not transferring custody of the property to VA. Event is reported only in confirmation/ratification of sale states.
28	Basic Claim	By the 365th calendar day after loan termination, or 60 calendar days after the refund approval date

Events must also be reported in a logical order. This prevents event rejections and ensures that an accurate record of events can be captured in VALERI.

For example, before reporting a Foreclosure sale, through the Results of Sale event, a servicer would first need to report the default (Electronic Default Notification), then the

decision to move to foreclosure (Foreclosure Referral and Foreclosure Sale Scheduled). After these events are reported, VALERI would accept the Foreclosure sale, reported through the Results of Sale event.

Other examples of how to report events in a logical order:

- It is possible to have a transfer of ownership and a release of liability on a case that is a reportable default. In these cases, an assumption of the loan must bring the loan current and the servicer must also report the Default Cured/Loan Reinstated event.
- It is possible to have a foreclosure referral prior to the completion of a short sale or deed-in-lieu of foreclosure. In these cases, the Foreclosure Referral event is a predecessor to the Short Sale Complete and Deed-in-lieu Complete events.
- In a confirmation/ratification of sale state, the loan does not terminate when the sale occurs. In these cases, the servicer must still report the Results of Sale event and its predecessors within seven calendar days of the date of the foreclosure sale.
- In a confirmation/ratification of sale state, the loan does not terminate when the sale occurs. In these cases, if the sale is determined to be invalid prior to the confirmation/ratification of sale date, the servicer must still report the Invalid Sale Results event and its predecessors within seven calendar days of discovering that the sale was invalid.

How to Report Events using the SWP

Many servicers have their events reported nightly via direct connection to their system of record. However, there are situations where the event must be reported via the VALERI Events Bulk Upload Template. Regardless of how a servicer reports, these events must always be manually reported in the Servicer Web Portal:

- Basic Claim
- Improper Transfer of Custody
- Invalid Sale Results
- Partial Payment Returned
- Partial Release of Security
- Supplemental Claim
- VA Purchase Claim
- Transfer of Ownership
- Release of Liability

All events that are reported manually will use the VALERI Events Bulk Upload Template.

To manually report an event using the Servicer Web Portal interface:

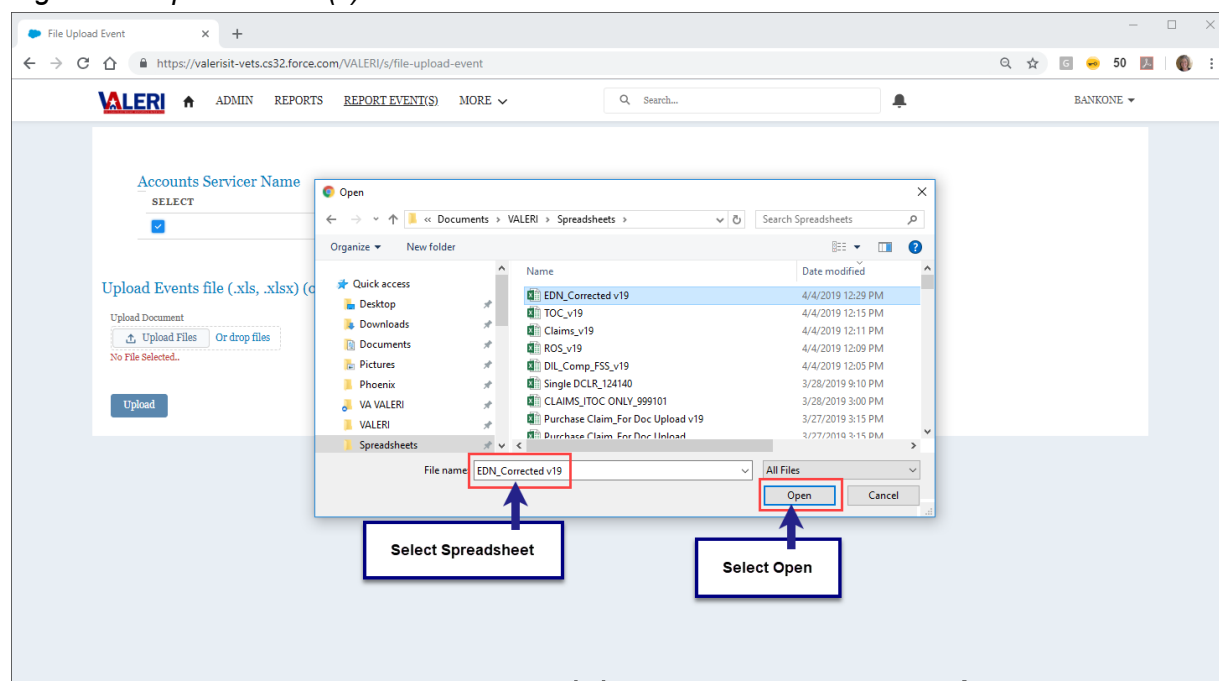
- ❗ **Important:** Events must be reported on the most recent version of the VALERI Events Bulk Upload Template. If the correct version is not used, the event spreadsheet will reject.
- i The current version of the VALERI Events Bulk Upload Template is available at the VALERI website, in the [Guides and Templates section](#).

Figure 48: Report an Event

The screenshot shows the VALERI Servicer Web Portal interface. The navigation bar at the top includes 'ADMIN', 'REPORTS', 'REPORT EVENT(S)' (highlighted with a red box), and 'MORE'. A search bar and a user profile 'NEW SERVICER USER TEST BANKONE' are also visible. The main content area has a section for 'Accounts Servicer Name' with a 'SELECT' dropdown (containing a checkmark) and an 'ACCOUNT NAME' field (containing 'BankOne - Share Test'). A blue arrow points from a text box 'Select the check box to designate Servicer Account' to the checkmark. Below this is the 'Upload Events file (.xls, .xlsx) (one file at a time)' section with 'Upload Files' and 'Or drop files' buttons. A red box highlights the 'Upload Files' button, and a blue arrow points from a text box 'Select to upload an event spreadsheet' to it.

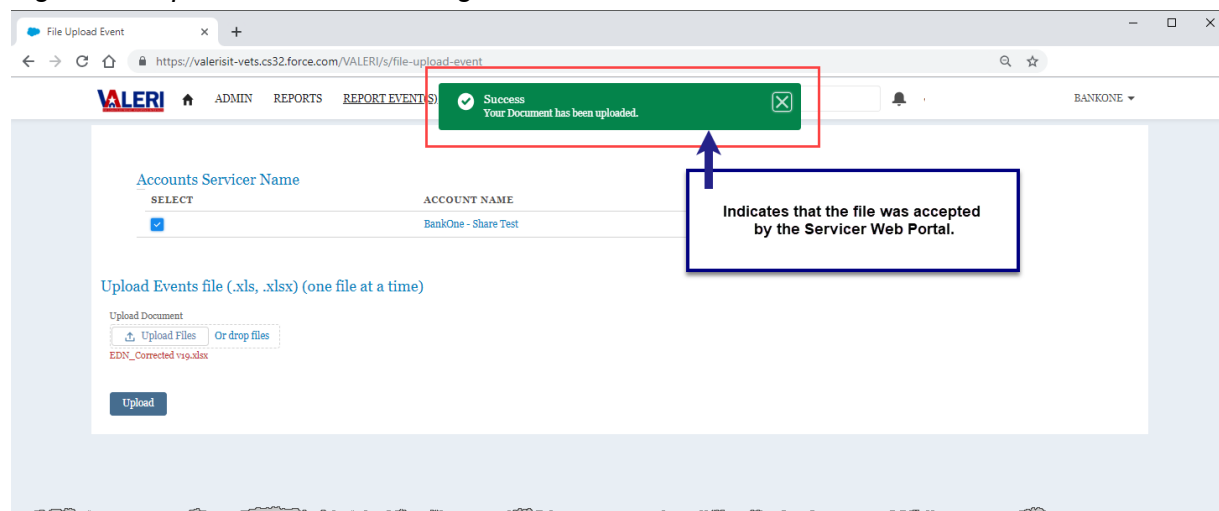
1. From the VALERI Home page, select **Report Event(s)**.
 - ⚠ Users may need to select **More** in the navigation tabs to view Report Event(s).
2. Select the box to choose **Accounts Servicer Name**.
 - i Most Servicers will only have one option. If acting as a delegate for another servicer, the user may have multiple options.
3. Select **Upload Files**.
 - i User may drag and drop files using the **Or Drop Files** option.
4. Select the file to be uploaded and select **Open**.

Figure 49: Upload Event(s) File Selection




5. Select Upload

Figure 50: Upload Success Message



- ❗ Once the user selects **Upload**, the system will display a success message if the file was accepted by the VALERI SWP. This only means that the SWP has accepted the file, not that the events have been accepted.
- ❗ **Important:** Once the event data is processed, the user will receive an email notification of the file upload results. If the file contains any data errors, the event submission will not be accepted. The user will be required to make necessary changes to the event file and resubmit.

 Processed events will appear in the events section of the loan information page. For more information about Rule Evaluation Status, please see the [Loan Events section](#) of this User Guide.

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Rejected Transfer of Custody Events

VALERI runs business rules against the Transfer of Custody event when it is submitted by the servicer. This section will guide users through interpreting actions they may take to correct the event, if rejected.

Identify a Rejected TOC

If a Transfer of Custody event is listed in the events section of the Loan Information Screen as rejected (as seen in Figure 58), the event has failed a fatal business rule and no action will be taken by VA. Selecting the event name of an event listed as rejected will take the user to the Event screen, which will show the Event Details and Event Rules, including which aspects of the event caused it to be rejected.

Figure 51: Loan Information Screen with Rejected Events

The screenshot displays the 'Loan Information Screen' with a tabbed interface. The 'CURRENT DATA' tab is active, showing 'Borrower Information (Current)' and a list of 'Loan Events (6)'. The 'Loan Events' table is highlighted with a red border. The table has columns: EVENT NAME, RULE EVALUATI..., REPORTED DATE, and ID. The event 'Transfer of cust...' is highlighted with a red box, showing a 'Rejected' status.

EVENT NAME	RULE EVALUATI...	REPORTED DATE	ID
Electronic Defa...	Accepted	4/5/2017	x00r00000000M...
Electronic Defa...	Rejected	4/5/2017	x00r00000000M...
Deed In Lieu Co...	Rejected	3/7/2019	x00r00000000Mf...
Transfer of cust...	Rejected	3/7/2019	x00r00000000Mf...
Deed In Lieu Co...	Requires VA Review	3/7/2019	x00r00000000Mo...
Transfer of cust...	Rejected	3/7/2019	x00r00000000Mo...

Late Acquisition

The Transfer of Custody Event must not be reported more than 15 calendar days after date of sale, date of confirmation, or the date that deed was recorded or sent for recording (whichever is applicable).

The servicer has 15 days from the termination date to report the Transfer of Custody. For properties in states that do not require confirmation/ratification, this date is the date of sale. For properties in states that require confirmation/ratification, this is the date of confirmation/ratification. For cases that terminate through a Deed-in-Lieu, the termination date is the date the deed is recorded.

If you report the Transfer of Custody event more than 15 days after the termination date, the event will reject and the rule result status column for the rule description, "Event must not be reported more than 15 calendar days after...." will read Fail.

Figure 52: Event Rules Screen with Passing and Failing Rules

The screenshot shows the VALERI interface with the 'Event Rules' screen. The table lists various rules with their statuses. A red box highlights the column headings, and a blue box with an arrow points to the scroll bar on the right side of the table.

EXTERNAL ID	EVENT RULE RESULT	RULE DESCRIPTION	EVENT ELEMENT TYPE	EVENT ELEMENT TYPE	RULE RESULT STATUS	IS REGULAR
1244695-1244695-1	1244695-1	Loan status must be "Guarant...			Pass	N
1244695-1244695-1002	1244695-1002	Event must not be reported af...			Pass	N
1244695-1244695-1067	1244695-1067	Event must be reported no lat...			Pass	Y
1244695-1244695-1112	1244695-1112	Loan must currently be in def...			Pass	N
1244695-1244695-127	1244695-127	Date that the deed was record...	Date Deed Was Recorded	2018-06-18	Pass	N
1244695-1244695-130	1244695-130	Total eligible indebtedness m...	total Eligible Indebtedness	418000.0	Pass	N
1244695-1244695-174	1244695-174	Net value must equal the syst...	Net Value	297500.0	Fail - Non-Fatal	N
1244695-1244695-2	1244695-2	Date of loan must be before th...			Pass	N
1244695-1244695-2227	1244695-2227	There is a valid NOV for the d...			Pass	N

If your Transfer of Custody fails for this reason **only**, you have thirty calendar days to appeal the late acquisition in the Servicer Web Portal. To do this, follow the instructions for [Appeal Late Acquisition](#). Your appeal will then be opened for a VA Technician to review. You can track your appeal in the Appeal Status Report.

If the Late Acquisition is not present in the appeals box, and labeled “appealable,” the Transfer of Custody event failed for another reason in addition to being late. You need to resolve all other issues and resubmit a Transfer of Custody before it is eligible for an appeal.

Report the Terminating Event

The Transfer of Custody Event must be reported only after the Results of Sale event or the DIL complete event.

Before you can convey a property to VA through VALERI, the results of the foreclosure sale or the details of the deed-in-lieu must be reported. Without this information, VALERI will not know how to calculate the acquisition payment, so it will reject the Transfer of Custody event. Be sure VALERI has an accepted Results of Sale event or Deed-in-Lieu Complete event before reporting the Transfer of Custody event. If a Transfer of Custody event is submitted before reporting the sale’s results or the deed-in-lieu information, the Business Rule, “Event must be reported only after the Results of Sale event or the DIL complete event,” will be appear in the event rules with the status as “Fail.”

If a Results of Sale or Deed-in-Lieu Complete event needs to be manually reported and the servicer employs a direct connection, the servicer must submit those events with the VALERI Events Bulk Upload Template. After the Results of Sale or Deed-in-Lieu Complete event has processed, the servicer must resubmit the Transfer of Custody event.

Notice of Value and Termination Date

If the Transfer of Custody rule, “Notice of value from TAS must be submitted,” reads as failed, then VALERI is either missing the Notice of Value (NOV), or the expiration date of the NOV is prior to the sale date.

VALERI compares the expiration date of the NOV to the termination date of the loan. If the property went through a foreclosure sale, the NOV must have a date of issuance before the sale and the expiration after the sale. If the property went through a foreclosure in a state that requires confirmation/ratification, the NOV’s expiration date must cover the date of confirmation/ratification. If the property went through a deed-in-lieu, the NOV’s expiration date must cover the termination date reported in the Deed-in-Lieu Complete event. If VALERI does not have an NOV or does not have a termination date, this rule will also fail, and the Transfer of Custody event will reject.

Make sure that the terminating event (Results of Sale or Deed-in-Lieu Complete) has been reported. Then check that there is an NOV in VALERI. The NOV information for the loan is listed in current loan data, on the loan information screen in the SWP. If there is no NOV, VALERI will list \$0 for the NOV value and 01/01/1900 for the NOV expiration. If this is the case, work with the assigned VA Technician to find the NOV or resolve any problems preventing the NOV from entering VALERI.

If the NOV is in VALERI, check to see if the NOV issue date and expiration date covers the termination date. If it does not, the user may contact the assigned VA Technician to request an extension of the expiration date. It is up to the VA office working the case to contact the assigned Technician and extend the expiration date. Once the date is extended, the Transfer of Custody event needs to be resubmitted.

