

VA's Protocol for Resolving Policy Issues

Whether you're trying to resolve a policy issue on a case that hasn't yet closed or responding to an audit finding, we've developed a specific protocol we need you to follow. We continually strive to increase not only the consistency among the RLCs, but also the responsiveness to your inquiries – and we've found our protocol accomplishes these objectives very well, but we need your help to ensure all levels of your organization follow the steps detailed below.

Resolving Case-Specific and General Policy Questions

Step 1:

First, we strongly encourage you to familiarize yourself with and consult the [VA Lender's Handbook](#) prior to contacting VA.

VA gives lenders wide latitude, within VA prescribed guidelines, when it comes to making your underwriting decisions – the key is to *Document – Document – Document!!*

Step 2:

We encourage you to check with your colleagues – chances are, someone in your organization previously researched and obtained the answer to your question.

Step 3:

If you need an official response to your case-specific question, it's time to contact VA. But who, exactly, do you contact? You should contact the [RLC with jurisdiction, which is based on the state where your corporate/home office is located](#). You can either call or email the RLC. The above link will direct you to the RLC of jurisdiction and below, under the *Lender Resources* section, you'll find email addresses and phone numbers to each RLC.

Whether you contact an RLC via phone or email, you'll work with a Loan Specialist. If, after coordinating with the Loan Specialist, your issue remains unresolved, then we need you to elevate your question/concern to Loan Production management. That means addressing your issue with either the Assistant Loan Production Officer (ALPO)

or Loan Production Officer (LPO). Please don't worry about elevating your scenario to management. While members of our RLC Loan Production staff are highly trained individuals, if your answer to your case-specific question(s) is not resolved, the RLC management is available for guidance. Simply explain to the Loan Specialist that you would like to elevate your scenario to management – they will gladly take your contact information and relay the scenario and background information for management to contact you.

Here's what we *DON'T* want you to do: Call another RLC attempting to obtain consensus.

The steps outlined above are in place to assist RLC management and Loan Specialists with training, consistency, and to ensure that issues are resolved at the appropriate local level.

If your issue remains unresolved after consulting local RLC management, then, we prefer you to elevate your scenario to Central Office. While the need for this level of elevation is not common, when it does occur, we'd like your "VA Liaison," (one or two individuals per lender) to contact Mark Connors, Central Office Lender Liaison. You can reach Mark at mark.connors@va.gov.

How to seek resolution on disputed Audit Findings:

When you disagree with an audit finding from an RLC, also known as a deficiency letter, your first step is to address your concerns with the Loan Specialist who conducted the audit. You will find this individual's name at the bottom of the deficiency letter. If your issue remains unresolved after communicating with the Loan Specialist, then simply follow the steps outlined in the above section.

Again, the key is to attempt to resolve issues at the local RLC level rather than calling other RLCs.