

# **VA Guaranteed Home Loans**

## ***Satellite and Streaming Video Lender Training***



## **LAPP (Lender Appraisal Processing Program) Update January 27, 2010**

### **Student Materials**

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# **Course Objective and Agenda**

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## **Course objective:**

Our objective in this broadcast is to give new and experienced Staff Appraisal Reviewers (SARs) an update on VA appraisal issues and highlight frequent concerns that arise during appraisal reviews. After watching this broadcast SARs will be able to apply VA appraisal requirements in their work and save time by knowing where to find key online resources available from VA.

## **Agenda**

Overview of Lender Appraisal Processing Program

Time saving tips on Reviewing Appraisal Reports

Minimum Property Requirements

Selection of Comparable Sales

Notice of Value Conditions

Lenders' additional requirements

Processing requests for Reconsideration of Value

Recently issued circulars

Online Training Resources

## CENTRALIZATION OF LAPP AND SAPP PROGRAMS

1. Purpose. The purpose of this circular is to announce the centralization of application processing and training for the Lender Appraisal Processing Program (LAPP) and Servicer Appraisal Processing Program (SAPP). The centralization of these programs will ensure that program participants receive consistent training across the nation.

2. Background. Currently, the LAPP and SAPP programs are being managed by nine Regional Loan Centers (RLC). The RLCs process applications, conduct training, and perform oversight of all lender Staff Appraisal Reviewers (SARs), including reviewing and issuing Notices of Value for test cases. As a result of this arrangement, each RLC developed its own method of reviewing applications and providing training. Under the new arrangement, VA Central Office (VACO) will manage the LAPP and SAPP application processing and training components of the program. The RLCs will continue to perform oversight of all SARs, including completing the reviews of the test cases.

3. Actions. Effective September 1, 2009, Central Office will take over LAPP and SAPP SAR application processing and training.

a. Applications. Lenders and servicers should submit all SAR applications (Lender's Handbook, chapter 15) to:

Department of Veterans Affairs  
Administrative and Loan Accounting Center (105/241A)  
Attn: Agent Cashier  
1615 Woodward Street  
Austin, Texas 78772-0001

b. Training. Training schedules will be announced shortly via the VA Website. A Broadcast announcement will be made via the Veterans Information Portal (VIP) when the schedules are available.

c. Test Cases. As noted above, RLCs will continue to perform the reviews of LAPP and SAPP SAR test cases. SARs should notify the RLC of jurisdiction of their completed test case by e-mail with a "cc" to VAVBAWAS/CO/SARSUPPORT@va.gov. The subject line of the e-mail must (1) have the words "SAR Test Case," (2) indicate whether the SAR is LAPP or SAPP, and (3) include the SAR's ID number (e.g. **SAR Test Case LAPP SAR ID #15369**). The body of the e-mail must contain the VA Loan Number.

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4. Questions. All inquiries should be sent by e-mail to Karen Locust at VAVBAWAS/CO/SARSUPPORT@va.gov.

5. RESCISSION: This circular is rescinded January 1, 2012.

By Direction of the Under Secretary for Benefits

Mark Bologna, Director  
Loan Guaranty Service

Distribution: CO: RPC 2022  
SS (26A1) FLD: VBAFS, 1 each (Reproduce and distribute based on RPC 2022)

### **CENTRALIZATION OF LAPP AND SAPP PROGRAMS**

1. Purpose: The purpose of this change is to add an e-mail site linking to the Staff Appraisal Review (SAR) application and to make a correction to an e-mail site used by SARs.

2. Effective immediately, Circular 26-09-13 is changed as follows:

Page 1, paragraph 3

Subparagraph a, lines 1 and 2: Delete “(Lenders Handbook, chapter 15)” and insert “(VA Form 26-0785, Lenders Staff Appraisal Reviewer (LSAR) Application), located at <http://www.vba.va.gov/pubs/forms/vba-26-0785-ARE.PDF>”

Subparagraph c, line 3: Delete “[VAVBAWAS/CO/SARSUPPORT@VA.GOV](mailto:VAVBAWAS/CO/SARSUPPORT@VA.GOV).” and insert “[SARSUPPORT.VBACO@VA.GOV](mailto:SARSUPPORT.VBACO@VA.GOV).”

Mark Bologna, Director  
Loan Guaranty Service

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Department of Veterans Affairs

**LENDERS STAFF APPRAISAL REVIEWER (LSAR) APPLICATION**

**PRIVACY ACT NOTICE:** VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 38, Code of Federal Regulations 1.576 for routine uses (for example: Authorize release of information to Congress when requested on how many Lenders and/or SARs are participating in LAPP) as identified in the VA system of records, 17VA26, Loan Guaranty Fee Personnel and Program Participant Records - VA, and published in the Federal Register. Your obligation to respond is mandatory. Giving us your SSN account information is mandatory. Applicants are required to provide their SSN under 38 U.S.C. 3702 (d). The VA will not deny an individual benefits for refusing to provide his or her SSN unless the disclosure of the SSN is required by a Federal Statute of law in effect prior to January 1, 1975, and still in effect.