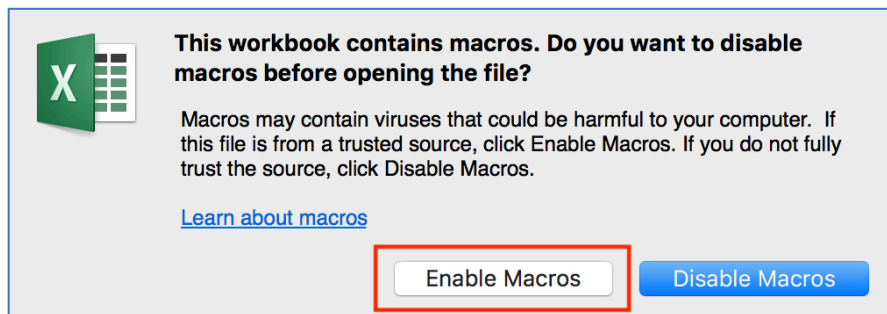
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How to Use the VALERI Claims Bulk Upload Template

Opening and Saving the Spreadsheet

1. Open the VALERI Claims Bulk Upload Template (Available on the VALERI website, in the [Guides and Templates section](#)).
2. Select the link for the VALERI Claims Bulk Upload Template on the website and a Microsoft Excel document downloads to your computer. If it does not open automatically, look for the file in your downloads folder and open the file.
3. A message regarding Macros may appear when the document opens. Select **Enable Macros** to proceed. Macros must be enabled for the spreadsheet to work properly.

Figure 53: Enable Macros



4. The Save As window will open. Rename the file and save it.
 - Rename the file something easy to remember. You will not be able to change the file name when uploading in VALERI. It may be helpful to include today's date.
 - Select save and save the file locally, to be accessed and uploaded to the VALERI SWP in a subsequent step.
5. The file should open automatically to the Introduction tab.

Using the VALERI Claims Bulk Upload Template

Each worksheet in this document represents a template for one type of claim line item. Each column in a tab represents the data fields required by the VA for that line item. Each row should contain one line item of the type specified for the tab. For example: in the tab titled "Filing Fees," each line would contain one filing fee expense incurred by the servicer. Each column includes a specified data type in parentheses after the column name. A list of required columns for each tab is included on the "Documentation" tab.

The Data Types below are the five types of data that might be needed to report an event. Following the data types correctly helps format numbers and text so that the file transmits successfully:

- Text: An alphanumeric value. Limited to the length of the specified column.

- Money: A number with 3 digits to the left of the decimal and 2 to the right.
- Integer: A number with no decimal. Limited from -2,147,483,647 to 2,147,483,647.
- InterestRate: A number with 2 digits to the left of the decimal and 5 to the right.
- Date: A date in the format YYYY-MM-DD.

1. To begin completing the spreadsheet, select the Required Information tab.

Figure 54: Required Information Worksheet

	A	B	C	D	E	F	G
1	(A)VA Loan Number (Text 12)	(B)Original Loan Amount (Money)	(C)Property State (List)	(D)Loan Origination Date (Date)	(E)Payee Vendor ID (Text 6)	(F)Payee Loan Number (Text 20)	(G)Date
2	888111000106	\$415,000.00	FL	1/5/14 123456		888111000106	
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
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23							
24							
25							
26							


- ! Each column in the Required Information worksheet must be populated. Your file will not process unless this tab has been completed in its entirety. Populate 0.00 for required fields, when there is no reported amount. (Not all columns are included in the above screenshot. There are 16 columns that need to be filled out on this worksheet.)

2. Enter Claim Data.

- i Detailed Claim items can be entered under the appropriate worksheet for uploading to VALERI. If the Column title is listed as **Type** a pull down menu will be displayed for the user to select a valid Type available. The user must select one of these options available in the pull down menu.

Figure 55: Select Type from Menu

	A	B	C	D
1	(A)VA Loan Number (Text 12)	(B)Type (List)	(C)Payment Amount (Money)	(D)Payment Date (Date)
2	888111000106			
3		Sheriff's/ administrator/ commissioner fees and costs (includes court costs)		
4		Trustee/ referee/ master in equity fees		
5		Auctioneer's fee		
6		Court recorder fee		
7		Prothonotary/ clerk's fee		
8		Attorney notary fee		
9		Vacant Property Registration		
10		Auction Service Fee		
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				
21				
22				
23				
24				

 The **Type** value must match exactly the values in the pull-down menu. If the value in the Type column is populated incorrectly the file will not process.

3. Save the file.

To upload the spreadsheet, see [How to Report Claims Using the SWP](#).

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Reporting Claims Using the SWP

All Servicers are required to report claims using the VALERI Claims Bulk Upload Template. There are three types of claims that can be submitted:

- Basic (initial) Claim
- Supplemental Claim
- VA Purchase Claim

! The **ONLY** type of claim that is uploaded from Report Claims link on the home page is a Basic Claim. Supplemental and VA Purchase Claims are initiated from a loan. See specific topics in this guide for details on how to submit [Supplemental](#) and [VA Purchase Claims](#).

! **Important:** Claims must be reported on the most recent version of the VALERI Claims Bulk Upload Template. If the correct version is not used, the event spreadsheet will reject.

i The current version of the VALERI Claims Bulk Upload Template is available at the VALERI website, in the [Guides and Templates section](#).

i For instructions on filling out the spreadsheet itself, see [How to Use the VALERI Claims Bulk Upload Template](#).

1. From the VALERI Home page, select **Report Claim(s)**.

! User may need to select **More** from the navigation tabs to view Report Claims(s).


Figure 56: Report Claims

The screenshot shows the VALERI 'Report Claims' interface. At the top, the navigation bar includes 'ADMIN', 'REPORTS', 'REPORT CLAIM(S)' (highlighted with a red box), and 'MORE'. A search bar and a user profile 'NEW SERVICER USER TEST BANKONE' are also visible. The main content area features a table with two columns: 'Accounts Servicer Name' and 'ACCOUNT NAME'. The first row of the table shows 'BankOne - Share Test' under 'ACCOUNT NAME' and a checked checkbox under 'Accounts Servicer Name'. A blue callout box with an arrow points to the checkbox, containing the text 'Select the check box to designate Servicer Account'. Below the table, there is a section titled 'Upload BasicClaims file (.xls, .xlsx) (one file at a time)'. This section contains two buttons: 'Upload Files' (highlighted with a red box) and 'Or drop files'. A blue callout box with an arrow points to the 'Upload Files' button, containing the text 'Select to upload a claim spreadsheet'.

2. Select the box to choose **Accounts Servicer Name**.

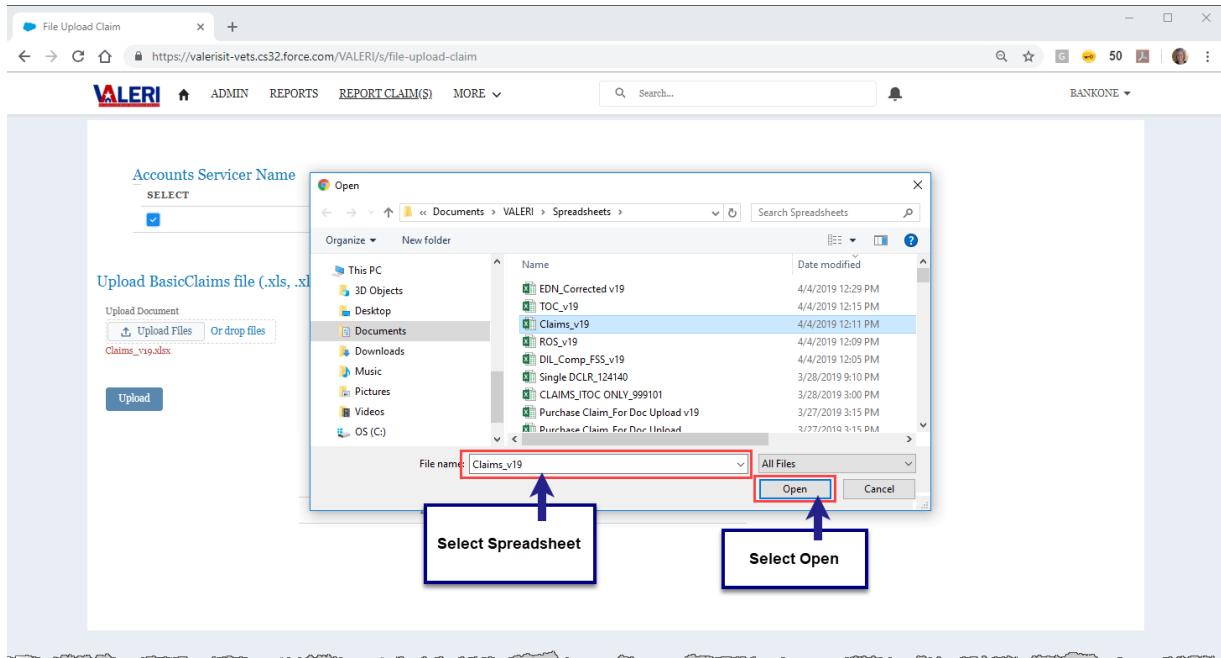
i Most Servicers will only have one option. If acting as a delegate for another servicer, the user may have multiple options.

3. Select **Upload Files**.

 User may drag and drop files using the **Or Drop Files** option.

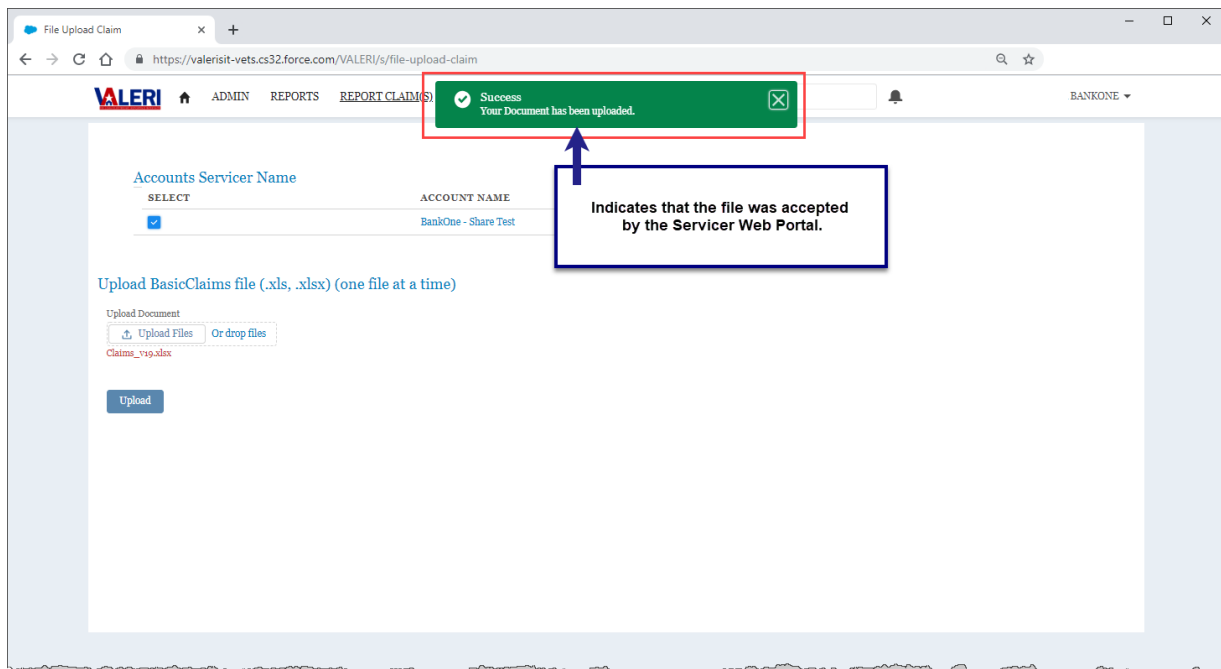
4. Select the file to be uploaded and select **Open**.

Figure 57: Upload Claim(s) File Selection



5. Select **Upload**.

Figure 58: Upload Claim(s) Success



❗ Once the user selects **Upload**, the system will display a success message if the file was accepted by the VALERI SWP. This only means that the SWP has accepted the file, not that the claims have been accepted.

❗ **Important:** Once the claim data is processed, the user will receive an email notification of the file upload results. If the file contains any data errors, the claim submission will not be accepted. The user will be required to make necessary changes to the claim file and resubmit.

Viewing Servicer Reported Claim Data

1. From the Loan Information page, select the Claim in the Events section.

📍 The details are available for any claim type (Basic, Supplemental and VA Purchase)

Figure 59: Select Claim Event

The screenshot displays the VALERI VA Loan system interface. At the top, there is a navigation bar with links for VA LOANS, ADMIN, SALESFORCE REPORTS, ANALYTICS REPORTS, and MORE. A search bar and a user profile (JACKI FRAZER BANKONE ADME) are also present. Below the navigation bar, the loan details for VA Loan 124124000101 are shown. The loan information includes: Loan Origination Date (01/05/2014), Payment Due Date (1/1/2018), Loan Amount (\$415,000.00), Interest Rate (3.500%), Servicer (BankOne Share Test), and Assigned Technician (LT Test User Denver A VALERI). The interface is divided into sections: CURRENT DATA, BASELINE DATA, DOCUMENTS, and MORE. The CURRENT DATA section is expanded, showing loan information, borrower information, and loan events. The loan events section is titled 'Loan Events (4)' and contains a table with columns: EVENT NAME, RULE EVALUATION..., REPORTED DATE, and ID. The table lists four events: Electronic Default ... (Accepted, 4/5/2018), Deed In Lieu Comp... (Requires VA Review, 1/18/2019), Transfer of custody (Accepted, 1/21/2019), and Basic Claim (Accepted, 12/30/2019). The 'Basic Claim' event is highlighted with a red box, and a blue arrow points to it from a label 'Select Claim Event'.

EVENT NAME	RULE EVALUATION...	REPORTED DATE	ID
Electronic Default ...	Accepted	4/5/2018	x01r00000000MVL...
Deed In Lieu Comp...	Requires VA Review	1/18/2019	x01r00000000MVM...
Transfer of custody	Accepted	1/21/2019	x01r00000000MVaA...
Basic Claim	Accepted	12/30/2019	x01r00000000MVPa...

