

## Full File Loan Review File Submission Update

1. Purpose. The Department of Veterans Affairs (VA) Loan Guaranty Service (LGY) is publishing this Circular to inform lenders of an upcoming change to the Full File Loan Review (FFLR) file submission process.

2. Background. As announced in Circular 26-22-5, *Full File Loan Review (FFLR) Update to Include Optional ULAD and UCD*, and Circular 26-22-16, *Full File Loan Review (FFLR) Stacking Order Update*, VA is introducing various Application Programming Interfaces (APIs) to automate manual processes for lenders and LGY staff as part of its modernization efforts.

On January 17, 2023, VA announced the deployment of the Loan Review API, to provide lenders with a more efficient means of submitting documents to VA for loans selected for FFLR. The API allows the lender to submit automated transfers of the Uniform Closing Dataset (UCD), Uniform Loan Application Dataset (ULAD), and loan origination documents (LR File) directly from their Loan Origination System

3. Action. For documentation submitted on or after November 4, 2024, for loans selected for a FFLR, lenders must use the Loan Review API to submit FFLR documents including the UCD, ULAD, and Loan Review (LR) File. After this date, lenders will no longer be able to submit FFLR documents through WebLGY. Responses to deficiencies cited by VA and submitted after this date, including requests for incomplete file submissions, should also be submitted through the LR API using the additional documents endpoint.

- (a) LR files should be submitted pursuant to VA's stacking order.
- (b) When responding to an incomplete file request, the response should be submitted as a LR File.
- (c) When responding to a deficiency request, the response should be submitted as a LR Deficiency file by using the additional documents selection. The LR File should not be re-uploaded in response to a deficiency.

4. Resources. Additional information and specifications for the LR API are available on the VA Technology Knowledge Center webpage located at:  
[https://www.benefits.va.gov/HOMELOANS/Loan\\_Review.asp](https://www.benefits.va.gov/HOMELOANS/Loan_Review.asp).

5. Questions. All questions regarding the LR API or other LGY modernization efforts should be submitted to VA as a help ticket through the LGY Hub Help Center  
<https://lgy.va.gov/lgyhub/help>.

6. Paperwork Reduction Act. The information collection requirements contained in this document have been approved by the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995 (44 U.S.C. § 3501-3520) and assigned OMB control number 2900-0515. In accordance with the Paperwork Reduction Act, VA may not conduct, or sponsor and a person is not required to respond, to a collection of information unless the collection displays a currently valid OMB control number.

7. Effective Date. The procedures outlined in this Circular will be effective November 4, 2024.

8. Rescission: This Circular is valid until rescinded.

By Direction of the Under Secretary for Benefits

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