

IMPORTANT INFORMATION EVERY SAR SHOULD KNOW

1. **Lender Staff Appraisal Reviewers (SARs) with preliminary SAR approval or final SAR approval should be or become familiar with the following information:**

VA Loan Guaranty Main Website: <http://www.benefits.va.gov/homeloans/>

VA SAR Website: <http://www.benefits.va.gov/homloans/sar.asp>

VA Lenders Handbook: http://www.benefits.va.gov/warms/pam26_7.asp

Important Note: SARs should focus primarily on Chapters 10 through 16.

VBA Loan Guaranty Circulars (These issuances frequently update and/ or supplement information contained in the VA Lenders handbook):

<http://www.benefits.va.gov/homeloans/new.asp>

2. **When reviewing a VA appraisal, SAR should verify the report is “complete, Acceptable, and Timely” and that the appraised value is adequately supported.**

Note: See VA Training exhibit “When Should the SAR Contact the Appraiser.”

3. **When reviewing a VA appraisal, the SAR should consult both:**

RLC Local Conditions (by State):

http://www.benefits.va.gov/homeloans/cav_approved_local_conditions.asp

VA Appraisal Fee Schedules and RLC Timeliness Standard:

http://www.benefits.va.gov/homeloans/fee_timeliness.asp

4. Veterans Information Portal: <https://vip.vba.va.gov/portal/VBAH/Home>

For assistance with accessing the Portal or WebLGY SAR applications, the SAR may e-mail the Portal helpdesk at vip.vbaco@va.gov or vip@vba.va.gov.

5. If there are questions on a specific VA appraisal or Notice of Value, SAR may contact the Construction and Valuation unit at the VA Regional Loan Center or office of jurisdiction.

RLC Contact information: <http://www.benefits.va.gov/homeloans/rlcweb.asp>.