2. From the Event Details screen, expand each section to display Servicer reported claim data.

Figure 60: Servicer Reported Claim Data

VALERI Loan Event 520288

VA Loan	Submitting Servicer	Event Name	Reported Date	Event Source	Rule Evaluation Status
124124000101	BankOne Share Test	Basic Claim	12/30/2019	Bulk Upload	Accepted

EVENT DETAIL | EVENT RULES

- > Required Information
- > Insurance Advances
- ▼ Insurance Loss Proceeds

Proceeds From Insurance Claim	Date Claim Paid	Proceeds Applied To UPB	Proceeds Applied To Security	Proceeds In Suspense	Date Proceeds Applied To UPB	Date Denied
\$12,500.00	Jan 5, 2017	\$0.00	\$11,500.00	\$1,000.00		
- > Tax Advances
- > Special Assessment Advances
- > Ground Rent Advances
- > Association Fee Advances
- > Equip Repair Replace Advances
- > Yard Maintenance Advances
- > Winterization Advances
- > Utilities Advances

Expand each section to display reported claim data

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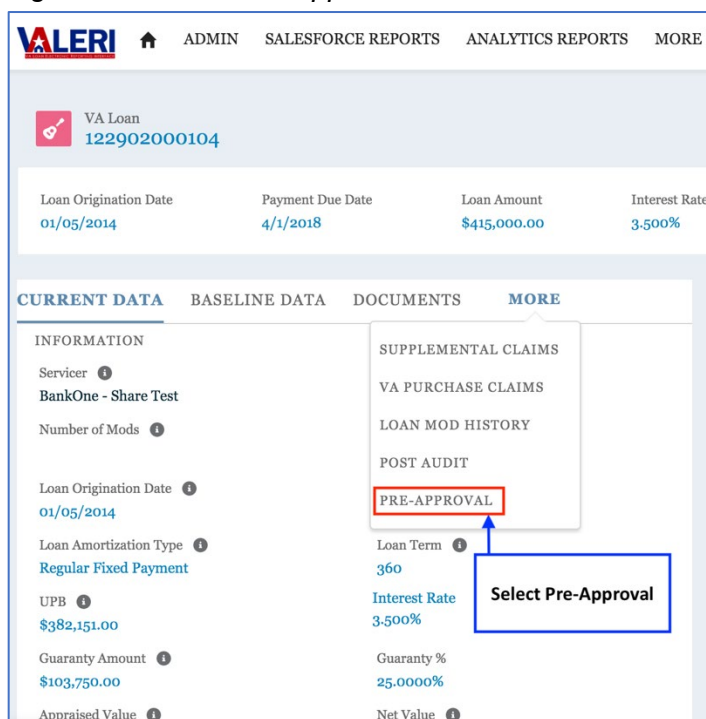
Pre-Approval

VA requires servicers to follow VA regulatory requirements for servicing loans guaranteed by VA, unless extenuating circumstances prevent them from doing so. If servicers must deviate from a regulatory requirement, they can submit a pre-approval request to VA for review. A pre-approval means “prior approval” to deviate from a regulation based on the circumstances of the loan. For more information about when and why to request a pre-approval, see chapter 6 of the [VA Servicer Handbook M26-4](#).

Requesting a New Pre-Approval

1. From any page, type the VA Loan Number in the Search bar.
2. From the Loan Information screen, select **Pre-Approval** (may need to select **More** in the loan tab to view).

Figure 61: Select Pre-Approval Tab



3. Select **New Request** (request may open in a new tab or window).

Figure 62: Select New Request



4. Enter a **Description** of the pre-approval request (text).
5. Select the **Modification Type**.
6. Answer the question, **Does Mod include Trial Payment Plan?**
7. Select from the following list of rule deviations (check all that apply):
 - Modifying a current loan (36.4315(a)(1)).
 - Modifying a loan with less than 12 payments (36.4315(a)(4)).
 - Modifying a loan more than once in a three-year period (36.4315(7)).
 - Modifying a loan more than three times (36.4315(7)).
 - Modifying a loan with questionable credit history (36.4315(a)(3)).
 - Modifying a loan with an interest rate exceeding Freddie Mac rate requirements (36.4315(a)(8)(i)).
 - Modifying a loan with an interest rate more than 1% higher than an existing rate (36.4315(a)(8)(ii)).
 - Modifying a loan with a term longer than allowable (36.4315(a)(9)).
 - Acceptance of a compromise sale for less than net value (36.4322(e)(1)(ii)).
 - Other regulatory requirement. Any deviation from regulatory requirements caused by unusual circumstances.

Figure 63: Pre-Approval Request Screen

The screenshot shows the 'SUBMIT PRE-APPROVAL' screen. It is divided into two main sections: 'SERVICER PRE-APPROVAL INFORMATION' and 'PRE-APPROVAL RULES DEVIATION REQUEST'.

SERVICER PRE-APPROVAL INFORMATION

- * Description:** A text input field with an annotation 'Enter Description' pointing to it.
- * Modification Type:** A dropdown menu with '--None--' selected. An annotation 'Select Modification Type' points to it.
- * Does Mod include Trial Payment Plan:** A dropdown menu with '--None--' selected. An annotation 'Select Answer' points to it.
- * Servicer Comments:** A text area with an annotation 'Enter Justification for Pre-Approval' pointing to it.

PRE-APPROVAL RULES DEVIATION REQUEST

*** RULES (Check all that apply)**

- ☐ 1. Modifying a current loan (36.4315(a)(1)).
- ☐ 2. Modifying a loan with less than 12 payments (36.4315(a)(4)).
- ☐ 3. Modifying a loan more than once in a 3-year period (36.4315(7)).
- ☐ 4. Modifying a loan more than 3 times (36.4315(7)).
- ☐ 5. Modifying a loan with questionable credit history (36.4315(a)(3)).
- ☐ 6. Modifying a loan with an interest rate exceeding Freddie Mac rate requirements (36.4315(a)(8)(i)).
- ☐ 7. Modifying a loan with an interest rate more than 1 percent higher than an existing rate (36.4315(a)(8)(ii)).
- ☐ 8. Modifying a loan with a term longer than allowable (36.4315(a)(9)).
- ☐ 9. Acceptance of a compromise sale for less than net value (36.4322(e)(1)(ii)).
- ☐ 10. Other regulatory requirement. Any deviation from regulatory requirements caused by unusual circumstances.

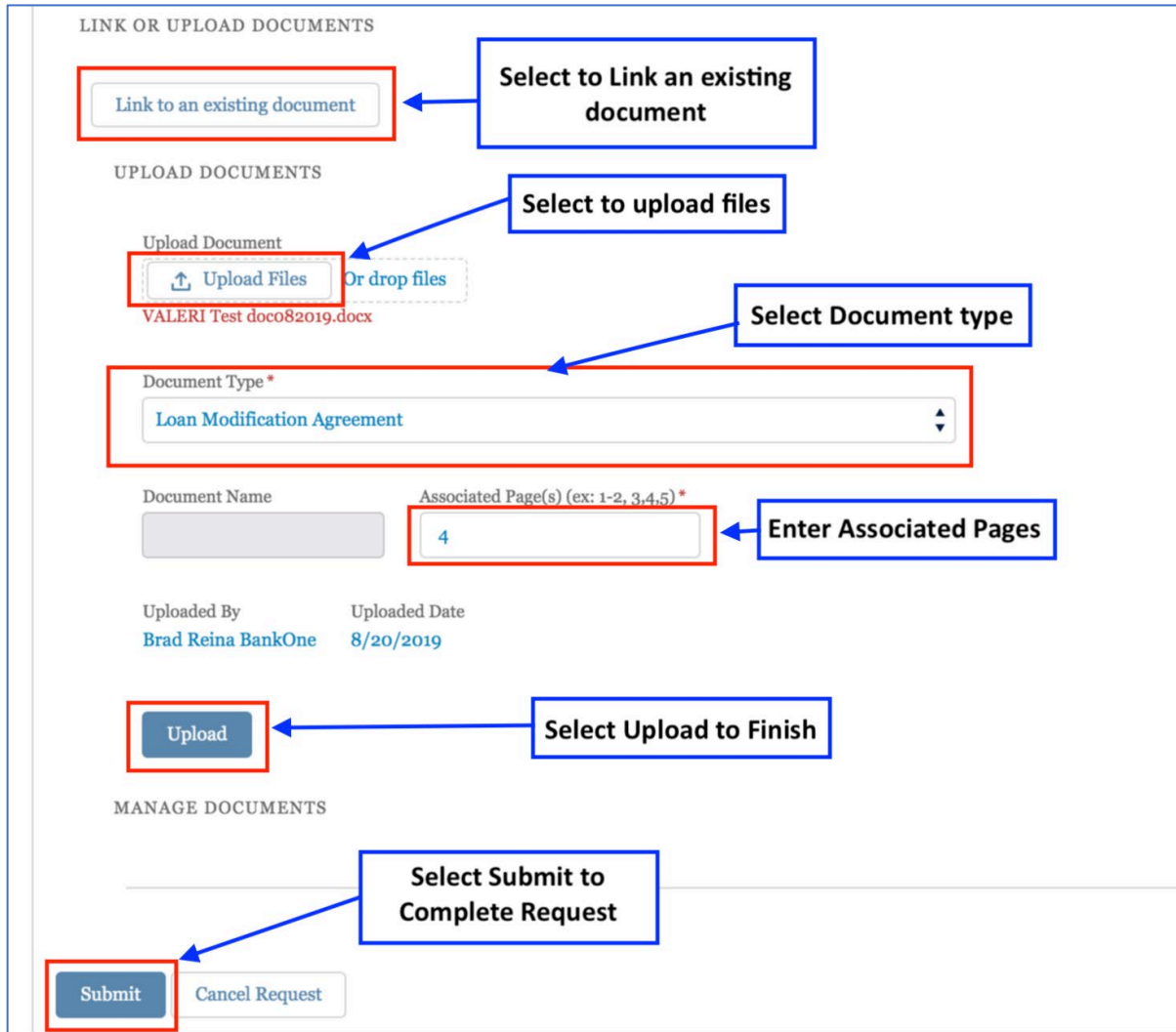
An annotation 'Select all rule deviations that apply' points to the list of rules.

At the bottom, there are two buttons: 'Next' and 'Cancel Request'.

8. Enter justification for Pre-Approval in **Servicer Comments**.
9. Select **Next**.
10. Review the **Pre-Approval Information**.
11. Upload or link to a document supporting the request, by selecting **link to an existing document** or **Upload Files**.

 User may drag and drop files using the **Or Drop Files** option.

Figure 64: Link or Upload Documents



The screenshot shows a web form titled "LINK OR UPLOAD DOCUMENTS". It is divided into two main sections: "LINK OR UPLOAD DOCUMENTS" and "UPLOAD DOCUMENTS".

LINK OR UPLOAD DOCUMENTS Section:

- A button labeled "Link to an existing document" is highlighted with a red box. A blue callout box labeled "Select to Link an existing document" points to it.


UPLOAD DOCUMENTS Section:

- A button labeled "Upload Document" is highlighted with a red box. A blue callout box labeled "Select to upload files" points to it.
- Below "Upload Document" are two options: "Upload Files" (with an upload icon) and "Or drop files". "Upload Files" is highlighted with a red box.
- A file name "VALERI Test doco82019.docx" is displayed below the upload options.
- A dropdown menu labeled "Document Type *" is highlighted with a red box. It currently shows "Loan Modification Agreement". A blue callout box labeled "Select Document type" points to it.
- A text input field labeled "Document Name" is empty.
- A text input field labeled "Associated Page(s) (ex: 1-2, 3,4,5) *" contains the number "4". It is highlighted with a red box. A blue callout box labeled "Enter Associated Pages" points to it.
- Below these fields, the text "Uploaded By" shows "Brad Reina BankOne" and "Uploaded Date" shows "8/20/2019".
- A button labeled "Upload" is highlighted with a red box. A blue callout box labeled "Select Upload to Finish" points to it.

MANAGE DOCUMENTS Section:

- A button labeled "Submit" is highlighted with a red box. A blue callout box labeled "Select Submit to Complete Request" points to it.
- Next to "Submit" is a button labeled "Cancel Request".

12. Select the file to be uploaded and select **Done**.
13. Enter the page(s) of the document associated to this loan in the required **Associated Pages** box.
14. Select the **Document Type** from the list box.
15. **Document Name** will be automatically entered from the document filename.
16. Select **Upload**.
17. Select **Submit** to submit Pre-Approval Request to VA for review.

-  Completed requests will appear in the Pre-Approval tab on the loan, with the status of draft.

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Adequacy of Servicing

When a loan becomes delinquent and the servicer has reported an Electronic Default Notification (EDN) event, VALERI will automatically open the Adequacy of Servicing (AOS) case on the 120th day of delinquency.

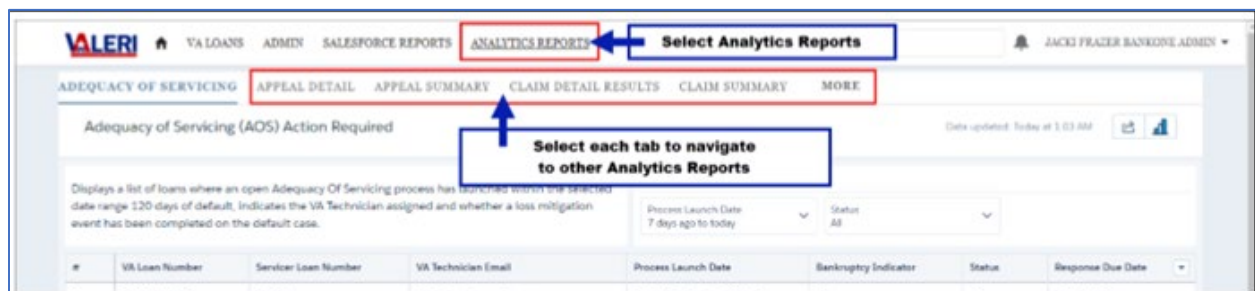
The purpose of the AOS process is to ensure the Veteran has been given every opportunity to pursue all possible loss mitigation options in order to avoid foreclosure. During VA's oversight of the AOS review, VA technicians may reach out to servicers to obtain updates, collect pertinent information and discuss what options are available to the Veteran.

The servicer is given seven business days, beginning on the day the AOS case opens, to upload recent servicing case notes to VALERI or provide the AOS information by other means, such as a spreadsheet or email. If required information is not received timely, the technician may reach out to the servicer to obtain the following information:

- Has the servicer talked to the borrower? If so, what was the date of last contact?
- What was the reason for default?
- Is the borrower currently considering a loss mitigation option?
- Why were any prior loss mitigation options considered not completed?
- Does the servicer have any indication that the Veteran is protected under the Servicemember Civil Relief Act (SCRA)? If so, what SCRA protections are being offered?

To obtain a list of loans selected for AOS review, servicers should generate the Adequacy of Servicing Action Required report. To access the report, servicers should select Analytics Reports from the main menu and the Adequacy of Servicing Report will display.

Figure 65: Accessing the AOS Action Required Report



Additionally, information on exporting reports can be found in the [reports section of this guide](#).

Currently, the AOS cases generate daily until the monthly pool is depleted. As a result, servicers should generate the Adequacy of Servicing Action Required report daily, to ensure the necessary information is provided timely on all cases.

Post Audit

The Post Audit process protects the interests of both the Veteran and the government. The primary objectives of the Post Audit are to confirm the appropriateness of payments, account for regulatory infractions and to make adjustments to reported data fields, as necessary. For a complete list of the types of cases subject to post audit review, see chapter 15 of the [VA Servicer Handbook M26-4](#).

On a bi-monthly basis, VALERI selects a random sample of eligible cases for Post Audit review. When necessary, VA Central Office (VACO) may identify an additional pool of cases for Post Audit review. Once cases are selected, servicers are notified of the selected cases on the Post Audit Selection Report on the first and fifteenth day of each month.