**RESPONDENT BURDEN:** We need this information to determine your acceptability to participate in the VA Lender Appraisal Processing Program (LAPP) as a lender Staff Appraisal Reviewer (SAR) 38 U.S.C. 3702 (d) and 38 CFR 36.4344. Title 38, United States Code, allows us to ask for this information. We estimate that you will need an average of 5 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at [www.whitehouse.gov/omb/library/OMBINV.VA.EPA.html#VA](http://www.whitehouse.gov/omb/library/OMBINV.VA.EPA.html#VA). If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

**IMPORTANT:** Please type or print. Must be legible.

**SECTION I - STAFF APPRAISAL REVIEWER (SAR) NOMINEE**

1. FULL NAME		2. SOCIAL SECURITY NUMBER	
3. RESIDENTIAL ADDRESS			
4. BUSINESS NAME AND ADDRESS (WHERE SAR LOCATED)			
5. BUSINESS TELEPHONE NUMBER (Include area code)		6. 10-DIGIT VA LENDER ID FOR OFFICE WHERE REVIEWER LOCATED	
7. FAX NUMBER (Include area code)		8. E-MAIL ADDRESS	

**STAFF APPRAISAL REVIEWER NOMINEE'S STATEMENTS AND CERTIFICATIONS:**

PREVIOUS LAPP APPROVAL - If I was previously approved by VA as a LAPP Staff Appraisal Reviewer (SAR), the SAR ID number assigned was \_\_\_\_\_.

DISCLOSURE OF SANCTIONS - I have not been suspended, debarred or had a similar sanction taken against me by any Federal or State entity or any professional organization. I am not aware of any unresolved investigation involving me. Any potential problem regarding this disclosure has been submitted to VA, and a letter from VA indicating that the problem is resolved is attached.

CONFLICTS OF INTEREST - As a LAPP staff appraisal reviewer, I understand that I may not be employed by or perform appraisal review services for any other lender and may not be on the VA fee panel. I agree to report to VA any private interests or pursuits which might be considered by VA to be a conflict of interest.

APPRAISAL REVIEW EXPERIENCE - As indicated in the attached resume, or statement of work experience or evidence of HUD Direct Endorsement participation, I have the requisite experience outlined in chapter 15 of the VA Lender's Handbook.

APPRAISAL REPORT REVIEWS - I understand that all staff appraisal reviews made for VA loan guaranty purposes must be completed in accordance with the requirements in chapter 13 of the VA Lender's Handbook. I also understand that no pressure or influence is to be exerted on the appraiser to remove or change valid appraisal report information, or to reach a predetermined value for a property.

**I CERTIFY THAT** my signature below affirms that the information I am providing in all of the above statements and certifications is accurate and true, to the best of my knowledge.

9. SIGNATURE OF STAFF APPRAISAL REVIEWER		10. DATE SIGNED	
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**SECTION II - OFFICER RESPONSIBLE FOR QUALITY OF APPRAISAL REVIEWER'S WORK**

11. FULL NAME AND TITLE

12. BUSINESS NAME AND ADDRESS

13. BUSINESS TELEPHONE NUMBER

**SECTION III - SENIOR LENDING OFFICER**

**SENIOR LENDING OFFICER'S STATEMENTS AND CERTIFICATIONS:**

**STAFF APPRAISAL REVIEWER NOMINATION** - The nominee is a full-time salaried employee of this company and is authorized to act on our behalf as a staff appraisal reviewer. Based on our personal interview with the nominee and a thorough review of the nominee's appraisal-related capabilities and performance, we find the nominee to be qualified as a staff appraisal reviewer in accordance with the requirements in chapter 15 of the VA Lender's Handbook. We acknowledge the responsibility that any improper actions of the nominee as a staff appraisal reviewer shall be imputed to the employer. We agree to promptly notify the appropriate VA office(s) if we ever change or limit this recommendation, or terminate our relationship with the nominee.

**PROCESSING FEE** - The \$100 processing fee for this nominee is attached.

**PROPERTIES ALREADY VALUED** - Unless VA grants authorization for a specific case, this company will not knowingly request an appraisal for a property which already has a valid value determination for VA loan purposes.

**NO APPRAISAL REVIEWS FOR AFFILIATES** - This company will not use LAPP for any builder, land developer, real estate broker or other entity which it owns or has a financial interest in, or with which it is otherwise affiliated. We realize that this restriction does not apply if our only relationship with a builder is a construction loan, or if VA agrees that the attached formal corporate agreement or other documentation demonstrates that we and our affiliate(s) are essentially separate entities operating independently of one another, free of all cross influences. In this latter situation, our quality control plan addresses the insulation of the fee appraiser, staff appraisal reviewer and the underwriter from the influence of the affiliate.

**NO APPRAISAL REVIEWS FOR/FROM OTHER LENDERS** - Although appraisal reports may be transferred from one lender to another, this company will not make VA value determinations for other mortgage lenders, nor use a value determination for VA loan guaranty purposes which was made by another mortgage lender, under any circumstances.