Required Documentation

Servicers are required to retain records for three years and provide supporting documentation on cases selected for Post Audit within 22 business days. The required documents are as follows:

Repayment Plan Incentives

- Ledger/loan payment history
- Repayment plan agreement

Special Forbearance Incentives

- Ledger/loan payment history
- Special forbearance agreement

Deed in Lieu (DIL) Incentives

- Ledger/loan payment history
- Recorded deed from Veteran to servicer
- VA Loss Mitigation Letter

Compromise Sale Incentives

- Ledger/loan payment history
- Compromise Closing Disclosure
- VA Loss Mitigation Letter

Loan Modification Incentives

- Ledger/loan payment history
- Executed loan modification agreement

Partial Releases of Security

- Ledger/loan payment history
- Agreement to purchase

- Appraisal values
- Recorded Deed with release
- Analysis and applications of funds

Compromise Claims

- Appraiser's invoice
- Bill and evidence of payment
- Compromise Closing Disclosure
- Ledger/loan payment history
- Mortgage Note (includes variable mortgage addendums if applicable – GEM, ARM, GPM)
- Property inspection report
- Itemized attorney invoice (if applicable)
- Itemized invoice for property preservation/work completed (if applicable)
- Bankruptcy docket report (if applicable)
- SCRA rate changes and eligibility (if applicable)
- Insurance adjustor's report (if applicable)
- Insurance proceeds check (if applicable)
- VA Loss Mitigation Letter

DIL Claims

- Appraiser's invoice
- Bill and evidence of payment
- Deficiency Waiver Letter (Only when property conveyed and max guaranty claim)
- Foreclosure documentation (per state requirements)
- Itemized attorney invoice
- Itemized invoice for property preservation/work completed
- Ledger/loan payment history
- Mortgage Note (includes variable mortgage addendums if applicable – GEM, ARM, GPM)
- Property inspection report
- Recorded deed from homeowner to servicer
- Termination bid analysis
- Bankruptcy docket report (if applicable)
- SCRA rate changes and eligibility (if applicable)
- Insurance adjustor's report (if applicable)
- Insurance proceeds check (if applicable)

- VA Loss Mitigation Letter

Foreclosure Claims

- Appraiser's invoice
- Bankruptcy docket report
- Bill and evidence of payment
- Deficiency Waiver Letter (Only when property conveyed and max guaranty claim)
- Foreclosure documentation (per state requirements)
- Itemized attorney invoice
- Itemized invoice for property preservation/work completed
- Ledger/loan payment history
- Mortgage Note (includes variable mortgage addendums if applicable – GEM, ARM, GPM)
- Property inspection report
- Sheriff's appraisal/notice of value
- Termination bid analysis
- SCRA rate changes and eligibility (if applicable)
- Insurance adjustor's report (if applicable)
- Insurance proceeds check (if applicable)
- VA Loss Mitigation Letter

Uploading Required Documentation

1. From any page, type the VA Loan Number in the Search bar.
2. From the Loan Information screen, select **Post Audit** (may need to select **More** in the loan tab to view).

Figure 66: Select Post Audit Tab

VA Loan
210061419125

Loan Origination Date: 01/05/2014
Payment Due Date: 1/1/2018
Loan Amount: \$415,000.00
Interest Rate: 3.500%

CURRENT DATA BASELINE DATA DOCUMENTS **MORE**

INFORMATION

Servicer ⓘ
BankOne Share Test

Number of Mods ⓘ

Loan Origination Date ⓘ
01/05/2014

Loan Amortization Type ⓘ
Regular Fixed Payment

UPB ⓘ
\$382,151.00

Guaranty Amount ⓘ
\$103,750.00

SUPPLEMENTAL CLAIMS
VA PURCHASE CLAIM
LOAN MOD HISTORY
POST AUDIT
PRE-APPROVAL

Loan Term ⓘ
360

Interest Rate
3.500%

Guaranty %
25.0000%

Select Post Audit Tab

3. Select the **item name** to continue to the Post Audit requiring documentation upload.

Figure 67: Select Item Name to open Post Audit

POST AUDIT

ITEM	DOCUMENTS DUE	STATUS	SELECTION DATE
<u>Incentive</u>	2019-08-22	Under VA Review	2019-07-23
Claim	2019-09-05	Requires Documentation	2019-08-05

Select Post Audit Item Name to Open

4. On the Upload Post Audit Documentation tab, scroll to the **Link/Upload Documents** Section to upload the required documentation.

- i** Required documents are different depending on what type of Post Audit is being performed. A list is presented on the screen for each type of Post Audit process. A full list of documentation required for each kind of Post Audit can also be found by searching VALERI Knowledge for “Post Audit Documentation.”

Figure 68: Link or Upload Documents for Post Audit Review

Link/Upload Document(s)

Link to an existing document

UPLOAD DOCUMENTS

Upload Document

Upload Files Or drop files

No File Selected..

Document Type *

Document Name

Associated Page(s) (ex: 1-2, 3,4,5)

Uploaded By: BankOne

Uploaded Date: 8/23/2019

Upload

MANAGE DOCUMENTS

DOCUMENT TYPE	NAME	UPLOADE...	UPLOADED D...	PAGE(S)
Appraisal	jpg.(1).(4).png	Nithin Malla	6/24/2019	
Bill and evidence of payment	Test Doc.3.pptx	Jacki Frazer Ba...	6/22/2019	3
Financial information	Test Doc.3.pptx	Jacqueline Vidr...	6/22/2019	

Return to loan

5. To Upload or link to a document, select **Upload Files** or **link to an existing document**.
 - i** User may drag and drop files using the **Or Drop Files** option.
6. Select the file to be uploaded and select **Done**.
7. Enter the page(s) of the document associated to this loan in the required **Associated Pages** box.
8. Select the **Document Type** from the list box.
9. **Document Name** will be automatically entered from the document filename.
10. Select **Upload**.
11. When all required documents have been uploaded, enter **Servicer Comments**.
12. Select **Save**.

Figure 69: Enter Servicer Comments and Save

13. Select **Return to Loan** at the bottom of the page.

- i VALERI provides a list of required documents but does not validate that each has been uploaded. The VA Technician will validate that all documents are included during their review.
- ! Associated page numbers must be filled in for each document listed. If page numbers are not entered, VALERI will reject the upload. If page numbers do not correspond to the information needed, the reviewing Technician may not be able to validate the payment or event and could result in a Bill of Collection.
- i The Post Audit Status will remain as Requires Documentation until the 22 days allowed for uploading documentation has passed. At that point, the status will change to Under VA Review.

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VA Purchase

Request a VA Purchase

Servicers may request a VA Purchase, providing justification and supporting documentation. The assigned Technician will then review the request and notify the servicer.

VA Purchase Claim

- ❗ A VA Purchase Claim must be submitted via the VALERI Claims Bulk Upload Template in the Servicer Web Portal. Unlike a Basic Claim, the VA Purchase Claim is uploaded from the Loan Information screen. When used to file a VA Purchase Claim, the VALERI Claims Bulk Upload Template may only contain claim data for a single loan.

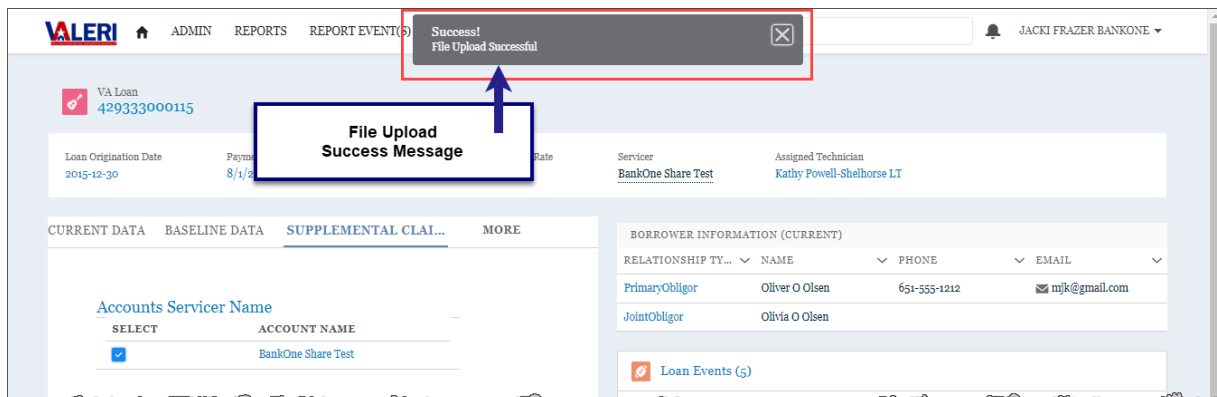
1. Search for the Loan Number.
2. From the Loan Information screen, select **VA Purchase Claim** (may need to select **More** in the loan tab to view).
3. Select **Upload** to begin Claim submission.

Figure 70: VA Purchase Claim Upload

4. Select the VALERI Claims Bulk Upload Template file.
 - ❗ The VALERI Claims Bulk Upload Template is also used to upload VA Purchase claims. For instructions on filling out the spreadsheet itself, see [How to Use the VALERI Claims Bulk Upload Template](#).
5. Select **Open**.
6. Select **Upload**.

7. System will display upload progress. When complete, select **Done**.
8. System will display success message.

Figure 71: Upload Success Message



❗ Once the user selects **Upload**, the system will display a success message. This message only means that the file was accepted by the VALERI SWP.

❗ **Important:** Once the claim data is processed, the user will receive an email notification of the file upload results. If the file contains any data errors, the claim submission will not be accepted. The user will be required to make necessary changes to the claim file and resubmit.

9. Select **Refresh**.
10. The Claim Event will now be present in the Events panel and the Claim status will be **Requires Documentation**.

Figure 72: Purchase Claim Pending Submission

VA Loan 124333000124

Loan Origination Date: 2014-01-05 | Payment Due Date: 1/1/2018 | Loan Amount: \$415,000.00 | Interest Rate: 3.500% | Servicer: BankOne Share Test | Assigned Technician: Ahmad Zaghal ALT

VA PURCHASE CLAIM

Accounts Servicer Name: BankOne Share Test

Upload VAPurchase file (.xls, .xlsx) (one file at a time)

Upload Files | Or drop files

Refresh

Please check your e-mail for confirmation that your claim has been received. After receipt of confirmation, please click the Refresh button to upload required documentation and complete the submission of your claim.

VA PURCHASE CLAIMS

CREATED DATE	SUBMISSION STATUS	DUE DATE	SUBMITTED DATE	REVIEW STATUS
3/27/2019	Requires Documentation	2019-05-26		

Claim is present and requires documentation

Loan Events (2)

EVENT NAME	RULE EVALUATION...	REPORTED DATE	ID
Electronic Default ...	Accepted	4/5/2018	300f00000004tBqAAI
Basic Claim	Accepted	3/27/2019	300f00000004tI3AAI

Claim Event has been reported successfully

Appeals (0)

Payment History (0)

11. Select the **Reported Date** to open the Claim.

12. Attach a document for each line item on the claim.

- ❗ There must be one document for each line item on the VA Purchase Claim. The Claim cannot be submitted until all documentation is present.
- ℹ For instructions on uploading documents to support the VA Purchase Claim line items, see [How to Upload a Document to a Line Item](#) and [Associate an Existing Document to a Line Item](#).

13. Select Submit VA Purchase Claim.

Figure 73: Submit VA Purchase Claim

VALERI

ADMIN REPORTS REPORT EVENT(S) REPORT CLAIM(S) MORE

VA Loan Number: 124333000124 Loan Origination Date: 1/5/2014 Payment Due Date: 1/1/2018 Loan Amount: \$415,000.00 Interest Rate: 3.500% Servicer: BankOne Share Test

CREDITS ADVANCES EXPENSES INSURANCE LOSSES INTEREST RATES TAXES OWED INSURANCE POLICIES **SUBMIT VA PURCHASE CLAIM**

SUPPLEMENTAL CLAIM JUSTIFICATION

Servicer Additional Comments

Please Review and Approve

Link to an existing document

UPLOAD DOCUMENTS

Upload Document

Upload Files Or drop files

No File Selected..

Document Type*

Document Name Associated Page(s) (en: 1-2, 3-4, 5)*

Uploaded By: Jacki Frazer BankOne Uploaded Date: 4/5/2019

Upload

MANAGE DOCUMENTS

DOCUMENT TYPE	NAME	COMMENTS	UPLOADED BY	UPLOADED DATE	PAGE(S)
---------------	------	----------	-------------	---------------	---------

Save






14. Enter Servicer Additional Comments.

15. Select **Save**.

 The Claim will be sent to the VA for review.

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How to Submit a Supplemental Claim

-  A Supplemental Claim must be submitted via the VALERI Claims Bulk Upload Template in the Servicer Web Portal. Unlike a Basic Claim, the Supplemental Claim is uploaded from the Loan Information screen. When used to file a Supplemental Claim, the VALERI Claims Bulk Upload Template may only contain claim data for a single loan.
-  The Servicer has 365 days from the date of loan termination to file all Supplemental Claims.
-  A Supplemental Claim cannot be submitted while there is an active Claim Appeal, or until the 30-day timeframe for submitting an Appeal has elapsed.
-  There must be supporting documentation and corresponding page numbers for the Supplemental Claim. The system will provide an error message if documentation is missing and will not allow the user to Submit the Supplemental Claim. If page numbers do not correspond to the information needed, the reviewing Technician may not approve the requested amount.
-  VA decisions on Supplemental Claims cannot be appealed.

1. Search for a loan.
2. From the Loan Information page, select **Supplemental Claims** tab (may have to select **More** to view).

Figure 74: Supplemental Claims Tab on the Loan Information Page

VA Loan 429333000115

Loan Origination Date: 2015-12-30, Payment Due Date: 8/1/2016, Loan Amount: \$415,000.00, Interest Rate: 3.500%, Servicer: BankOne Share Test, Assigned Technician: Kathy Powell-Shelhorse LT

Supplemental Claims Tab:

- INFORMATION**
 - Servicer: BankOne Share Test
 - Number of Mods: 1
 - Loan Origination Date: 2015-12-30
 - Loan Amortization Type: Regular Fixed Payment
 - UPB: \$405,000.00
 - Guaranty Amount: \$103,750.00
 - Appraised Value: \$400,000.00
 - NOV Issued: 1/10/2018
 - Primary Reason For Default: Incarceration
 - Termination Type: DIL
 - ARM Type:
- PAYMENT INFORMATION**
 - Payment Due Date: 8/1/2016
 - P&I Amount: \$1,864.00
 - T&I Amount:
 - EDN Date: 4/5/2018
 - Late Charges Due:
- Supplemental Claims**
 - VA PURCHASE CLAIM
 - LOAN MOD HISTORY

Loan Events (5)

EVENT NAME	RULE EVALUATION...	REPORTED DATE	ID
Deed In Lieu Comp...	Rejected	6/18/2018	xx0r00000004uHGA...
Electronic Default ...	Accepted	4/5/2018	xx0r00000004uHHA...
Deed In Lieu Comp...	Requires VA Review	6/18/2018	xx0r00000004uHLA...
Transfer of custody	Accepted	6/21/2018	xx0r00000004uHJA...
Basic Claim	Accepted	3/26/2019	xx0r00000004uHKA...

Appeals (1)

APPEAL TYPE	STATUS	EXPIRATION DATE	REVIEW STATUS
Paid Claim	Submitted	4/29/2019	Completed, Certified

Payment History (1)

3. Select Upload Files.

Figure 75: Upload Supplemental Claim File

VA Loan 429333000115

Loan Origination Date: 2015-12-30, Payment Due Date: 8/1/2016, Loan Amount: \$415,000.00, Interest Rate: 3.500%, Servicer: BankOne Share Test, Assigned Technician: Kathy Powell-Shelhorse LT

Supplemental Claims Tab:

- Accounts Servicer Name**
 - SELECT: ☒ BankOne Share Test
- Upload SupplementalClaim file (.xls, .xlsx) (one file at a time)**
 - Upload Files** (Callout: Select Upload Files)
 - Refresh
 - Please check your e-mail for confirmation that your claim has been received. After receipt of confirmation, please click the **Refresh** button to upload required documentation and complete the submission of your claim.
- SUPPLEMENTAL CLAIMS**
 - CREATED DATE, SUBMISSION STATUS, SUBMITTED DATE, REVIEW STATUS

Loan Events (5)

EVENT NAME	RULE EVALUATION...	REPORTED DATE	ID
Deed In Lieu Comp...	Rejected	6/18/2018	xx0r00000004uHGA...
Electronic Default ...	Accepted	4/5/2018	xx0r00000004uHHA...
Deed In Lieu Comp...	Requires VA Review	6/18/2018	xx0r00000004uHLA...
Transfer of custody	Accepted	6/21/2018	xx0r00000004uHJA...
Basic Claim	Accepted	3/26/2019	xx0r00000004uHKA...

Appeals (1)

APPEAL TYPE	STATUS	EXPIRATION DATE	REVIEW STATUS
Paid Claim	Submitted	4/29/2019	Completed, Certified

4. Attach Supplemental Claim spreadsheet.

i The VALERI Claims Bulk Upload Template is also used to upload supplemental claims. For instructions on filling out the spreadsheet itself, see [How to Use the VALERI Claims Bulk Upload Template](#).

5. Select **Open**.

6. System will display upload progress. When complete, select **Done**.

7. System will display success message.

! Once the user selects **Upload**, the system will display a success message. This message only means that the file was accepted by the VALERI SWP.

! **Important:** Once the claim data is processed, the user will receive an email notification of the file upload results. If the file contains any data errors, the claim submission will not be accepted. The user will be required to make necessary changes to the claim file and resubmit.

8. Select **Refresh**.

9. The claim will appear in the supplemental claims tab of the loan page and requires documentation before submission is allowed.

Figure 76: Supplemental Claim Requires Documentation

The screenshot displays the VALERI system interface for a VA Loan. The top navigation bar includes links for ADMIN, REPORTS, REPORT EVENT(S), REPORT CLAIM(S), KNOWLEDGE, and MORE. A search bar and user profile (JACKI FRAZER BANK) are also present. The main content area shows loan details: VA Loan 429333000115, Loan Origination Date 2015-12-30, Payment Due Date 8/1/2016, Loan Amount \$415,000.00, Interest Rate 3.500%, Servicer BankOne Share Test, and Assigned Technician Kathy Powell-Shelhorse LT. Below this, there are tabs for CURRENT DATA, BASELINE DATA, SUPPLEMENTAL CLAIMS, and MORE. The SUPPLEMENTAL CLAIMS tab is active, showing a table with columns for CREATED DATE, SUBMISSION STATUS, SUBMITTED DATE, and REVIEW STATUS. A row is highlighted with a red border, showing a claim created on 4/5/2019 with a status of 'Requires Documentation' and a review status of 'Under VA Review'. A blue box with an arrow points to this row, containing the text 'Claim requires Documentation before submission is allowed'. Another blue box with an arrow points to the 'Supplemental Claim' event in the 'Loan Events (6)' section, which is also highlighted with a red border. This event is dated 4/6/2019 and has a status of 'Accepted'. A message box above the events section states 'Supplemental Claim Event processed successfully'.

CREATED DATE	SUBMISSION STATUS	SUBMITTED DATE	REVIEW STATUS
4/5/2019	Requires Documentation		Under VA Review

EVENT NAME	RULE EVALUATION...	REPORTED DATE	ID
Deed In Lieu Comp...	Rejected	6/18/2018	xx0r00000004uHGA...
Electronic Default ...	Accepted	4/5/2018	xx0r00000004uHHA...
Deed In Lieu Comp...	Requires VA Review	6/18/2018	xx0r00000004uHHA...
Transfer of custody	Accepted	6/21/2018	xx0r00000004uHJA...
Basic Claim	Accepted	3/26/2019	xx0r00000004uHKA...
Supplemental Claim	Accepted	4/6/2019	xx0r00000004uNOA...

10. Select the **Created Date** to open the Claim.

11. Attach a document for each line item present on the Supplemental Claim.

- ❗ There must be a document and a justification for each line item on the Supplemental Claim. The system will provide an error message if documentation is missing and will not allow the user to Submit the Supplemental Claim.
- i For instructions on uploading documents to support the supplemental claim line items, see [How to Upload a Document to a Line Item](#) and [Associate an Existing Document to a Line Item](#).

12. Select **Submit Supplemental Claim**.

Figure 77: Submit Supplemental Claim

VA Loan
429333000115

Loan Origination Date: 2015-12-30 | Payment Due Date: 8/1/2016 | Loan Amount: \$415,000.00 | Interest Rate: 3.500% | Servicer: BankOne Share Test | Assigned Technician: Kathy Powell-Shelhorse LT

CURRENT DATA | BASELINE DATA | **SUPPLEMENTAL CLAIM** | MORE

CREDITS | ADVANCES | EXPENSES | **SUBMIT SUPPLEMENTAL CLAIM** | More

Complete Servicer Additional Comments

Service Additional Comments

Save | **Select Save**

CLAIMS LIST

BORROWER INFORMATION (CURRENT)

RELATIONSHIP TY...	NAME	PHONE	EMAIL
PrimaryObligor	Oliver O Olsen	651-555-1212	mjk@gmail.com
JointObligor	Olivia O Olsen		

Loan Events (6)

EVENT NAME	RULE EVALUATION...	REPORTED DATE	ID
Deed In Lieu Comp...	Rejected	6/18/2018	xx0r00000004uHGA...
Electronic Default ...	Accepted	4/5/2018	xx0r00000004uHHA...
Deed In Lieu Comp...	Requires VA Review	6/18/2018	xx0r00000004uHIA...
Transfer of custody	Accepted	6/21/2018	xx0r00000004uHJA...
Basic Claim	Accepted	3/26/2019	xx0r00000004uHKA...
Supplemental Claim	Accepted	4/6/2019	xx0r00000004uNOA...

View All

13. Complete Servicer Additional Comments.

14. Select **Save**.

- i The Claim will be sent to VA for review.

[Return to table of contents](#)

Appeals

Appeal a Paid Claim

Once a claim has been certified by VA, users can submit an appeal via the Servicer Web Portal.

- ❗ The status of the Appeal must be Appealable.
- ⚠ Once the claim has been certified, the Servicer user has 30 days to submit the appeal before it expires.

1. From the Loan Information page, select the link **Paid Claim** in the Appeals section.

Figure 78: Begin a Paid Claim Appeal Submission

The screenshot displays the VA Loan Servicer Web Portal interface. At the top, there's a navigation bar with 'VALERI' logo, home icon, and links for ADMIN, REPORTS, REPORT EVENT(S), and MORE. A search bar contains '429222000121' and a user dropdown shows 'BANKONE'. Below the navigation bar, the main content area shows loan details for 'VA Loan 429222000121'. Key information includes: Loan Origination Date (2015-12-30), Payment Due Date (8/1/2016), Loan Amount (\$415,000.00), Interest Rate (3.500%), Servicer (BankOne - Share Test), and Assigned Technician (SLT Test User Denver A VALERI). The 'CURRENT DATA' tab is active, showing loan information, borrower information, loan events, and payment information. A callout box with a blue arrow points to the 'Paid Claim' link in the 'Appeals (1)' section, which is highlighted with a red border. The callout text reads: 'To review and/or submit an Appeal, select the Appeal Type.'

EVENT NAME	RULE EVALUATION...	REPORTED DATE	ID
Basic Claim	Accepted	3/5/2019	XXXX00000000NTA...
Basic Claim	Accepted	2/27/2019	XXXX00000000NOBA...
Transfer of custody	Accepted	6/21/2018	XXXX00000000NNVA...
Transfer of custody	Accepted	6/21/2018	XXXX00000000OpXA...
Deed in Lieu Comp...	Requires VA Review	6/18/2018	XXXX00000000N97A...
Deed in Lieu Comp...	Rejected	6/18/2018	XXXX00000000O57A...

APPEAL TYPE	STATUS	EXPIRATION DATE	REVIEW STATUS
Paid Claim	Appealable	4/27/2019	

2. Review each tab to determine which items will be appealed.

- Advances
- Expenses
- Credits
- Interest Days
- Interest Rates
- UPB and Proceeds of Sale

- ⚠ The only advances and expenses that will appear on the Paid Claim Appeal are those that were either partially paid or not paid.

- To enter an appeal on a line item, select the **button menu (down arrow)** at the end of the line item.
- Select **Adjust**.

Figure 79: Appeal a Claim Line Item

VA Loan Number 937032124115
 Loan Origination Date 12/30/2015
 Payment Due Date 8/1/2016
 Loan Amount \$415,000.00
 Interest Rate 3.500%
 Servicer BankOne Share Test

CREDITS ADVANCES EXPENSES INTEREST DAYS INTEREST RATES UPB AND PROCEEDS OF SALE SUBMIT APPEAL

Description	Reported Amt	Allowed Amt	Appeal Amt	Net Appeal Amt	Justification	Servicer Justificati...	Doc Name	Page
Escrow Credit Balance	\$0.00	\$0.00	\$0.00					Adjust
Interest On Escrow	\$0.00	\$0.00	\$0.00					View & Upload
Suspended Credits	\$0.00	\$0.00	\$0.00					
Other Credits For Application To Liquidation Expenses	\$0.00	\$0.00	\$0.00					
Other Credits For Application To Advances	\$0.00	\$0.00	\$0.00					
Tenant Rents	\$0.00	\$0.00	\$0.00					
Proceeds In Suspense	\$3,000.00	\$3,000.00	\$3,000.00					
Unapplied Origination Buydown Credits	\$0.00	\$0.00	\$0.00					
Refunds Of Insurance Premiums	\$0.00	\$0.00	\$0.00					
Tax Refunds	\$0.00	\$0.00	\$0.00					

⚠ Some important information when considering the amount to appeal:

- **Reported Amount** = The requested amount on the original claim.
- **Original Amount** = The amount paid by VA.
- **Appeal Amount** = The total amount the Servicer expects to be paid.
- **Net Appeal Amount** = The difference between the Reported Amount and the Appeal Amount.

❗ Per VA guidelines, the New Appeal Amount cannot exceed the Reported Amount from the Original Claim.

5. Enter the following required information:

- **Appeal Amount:** This is the total amount to be appealed.
- **Servicer Justification:** Reason for the appeal.

6. Select **Update** to complete the line item adjustment.

❗ After the adjustment is entered, the user must submit a document for the adjusted line item. The appeal cannot be submitted without an attached document for each line item that will be appealed.

7. Upload or Associate a document to support each adjusted line item. Refer to [How to Upload a Document to a Line Item](#) or [Associate an Existing Document to a Line Item](#), for more information on how to complete this process.

8. Repeat the upload or associate process until each adjusted line item has a document to support it.

⚠ If an appeal is needed on the Interest Rates tab, simply enter information in IR Servicer Justification and upload documentation for the appeal.

9. Select **Submit Appeal**.

Figure 80: Submit Paid Claim Appeal

The screenshot displays the VALERI web application interface. At the top, there is a navigation bar with the VALERI logo, a home icon, and menu items: ADMIN, REPORTS, REPORT EVENT(S), REPORT CLAIM(S), KNOWLEDGE, and MORE. A search bar and a user profile for JACQUELINE are also present. Below the navigation bar, a header section contains loan details: VA Loan Number (124333000115), Loan Origination Date (12/30/2015), Payment Due Date (8/1/2016), Loan Amount (\$415,000.00), Interest Rate (3.500%), and Servicer (BankOne - Share Test). A horizontal menu below this header includes ADVANCES, EXPENSES, INTEREST DAYS, INTEREST RATES, UPB AND PROCEEDS OF SALE, and SUBMIT APPEAL (which is highlighted with a red box). Under the SUBMIT APPEAL section, the 'Type of Appeal' is set to 'Paid Claim'. A red box highlights the 'Servicer Additional Comments' text area and the 'SUBMIT' button. A blue box with the text 'Complete Servicer Additional Comments and select Submit' has a blue arrow pointing to the 'SUBMIT' button.

10. Complete **Servicer Additional Comments**.

11. Select **Submit**.

- ⚠ There must be supporting documentation and corresponding page numbers for each item on the Appeal. The system will provide an error message if any documentation is missing and will not allow the user to Submit the Appeal. If page numbers do not correspond to the information needed, the reviewing Technician may not approve the requested amount.
- ⚠ Selecting submit will complete and submit the appeal. After the appeal is submitted, no other appeals on this claim can be submitted, and no supplemental claims may be submitted until this appeal has been reviewed and either certified or denied.

Appeal Late Claim

1. From the Loan Information screen, select the link to **Late Claim** in the Appeals section.

Figure 81: Start a Late Claim Appeal

The screenshot shows the VALERI system interface for a VA Loan (124333000102). The top navigation bar includes links for ADMIN, REPORTS, REPORT EVENT(S), and MORE. The loan details section shows the loan origination date (2013-01-05), payment due date (1/1/2017), loan amount (\$415,000.00), interest rate (3.500%), and assigned technician (Lindsay Schreiber LT).

The 'CURRENT DATA' tab is selected, showing various loan information. A callout box with the text 'Select Late Claim to begin a Late Claim Appeal' points to the 'Late Claim' option in the 'Appeals (2)' section. The 'Appeals (2)' section shows two appeals: 'LateAcquisition' and 'LateClaim', both with a status of 'Appealable' and an expiration date of 4/25/2019.

APPEAL TYPE	STATUS	EXPIRATION DATE	REVIEW STATUS
LateAcquisition	Appealable	4/25/2019	
LateClaim	Appealable	4/25/2019	

2. Complete **Appeal Justification**. (required)
3. Upload supporting documentation and page number(s) and associate the document to the open Late Claim Appeal. (required)
 - i For more information on uploading documents, see [How to Upload a Document to a Loan](#).
4. Select **Submit**.
 - ! There must be supporting documentation and corresponding page numbers for the Appeal. The system will provide an error message if any documentation is missing and will not allow the user to Submit the Appeal.
 - ! Selecting submit will complete and submit the appeal. After the appeal is submitted, no other appeals on this claim can be submitted, and no supplemental claims may be submitted until this appeal has been reviewed and either certified or denied.

Figure 82: Complete Late Claim Appeal Submission

VALERI

ADMIN REPORTS REPORT EVENT(S) MORE

124333000102

BANKONE

VA Loan Number: 124333000102
Loan Origination Date: 1/5/2013
Payment Due Date: 1/1/2017
Loan Amount: \$415,000.00
Interest Rate: 3.500%
Servicer: BankOne - Share Test

SUBMIT APPEAL

APPEAL JUSTIFICATION

Appeal Justification *

Complete Appeal Justification

APPEAL: Late C

UPLOAD DOCUMENTS

Upload Document

Upload Files Or drop files

No File Selected..

Document Type *

Document Name Associated Page(s) (ex: 1-2, 3-4, 5) *

Uploaded By: Jacqueline Vidrick Frazer BankOne
Uploaded Date: 4/1/2019

Upload

Upload Supporting Documentation

MANAGE DOCUMENTS

DOCUMENT TYPE	NAME	COMMENTS	UPLOADED BY	UPLOADED DATE	PAGE(S)
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Save Submit

Select Submit

Appeal Late Acquisition

1. From the Loan Information screen, select the link to **Late Acquisition** in the Appeals section.

Figure 83: Start a Late Acquisition Appeal

The screenshot shows the VALERI system interface for a VA Loan (124333000102). The interface includes a top navigation bar with 'ADMIN', 'REPORTS', and 'REPORT EVENT(S)' options. The main content area is divided into several sections:

- Loan Information:** Displays loan details such as Loan Origination Date (2013-01-05), Payment Due Date (1/1/2017), Loan Amount (\$415,000.00), Interest Rate (3.500%), Servicer (BankOne - Share Test), and Assigned Technician (Lindsay Schreiber LT).
- CURRENT DATA:** A tabbed section with 'CURRENT DATA', 'BASELINE DATA', 'DOCUMENTS', and 'MORE'. It contains various loan metrics and payment information.
- Borrower Information (Current):** A table showing relationship types, names, phone numbers, and email addresses for Primary and Joint Obligors.
- Loan Events (4):** A table listing events such as Basic Claim, Transfer of custody, Deed In Lieu Comp, and Electronic Default, along with their rule evaluations and reported dates.
- Appeals (2):** A table with columns for Appeal Type, Status, Expiration Date, and Review Status. It lists 'LateAcquisition' and 'LateClaim' as 'Appealable' with an expiration date of 4/25/2019. A blue box highlights the 'Select Late Acquisition to begin an Appeal' button, and an arrow points to the 'LateAcquisition' row in this table.
- Payment History (0):** A section for viewing payment history.

2. Complete **Appeal Justification**. (required)
3. Upload supporting documentation and page number(s) and associate the document to the open Late Acquisition Appeal. (required)
 - i For more information on uploading documents, see [How to Upload a Document to a Loan](#).
4. Select **Submit**.
 - ! There must be supporting documentation and corresponding page numbers for the Appeal. The system will provide an error message if any documentation is missing and will not allow the user to Submit the Appeal.
 - ! Selecting submit will complete and submit the Appeal. The Appeal cannot be edited once it is submitted and the Late Acquisition can only be appealed once.

Figure 84: Complete Late Acquisition Appeal Submission

VALERI

ADMIN REPORTS REPORT EVENT(S) MORE

124333000102

BANKONE

VA Loan Number: 124333000102
Loan Origination Date: 1/5/2013
Payment Due Date: 1/1/2017
Loan Amount: \$415,000.00
Interest Rate: 3.500%
Servicer: BankOne - Share Test

SUBMIT APPEAL

APPEAL JUSTIFICATION

Appeal Justification *

Complete Appeal Justification

UPLOAD DOCUMENTS

Upload Document

Upload Files Or drop files

No File Selected.

Document Type *

Document Name

Associated Page(s) (ex: 1-2, 3,4,5) *

Uploaded By: Jacqueline Vidrick Frazer BankOne

Uploaded Date: 4/1/2019

Upload

MANAGE DOCUMENTS

DOCUMENT TYPE	NAME	COMMENTS	UPLOADED BY	UPLOADED DATE	PAGE(S)
---------------	------	----------	-------------	---------------	---------

Save Submit

Select Submit

Appeal Denied Acquisition

1. From the Loan Information screen, select the link to **Denied Acquisition** in the Appeals section.

Figure 85: Start a Denied Acquisition Appeal

The screenshot shows the VALERI system interface for a VA Loan (124333000122). The interface includes a top navigation bar with 'ADMIN', 'REPORTS', 'REPORT EVENT(S)', and 'MORE'. A search bar contains the loan number '124333000122'. The main content area is divided into several sections:

- Loan Summary:** Displays key loan details such as Loan Origination Date (2015-12-30), Payment Due Date (8/1/2016), Loan Amount (\$415,000.00), Interest Rate (3.500%), Servicer (BankOne - Share Test), and Assigned Technician (Dallas Shapland LT).
- CURRENT DATA:** A tabbed interface showing various loan metrics and information.
- BORROWER INFORMATION (CURRENT):** Displays borrower details including Relationship Type, Name, Phone, and Email.
- Loan Events (4):** A table listing loan events with columns for Event Name, Rule Evaluation, Reported Date, and ID.
- Appeals (1):** A table listing appeals with columns for Appeal Type, Status, Expiration Date, and Review Status. A red box highlights the 'Denied Acquisition' row, which is 'Appealable' and expires on '4/25/2019'.
- Payment History (0):** A section for viewing payment history.

A blue box with the text 'Select Denied Acquisition to begin Appeal' and an arrow points to the 'Denied Acquisition' row in the 'Appeals (1)' table.

2. Complete **Appeal Justification**. (required)
3. Upload supporting documentation and page number(s) and associate the document to the open the Denied Acquisition Appeal. (required)
 - i For more information on uploading documents, see [How to Upload a Document to a Loan](#).
4. Select **Submit**.
 - ! There must be supporting documentation and corresponding page numbers for the Appeal. The system will provide an error message if any documentation is missing and will not allow the user to Submit the Appeal.
 - ! Selecting submit will complete and submit the Appeal. The Appeal cannot be edited once it is submitted and the Denied Acquisition can only be appealed once.

Figure 86: Complete Denied Acquisition Appeal Submission

VALERI ADMIN REPORTS REPORT EVENT(S) MORE

VA Loan Number: 124333000102 | Loan Origination Date: 1/1/2013 | Payment Due Date: 1/1/2017 | Loan Amount: \$415,000.00 | Interest Rate: 3.500% | Servicer: BankOne - Share Test

SUBMIT APPEAL

APPEAL JUSTIFICATION

Appeal Justification *

Complete Appeal Justification

UPLOAD DOCUMENTS

Upload Document

Upload Files Or drop files

No File Selected.

Document Type *

Document Name Associated Page(s) (ex: 1-2, 3-4,5) *

Uploaded By: Jacqueline Vidrick Frazer BankOne | Uploaded Date: 4/1/2019

Upload Supporting Documentation

MANAGE DOCUMENTS

DOCUMENT TYPE	NAME	COMMENTS	UPLOADED BY	UPLOADED DATE	PAGE(S)
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Save **Submit**

Select Submit

Appeal Denied Incentive

1. From the Loan Information screen, select the link to **Denied Incentive** in the Appeals section.

Figure 87: Start a Denied Incentive Appeal

VALERI ADMIN REPORTS REPORT EVENT(S) MORE

VA Loan: 429222000121

Loan Origination Date: 2015-12-30 | Payment Due Date: 8/1/2016 | Loan Amount: \$415,000.00 | Interest Rate: 3.500% | Servicer: BankOne - Share Test | Assigned Technician: SLT Test User Denver A VALERI

CURRENT DATA BASELINE DATA DOCUMENTS MORE

INFORMATION

Servicer: BankOne - Share Test | Servicer Loan Number: 429222000121 | First Payment Date: 2/1/2016 | Loan Origination Date: 2015-12-30 | Loan Amount: \$415,000.00 | Loan Term: 360 | Interest Rate: 3.500% | Loan Amortization Type: Regular Fixed Payment | UPB: \$402,100.00 | Guaranty Amount: \$103,750.00 | Appraised Value: \$402,100.00 | NOV Issued: | NOV Expiration: | Primary Reason for Default: Fraud | Current Loan Status: Terminated/DeedInLieu | Termination Date: 6/18/2018 | DIL: ARM Type: |

BORROWER INFORMATION (CURRENT)

RELATIONSHIP TY...	NAME	PHONE	EMAIL
PrimaryObligor	Umberto U Unger	651-555-1212	
JointObligor	Uma U Unger		

Loan Events (6+)

EVENT NAME	RULE EVALUATION...	REPORTED DATE	ID
Basic Claim	Accepted	3/5/2019	100000000000NYA...
Basic Claim	Accepted	2/27/2019	100000000000NORA...
Transfer of custody	Accepted	6/21/2018	100000000000O6XA...
Transfer of custody	Accepted	6/21/2018	100000000000O6XA...
Deed In Lieu Comp...	Requires VA Review	6/18/2018	100000000000N97A...
Deed In Lieu Comp...	Rejected	6/18/2018	100000000000O57A...

Appeals (2)

APPEAL TYPE	STATUS	EXPIRATION DATE	REVIEW STATUS
Paid Claim	Appealable	4/27/2019	
Denied Incentive	Appealable	5/1/2019	

Select Appeal Type to begin the Appeal Process

Payment History (1)

DATE	AMOUNT	TYPE
8/1/2016	\$225.00	Payment
6/18/2018	\$821.50	Payment

2. Complete Appeal Justification. (required)
3. Upload supporting documentation and page number(s) and associate the document to the open the Denied Incentive Appeal. (required)
 - i For more information on uploading documents, see [How to Upload a Document to a Loan](#).
4. Select **Submit**.
 - ! There must be supporting documentation and corresponding page numbers for the Appeal. The system will provide an error message if any documentation is missing and will not allow the user to Submit the Appeal.
 - ! Selecting submit will complete and submit the Appeal. The Appeal cannot be edited once it is submitted and the Denied Incentive can only be appealed once.


Figure 88: Complete Denied Incentive Appeal Submission

The screenshot displays the VALERI system interface for completing a Denied Incentive Appeal submission. The top navigation bar includes links for ADMIN, REPORTS, and REPORT EVENT(S). Below this, the 'SUBMIT APPEAL' section is visible. The 'APPEAL JUSTIFICATION' section features a text area labeled 'Appeal Justification *', which is highlighted with a red box and a blue arrow pointing to it from a label 'Complete Appeal Justification'. The 'UPLOAD DOCUMENTS' section is also highlighted with a red box and a blue arrow pointing to it from a label 'Upload Supporting Documentation'. This section includes a file upload button, a 'Document Type *' dropdown, and fields for 'Document Name' and 'Associated Page(s) (ex: 1-2, 3,4,5) *'. At the bottom, the 'MANAGE DOCUMENTS' table is visible, and the 'Submit' button is highlighted with a red box and a blue arrow pointing to it from a label 'Select Submit'.


Appeal a Post Audit Incentive


1. From the Loan Information screen, select the link to **Post Audit Incentive** in the Appeals section.
2. Complete **Appeal Justification**. (required)
 - i Users can also review the **Post Audit Results** on this page.

3. Upload supporting documentation and page number(s) and associate the document to the open the Post Audit Incentive Appeal. (required)


 For more information on uploading documents, see [How to Upload a Document to a Loan](#).

4. Select **Submit**.

 There must be supporting documentation and corresponding page numbers for the Appeal. The system will provide an error message if any documentation is missing and will not allow the user to Submit the Appeal.


 Selecting submit will complete and submit the Appeal. The Appeal cannot be edited once it is submitted and the Denied Acquisition can only be appealed once.

Appeal a Post Audit Claim

 To appeal a BOC issued during a Post Audit Claim review, servicers must appeal through the Post Audit Claim Appeal. Servicers cannot appeal the individual BOC and must instead appeal the adjustment made during the Post Audit review that resulted in the BOC.

1. From the Loan Information screen, select the link to **Post Audit Claim** in the Appeals section.
2. Review each tab to determine which items will be appealed.

- Credits
- Advances
- Expenses
- Interest Days
- Interest Rates
- UPB and Proceeds of Sale

 The only line items that will appear on the Post Audit Claim Appeal are those that were adjusted during the Post Audit review.

3. To enter an appeal on a line item, select the **button menu (down arrow)** at the end of the line item.
4. Select **Adjust**.

Figure 89: Post Audit Claim Line Items

VA Loan Number 555444000118	Loan Origination Date 1/5/2014	Payment Due Date 1/1/2018
Loan Amount \$415,000.00	Interest Rate 3.500%	Servicer BankOne Share Test

DESCRIPTI...	REPORTED...	ORIGINA...	ADDL AMT	PROPOSE...	ALLOWE...	APPEAL A...	NET APP...	DOC NAME	PAGE	SERVICER J...	JUSTIFICAT...
Escrow Credit Balance	\$33.00	\$33.00		\$33.00	\$33.00	\$33.00					
Interest On Escrow	\$212.00	\$212.00		\$212.00	\$212.00	\$212.00					
Suspended Credits	\$45.00	\$45.00		\$45.00	\$45.00	\$45.00					
Other Credits For Application To Liquidation Expenses	\$666.00	\$666.00		\$666.00	\$666.00	\$666.00					
Other Credits For Application To Advances	\$420.00	\$420.00		\$420.00	\$420.00	\$420.00					
Tenant Rents	\$50.00	\$50.00		\$50.00	\$50.00	\$50.00					
Proceeds In Suspense	\$1,000.00	\$975.00		\$975.00	\$975.00	\$999.00	\$24.00	test		second test	
Unapplied Origination Buydown Credits	\$27.00	\$27.00		\$27.00	\$27.00	\$27.00					
Refunds Of Insurance Premiums	\$200.00	\$200.00		\$200.00	\$200.00	\$200.00					
Tax Refunds	\$500.00	\$500.00		\$500.00	\$500.00	\$500.00					

Select drop-down arrow

Select to adjust

Select to upload supporting documents

Adjust
View & Upload

⚠ Some important information when considering the amount to appeal:

- **Reported Amount** = The requested amount on the original claim.
- **Original Amount** = The amount paid by VA.
- **Appeal Amount** = The total amount the Servicer expects to be paid.
- **Net Appeal Amount** = The difference between the Reported Amount and the Appeal Amount.

❗ Per VA guidelines, the New Appeal Amount cannot exceed the Reported Amount from the Original Claim.

5. Enter the following required information:


- **Appeal Amount:** This is the total amount to be appealed.
- **Servicer Justification:** Reason for the appeal.

6. Select **Update** to complete the line item adjustment.

❗ After the adjustment is entered, the user must submit a document for the adjusted line item. The appeal cannot be submitted without an attached document and page number for each line item that will be appealed.

7. Upload or Associate a document to support each adjusted line item. Refer to [How to Upload a Document to a Line Item](#) or [Associate an Existing Document to a Line Item](#), for more information on how to complete this process.

8. Repeat the upload or associate process until each adjusted line item has a document to support it.

 If an appeal is needed on the Interest Rates tab, simply enter information in Interest Rate Servicer Justification and upload documentation for the appeal.

9. Select **Submit Appeal**.



Figure 90: Enter Comments and Select Submit



The screenshot shows a web application interface with a navigation bar at the top containing the following tabs: CREDITS, ADVANCES, EXPENSES, INTEREST DAYS, INTEREST RATES, UPB AND PROCEEDS OF SALE, and SUBMIT APPEAL. The 'SUBMIT APPEAL' tab is selected. Below the navigation bar, the 'APPEAL JUSTIFICATION' section is visible. It includes a label 'Type of Appeal:' followed by a dropdown menu showing 'Post Audit Claim'. Below this, there is a text area labeled 'Servicer Additional Comments' and a 'SUBMIT' button. A red rectangular box highlights the 'Servicer Additional Comments' text area and the 'SUBMIT' button. A blue rectangular box with a blue arrow pointing to the text area contains the text 'Enter Servicer Additional Comments and select Submit'.

10. Complete **Servicer Additional Comments**.

11. Select **Submit**.

-  There must be supporting documentation and corresponding page numbers for each item on the Appeal. The system will provide an error message if any documentation is missing and will not allow the user to Submit the Appeal.
-  Selecting submit will complete and submit the appeal. After the appeal is submitted, no other appeals on this claim can be submitted, and no supplemental claims may be submitted until this appeal has been reviewed and either certified or denied.

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Reports in the VALERI SWP

Summary of Reports

This section provides a list of Servicer Operational Reports available in the VALERI SWP. All reports should be monitored regularly, such as daily, weekly, or monthly. The Payment Denial, Reconveyance Status, Events Status, Servicer Action Required, and Adequacy of Servicing Action Required Reports are the most critical for checking on a daily basis.

There are two kinds of VALERI reports, Salesforce reports and analytics reports, which are accessed in slightly different ways. The following Servicer Operational Reports are available to you:

Salesforce Reports

- **Accepted Partial Claims:** Provides details of all 'Review Partial Claim' cases in a Completed status, with the Payment Detail data.
- **Acquisition Payment Status:** Provides a list of all acquisition payment activity by loan. It also provides the date the payment is certified and the total amount certified.
- **Appeal Post Audit Claim Detail Results:** Provides final results including all line item adjustments for Appealed Post Audits. Final review may result in a payment or a bill of collection. Report will generate based on the certification date of the Appeal Post Audit.
- **Bill of Collection Status and Offsets:** Provides a description by case on all BOC activities including the specific line items, reason categories and dollar amount. Report also summarizes amounts collected (i.e. cash receipt) and offsets.
- **Incentive Payment Status:** Provides a list of certified incentive payment activities for all loans including payment certification date and amount.
- **NED Affected Portfolio:** All loans that are in active default with an RFD of National Emergency Declaration (NED) including payment & delinquency amounts and forbearance dates.
- **Post Audit Incentive Results:** Provides final results on Post Audit Incentives which have been certified. Final review may result in a bill of collection. Report will generate based on the certification date of the Post Audit.
- **Partial Claim Payment Status:** Provides a list of certified Partial Claim payment activities for all loans including payment certification date and amount.
- **Servicer Action Required:** Provides a list of loans where Review Substantial Equity, Review Early Payment Default, or Review Suspicious Loan Modification process has launched during the selected date range and also indicates the VA Technician assigned to the loan.

- **Servicer User Audit:** Displays names and IDs of all active and inactive Servicer users to include their role, status and contact information, such as office location and phone numbers.

Analytics Reports

- **Adequacy of Servicing Action Required:** Displays a list of loans where an open Adequacy of Servicing process has launched within the selected date range 120 days of default, indicates the VA Technician assigned and whether a loss mitigation event has been completed on the default case.
- **Appeal Claim Details:** reflects the final detailed claim results for Appeal Paid Claim.
- **Appeal Detail Results:** Provides results for these types of submitted appeals: Appeal Paid Claim, Appeal a Late Claim, Appeal a Denied Acquisition, Appeal a Late Acquisition, Appeal a Denied Incentive, and Appeal BOC.
- **Appeal Post Audit Claim Detail Results:** Provides final results including all line item adjustments for Appealed Post Audits. Final review may result in a payment or a bill of collection. Report will generate based on the certification date of the Appeal Post Audit.
- **Appeal Post Audit Incentive Detail Results:** This report provides final results for Appealed Post Audits incentives. Report will generate based on the case completion date of the Appeal Post Audit Incentive.
- **Appeal Summary:** Provides a list of the status and disposition of all appeals submitted by servicers. The report includes the item being appealed, the status of the appeal, and the results of the review. It also includes the dollar amount associated with each action.
- **Claim Detail Results:** Reflects the final detailed claim results for Basic, Supplemental, and Manual Claims. Results are driven by the cases certified date
- **Claims Summary:** Reflects the claim status from pending through certification for basic claims and supplemental claims.
- **Default Resolution Rate Volume and Efficiency:** Based on the event processed date (or VA Purchase Decision for refunds) being within the selected date range, this report displays the events processed count summary as well as the supporting detail with VA loan numbers for the following event types: Default Cured Loan Reinstated, Compromise Sale, Deed In Lieu, Result Of Sale, Invalid Results of Sale, Paid in Full and VA Purchase Approval. Modified loan amount and interest rate are also included for defaults cured due to loan modification.
- **Denied Partial Claims:** Displays Partial Claim requests submitted by the Servicer that have been denied along with the denial reason.
- **Events Status:** Provides processing status information on all servicer significant event updates received by the system.

- **Events with Fatal Rules:** provides processing status information on fatal/non-fatal/error rules on all servicer significant event updates received by the system. It includes dates for event reporting and processing, business rules applied, and the results (fatal/non-fatal/error, regulatory infraction Y/N) for each event.
- **Notice of Value Issued:** Provides a list of loans with Notice of Value (NOV) Issued and includes borrower's name, payment due date, property address, net value, NOV issued and expiration dates, and scheduled foreclosure sale date.
- **Partial Claims Certified:** Provides a list of certified Partial Claim payment activities for all loans including payment certification date and amount.
- **Partial Claims Denied:** Displays Partial Claim requests submitted by the Servicer that have been denied along with the denial reason.
- **Payment Denial:** Reflects all loans where no payment is issued for an incentive and acquisition. Report will generate based on the date of the decision.
- **Post Audit and Appeal Post Audit Summary:** provides the status of all Post Audits selected and Appeal Post Audits submitted. Report generates based on the date the Post Audit was selected for review and when the Appeal Post Audit was submitted to VA.
- **Post Audit Claim Detail Results:** Provides final results including all line item adjustments for Post Audits. Final review may result in a payment or a bill of collection. Report will generate based on the certification date of the Post Audit.
- **Post Audit Incentive Detail Results:** Provides final results on Post Audit Incentives which have been certified. Final review may result in a bill of collection. Report will generate based on the certification date of the Post Audit.
- **Post Audit Selection and Status:** Provides a list of all cases selected for Post Audit review and their status. The report generates based on the date the case was selected for Post Audit.
- **Pre-Approval Status:** Provides current status of Pre-Approvals submitted within the specified date range.
- **Reconveyance Status:** Provides servicers with a list of cases where VA has decided to reconvey the property due to title problems, invalid sales, or improper conveyances.
- **Servicer Loan Listing:** Lists all loans belonging to the selected servicer, along with key borrower, property, loan and event details.
- **VA Purchase Consideration:** Provides a list of loans being considered for a VA Purchase. Report will generate based on the opening date of the VA Purchase consideration case.

- **VA Purchase Decision:** Provides a list of loans where a VA Purchase Consideration was approved, and the VA Purchase Decision case has been launched.
- **WebLGY and Servicer Non-Matching Loans:** Displays information about events submitted during a specified date range which did not meet the VALERI matching criteria (VA Loan Number **and** Property State **and** Loan Origination Amount Amount (+/- \$5,000 variance threshold) **or** Loan Origination Date (+/- 14-day variance threshold).

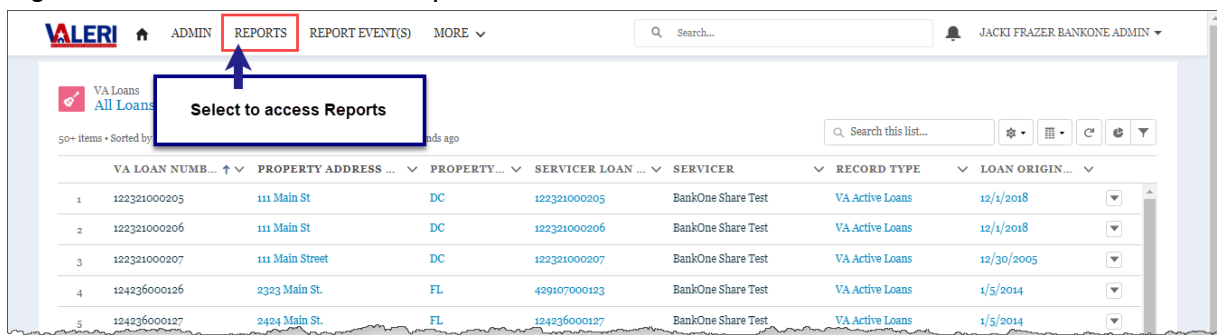
For more information on these reports, see the [VA Servicer Handbook M26-4](#), Chapter 2.

How to Access a Salesforce Report

Once you log in to VALERI, select the **Reports** tab. This will take you to the Reports homepage and will default to showing recently viewed reports.

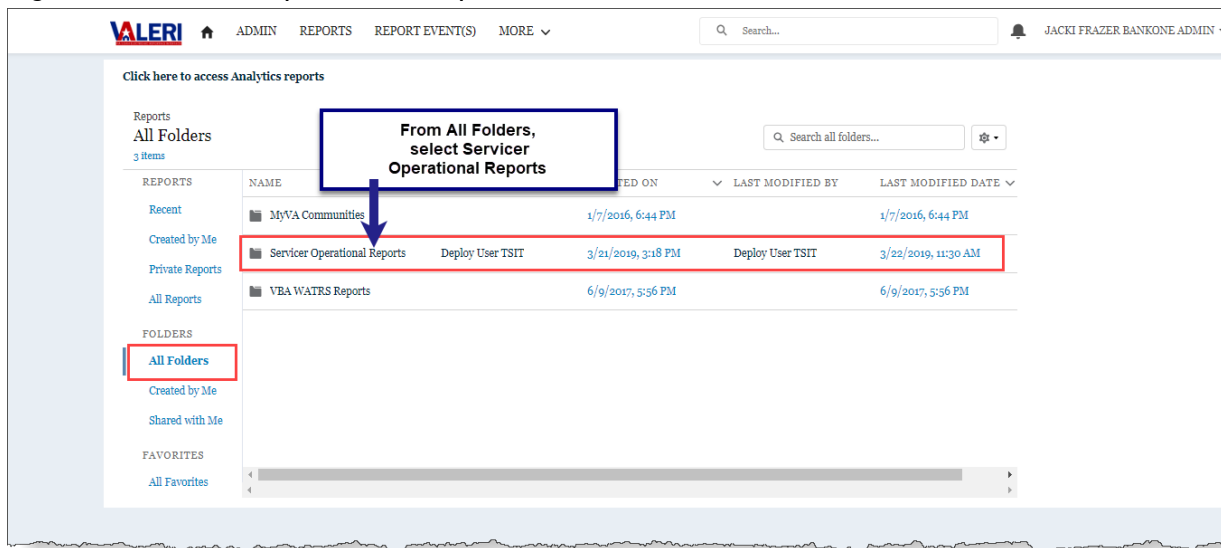
1. From the **Main Menu**, select **Reports**.

Figure 91: Access Salesforce Reports from Main Menu



2. Select **All Folders**.
3. Select **Servicer Operational Reports**.

Figure 92: Servicer Operational Reports Folder



4. Select the name of the report to open.

Figure 93: Open Servicer Operational Report

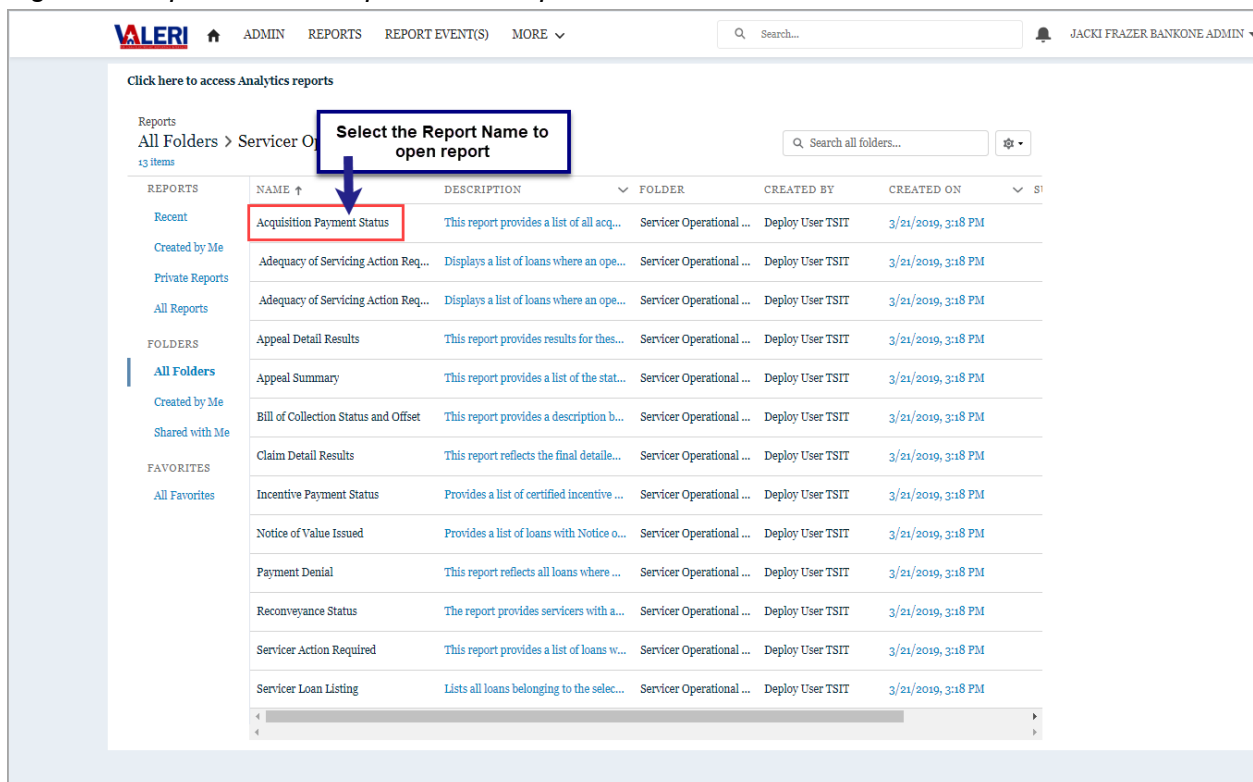


Figure 94: View of an Open Report

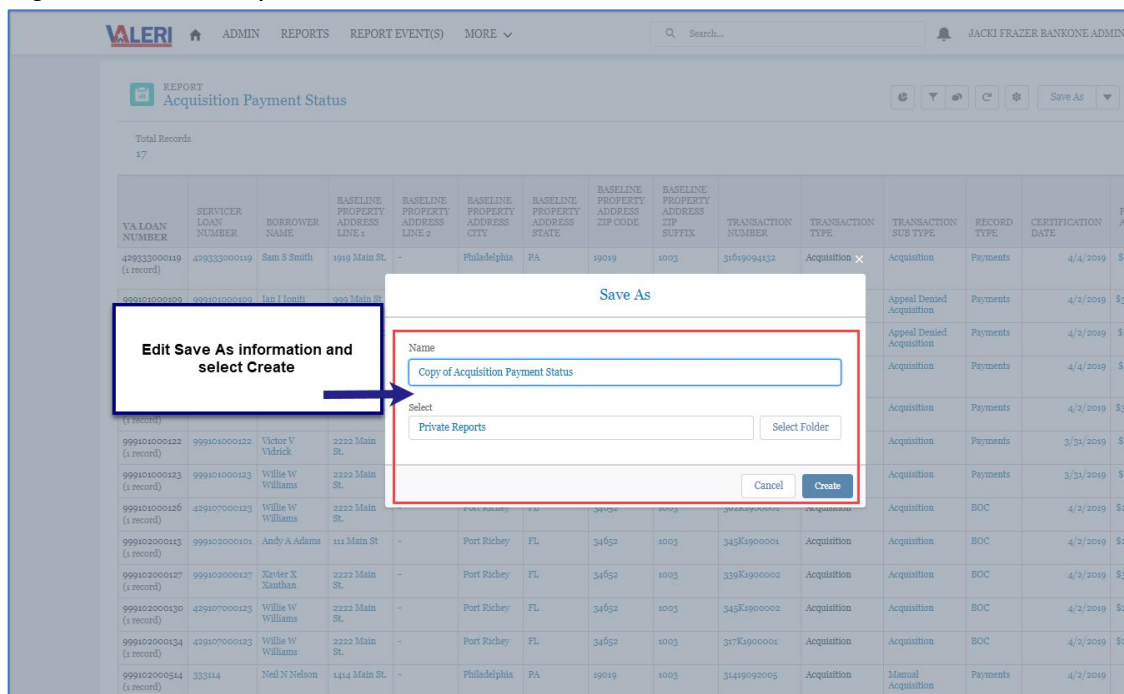
The screenshot shows the VALERI application interface. At the top, there is a navigation bar with 'ADMIN', 'REPORTS', 'REPORT EVENT(S)', and 'MORE'. A search bar and a user profile 'JACKI FRAZER BANKONE ADMIN' are also present. The main content area is titled 'Acquisition Payment Status' and 'View of a Report'. Below this, a table displays 17 records. Each record includes loan details, borrower information, property address, transaction type, and payment status.

VA LOAN NUMBER	SERVICER LOAN NUMBER	BORROWER NAME	BASLINE PROPERTY ADDRESS LINE 1	BASLINE PROPERTY ADDRESS LINE 2	BASLINE PROPERTY ADDRESS CITY	BASLINE PROPERTY ADDRESS STATE	BASLINE PROPERTY ADDRESS ZIP CODE	BASLINE PROPERTY ADDRESS ZIP SUFFIX	TRANSACTION NUMBER	TRANSACTION TYPE	TRANSACTION SUB TYPE	RECORD TYPE	CERTIFICATION DATE	PA AM
429333000119 (1 record)	429333000119	Sam S Smith	1919 Main St	-	Philadelphia	PA	19019	1003	31619094132	Acquisition	Acquisition	Payments	4/4/2019	\$25
999101000109 (1 record)	999101000109	Ian I Ioniti	999 Main St	-	Colorado City	CO	81019	1003	33919092008	Acquisition	Appeal Denied Acquisition	Payments	4/2/2019	\$36
999101000110 (1 record)	999101000110	Jeff J Jameson	1010 Main St	-	Colorado City	CO	81019	1003	31419092004	Acquisition	Appeal Denied Acquisition	Payments	4/2/2019	\$25
999101000112 (1 record)	999101000101	Andy A Adams	111 Main St	-	Port Richey	FL	34652	1003	31619094131	Acquisition	Acquisition	Payments	4/4/2019	\$25
999101000116 (1 record)	999101000116	Pat P Peters	1616 Main St	-	Philadelphia	PA	19019	1003	31419092003	Acquisition	Acquisition	Payments	4/2/2019	\$39
999101000122 (1 record)	999101000122	Victor V Vidrick	2222 Main St	-	Philadelphia	PA	19019	1003	31619090108	Acquisition	Acquisition	Payments	3/31/2019	\$25
999101000123 (1 record)	999101000123	Willie W Williams	2222 Main St	-	Port Richey	FL	34652	1003	31619090109	Acquisition	Acquisition	Payments	3/31/2019	\$25
999101000126 (1 record)	429107000123	Willie W Williams	2222 Main St	-	Port Richey	FL	34652	1003	362K1900001	Acquisition	Acquisition	BOC	4/2/2019	\$29
999102000113 (1 record)	999102000101	Andy A Adams	111 Main St	-	Port Richey	FL	34652	1003	345K1900001	Acquisition	Acquisition	BOC	4/2/2019	\$29
999102000127 (1 record)	999102000127	Xavier X Xanthan	2222 Main St	-	Port Richey	FL	34652	1003	339K1900002	Acquisition	Acquisition	BOC	4/2/2019	\$38
999102000130 (1 record)	429107000123	Willie W Williams	2222 Main St	-	Port Richey	FL	34652	1003	345K1900002	Acquisition	Acquisition	BOC	4/2/2019	\$29
999102000134 (1 record)	429107000123	Willie W Williams	2222 Main St	-	Port Richey	FL	34652	1003	317K1900001	Acquisition	Acquisition	BOC	4/2/2019	\$29
999102000514 (1 record)	333114	Neil N Nelson	1414 Main St	-	Philadelphia	PA	19019	1003	31419092005	Acquisition	Manual Acquisition	Payments	4/2/2019	
999102000515 (1 record)	333115	Oliver O Olsen	1515 Main St	-	Philadelphia	PA	19019	1003	33919093011	Acquisition	Manual Acquisition	Payments	4/3/2019	
999107000105 (1 record)	999107000101	Andy A Adams	111 Main St	-	Port Richey	FL	34652	1003	31619095141	Acquisition	Acquisition	Payments	4/5/2019	\$25

Save a Salesforce Report

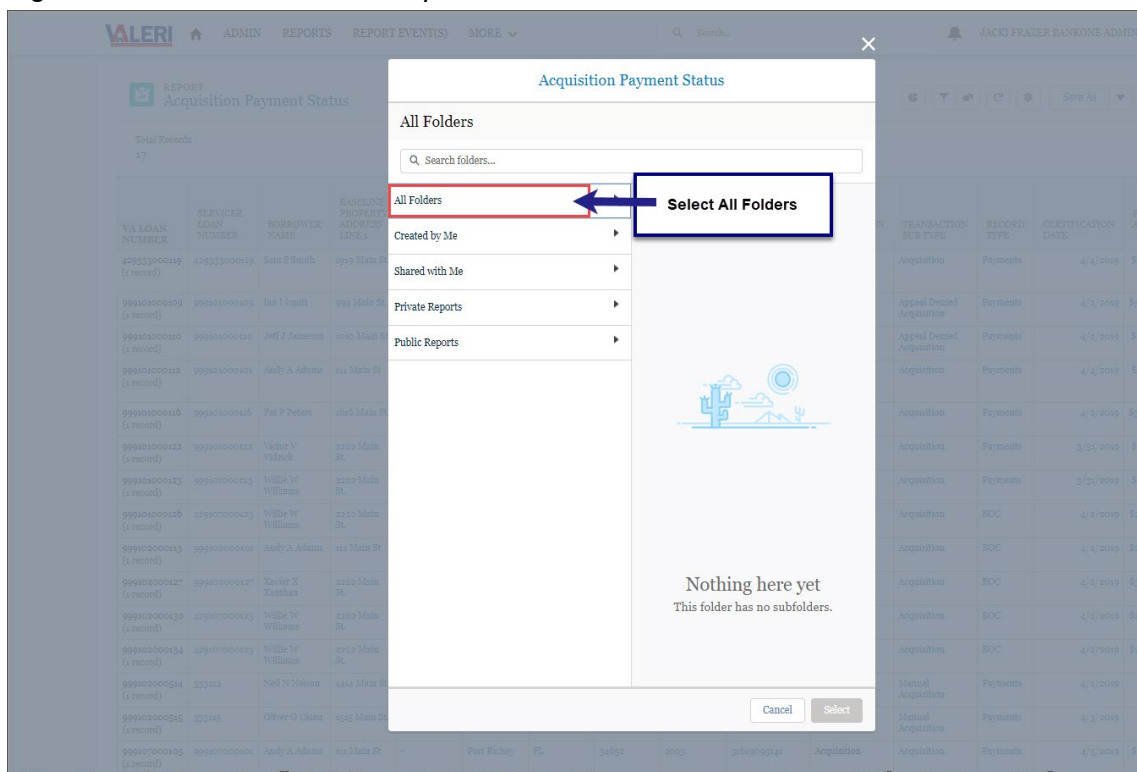
1. From the Main Menu, select **Reports**.
2. Select All Folders.
3. Select a folder.
4. Select a report.
5. Select the **Save As** option.
6. Enter a new name in **Report Name** and choose **Select Folder**.

Figure 95: Save Report As



7. Select the **All Folders** link at the top of the modal.

Figure 96: All Folders Link in Reports



8. Select one of the following options:

- **Private Reports:** Allows only the individual user to access the report.
- **Public Reports:** Allows others to access the report.

9. Choose **Select Folder**.

10. Select **Save**.

 The report will be saved in the selected folder and the Created by Me folder.

Refresh a Salesforce Report

1. From an open report, make desired modifications to the report.
2. Select the **button menu (down arrow)** on the report tab.
3. Select **Refresh**.

Create Your Own Folder (Reports)

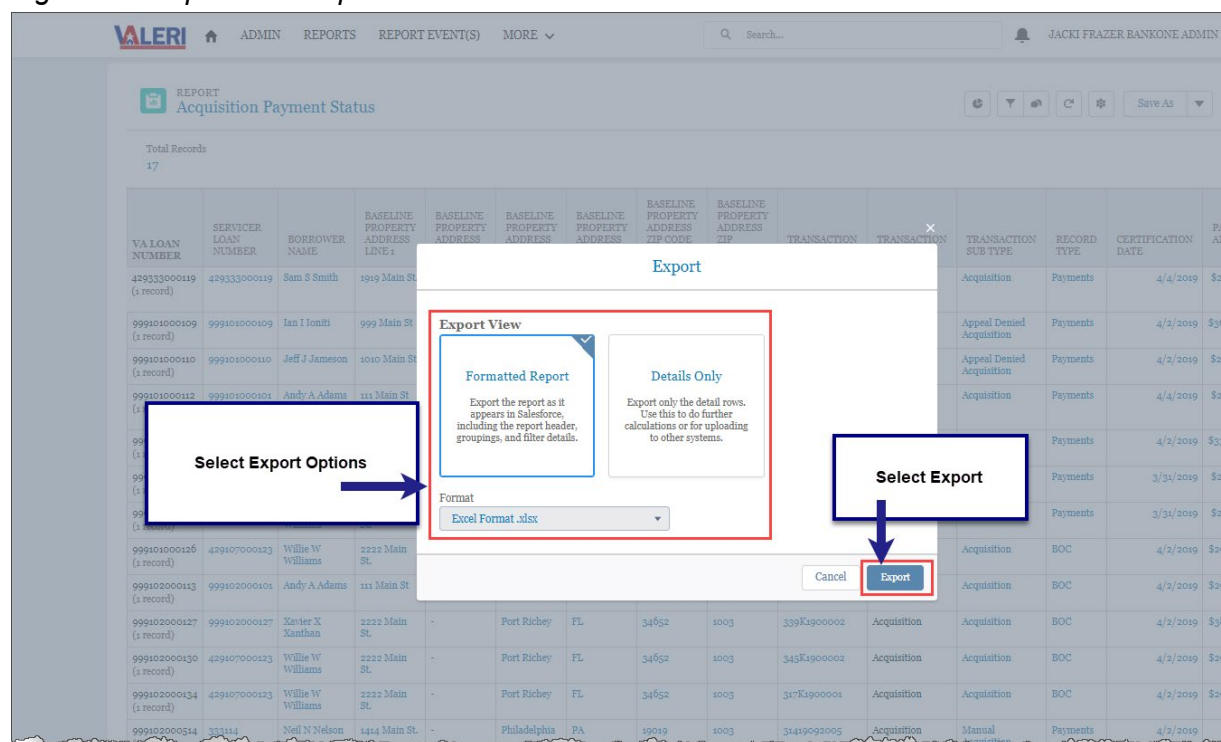
1. Select the **button menu (down arrow)** beside the VALERI Home tab and select the Report option.
2. Select the **New Folder** option.
3. Enter the name on the **Folder Label** field and tab.
4. Then select **Save**.

 The folder will be created in All Folders and Created by Me folders.

Export a Salesforce Report

1. From an open Report, select the **button menu (down arrow)** beside the Save As button and select the **Export** option.
2. Select the **Export View**.

Figure 97: Export View Options

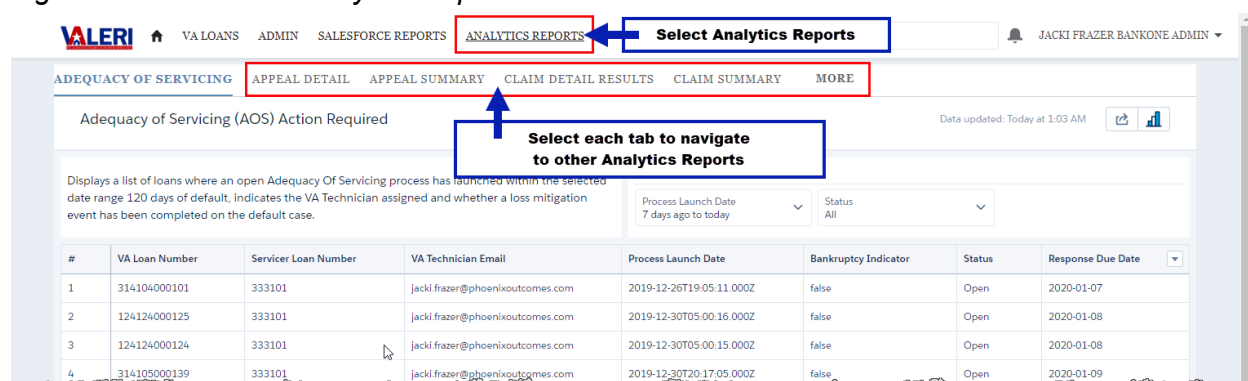


3. Select the **Export** button.

Access an Analytics Report

1. From the Main Menu, select **Analytics Reports**.
2. Adequacy of Servicing Report displays.
3. Navigate to other tabs to select other Analytics Reports.

Figure 98: Access an Analytics Report



Export an Analytics Report

1. From the Main Menu, select **Analytics Reports**.
2. Select a report name.
3. In the body of the report, select the button menu (down arrow) at the end of the row.

Figure 99: Export an Analytics Report

VALERI | VA LOANS | ADMIN | SALESFORCE REPORTS | **ANALYTICS REPORTS** | MORE

429115000110 | JACKI FRAZER BANKONE ADMIN

ADEQUACY OF SERVICING | APPEAL DETAIL | APPEAL SUMMARY | CLAIM DETAIL RESULTS | CLAIM SUMMARY | MORE

Adequacy of Servicing (AOS) Action Required | Data updated: Today at 1:03 AM

Displays a list of loans where an open Adequacy Of Servicing process has launched within the selected date range 120 days of default, indicates the VA Technician assigned and whether a loss mitigation event has been completed on the default case.

Filters: Process Launch Date (7 days ago to today), Status (All)

#	VA Loan Number	Servicer Loan Number	VA Technician Email	Process Launch Date	Bankruptcy Indicator	Status	Response Due Date
1	314104000101	333101	jacki.frazer@phoenixoutcomes.com	2019-12-26T19:05:11.000Z	false		
2	124124000125	333101	jacki.frazer@phoenixoutcomes.com	2019-12-30T05:00:16.000Z	false		
3	124124000124	333101	jacki.frazer@phoenixoutcomes.com	2019-12-30T05:00:15.000Z	false	Open	2020-01-08
4	314105000139	333101	jacki.frazer@phoenixoutcomes.com	2019-12-30T20:17:05.000Z	false	Open	2020-01-09

Buttons: Share, Explore

4. Select **Share**.
5. Select the **Download** tab.
6. Select the download format type.

The system will automatically begin the download.

Figure 100: Select Export Format

VALERI | VA LOANS | ADMIN | SALESFORCE REPORTS | **ANALYTICS REPORTS** | MORE

429115000110 | JACKI FRAZER BANKONE ADMIN

ADEQUACY OF SERVICING | APPEAL DETAIL | APPEAL SUMMARY | CLAIM DETAIL RESULTS | CLAIM SUMMARY | MORE

Adequacy of Servicing (AOS) Action Required | Data updated: Today at 1:03 AM

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1	314104000101	333101	jacki.frazer@phoenixoutcomes.com	2019-12-26T19:05:11.000Z	false		
2	124124000125	333101	jacki.frazer@phoenixoutcomes.com	2019-12-30T05:00:16.000Z	false		
3	124124000124	333101	jacki.frazer@phoenixoutcomes.com	2019-12-30T05:00:15.000Z	false	Open	2020-01-08
4	314105000139	333101	jacki.frazer@phoenixoutcomes.com	2019-12-30T20:17:05.000Z	false	Open	2020-01-09

Buttons: POST TO FEED, DOWNLOAD

Choose a method of downloading this asset:

- Download as Image
- Download in Excel Format
- Download in CSV Format

[Return to table of contents](#)