**NO PRESSURE/INFLUENCE ON FEE APPRAISER OR STAFF APPRAISAL REVIEWER** - This company will not exert pressure or influence on the fee appraiser or staff appraisal reviewer to remove or change valid appraisal report information, or to reach a predetermined value for a property.

**QUALITY CONTROL SYSTEM** - This company has an effective quality control or other system to ensure the adequacy and quality of its staff appraisal reviews. That system contains all of the basic elements identified in chapter 15 of the VA Lender's Handbook.

**I CERTIFY THAT** my signature below affirms that the information I am providing in all of the above statements and certifications is accurate and true, to the best of my knowledge.

14. SIGNATURE AND TITLE OF SENIOR OFFICER

15. DATE SIGNED







\_\_\_\_\_ 14. **ENERGY EFFICIENT CONSTRUCTION.** Builder's certification which identifies this new dwelling and states that it was constructed to meet the energy conservation standards of the Council of American Building Officials (CABO) 1992 Model Energy Code (MEC).

\_\_\_\_\_ 15. **LEAD/WATER DISTRIBUTION SYSTEM.** Builder's certification which identifies this new dwelling and states that the solders and flux used in construction did not contain more than 0.2 percent lead and that the pipes and pipe fittings used did not contain more than 8.0 percent lead.

\_\_\_\_\_ 16. **OFFSITE IMPROVEMENTS.** Evidence that the streets, sidewalks, drains, water, sewer, etc. have been completed and accepted for maintenance by the local authority.

\_\_\_\_\_ 17. **PROPOSED CONSTRUCTION.** To be completed based on construction exhibits identified as \_\_\_\_\_ [model name; or type of construction, square footage, # rooms, # bedrooms and # bathrooms] \_\_\_\_\_

\_\_\_\_\_ 18. **CONSTRUCTION INSPECTIONS.** By VA fee compliance inspector (\_\_\_\_\_ [name] \_\_\_\_\_) or HUD fee inspector (with prior VA approval). \_\_\_\_\_ Only a final inspection is required if local building authority inspections are acceptable to VA, or if builder to provide you with a ten-year insured protection plan acceptable to HUD.

\_\_\_\_\_ 19. **CONSTRUCTION WARRANTY.** One-year VA builder's warranty on a fully completed VA Form 26-1859, Warranty of Completion of Construction.

\_\_\_\_\_ 20. **OTHER CONDITIONS/REQUIREMENTS**

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Sincerely,

[signature, name and title of person authorized to sign notice]

## **NEW PROCEDURES FOR IMPROVING COMMUNICATION WITH FEE APPRAISERS AND STREAMLINING RECONSIDERATIONS OF VALUE**

1. Purpose. The purpose of this circular is to encourage VA program participants to provide relevant market data to VA fee and staff appraisers during the appraisal process. These guidelines should help limit the number of cases that reach the reconsideration of value phase and also provide a more timely response to those cases that are submitted for reconsideration. However, the procedures described in this Circular should in no way suggest that appraisers are being pressured to make appraised values meet or exceed sale prices.

2. Background. This procedure began as a test program limited to the appraisal of properties in the areas of Chesapeake, Norfolk, Portsmouth and Virginia Beach, VA. Comments from program participants were encouraged and modifications were made based on responses received. Due to the success of this test program, VA has made policy changes regarding fee and staff appraisers' interaction with other program participants and in the reconsideration of value (ROV) process.

### 3. Notification of Point of Contact(s)

a. If the requester, on the appraisal request form (VAF 26-1805, Request for Determination of Reasonable Value), has provided specific Point of Contact (POC) information, VA fee appraisers are required to notify the listed POC when it appears that the appraised value will come in below the sales price of the subject property. The requestor may designate whomever they feel is most appropriate as the POC including the Realtor, Loan Officer/Originator, etc. If this information is not provided, the appraiser will be required to call the appraisal requestor shown on the appraisal request to make such notification.

b. Since there is currently no field for POC information in The Appraisal System (TAS) request screen the lender will enter the specific contact information in field #30, **Comments on Special Assessments or Homeowner's Association Charges**. The information should read: **POC for Appraisal Issues is: (ex. John Doe, (800) 123-4567, JDOE@XYZ.COM)**. The appraiser will not be at liberty to discuss the contents of the appraisal with the POC at this point beyond explaining that they are calling for whatever additional information the POC may be able to provide. We expect full cooperation between the fee appraiser and the specified POC or lender.

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c. Once the fee appraiser has notified the lender or POC, they will have 2 working days to provide additional information to the fee appraiser, in a format similar to the comparable sales grid on the URAR. Verification that the sale actually closed is also required. If pending sales contracts are submitted to support a time adjustment, they must be complete with all contract addendums attached. In addition, there should be a brief narrative attached that describes the similarities/differences between the pending sale and the subject property.

d. After receipt of any additional information, the appraiser will complete the appraisal report indicating that this process was utilized. If the information provided to the appraiser does not result in an increase in value that meets or exceeds the sales price, the appraiser will report on an addendum the following information: Who provided the information, what information was provided, and why it did not change the opinion of value. In either situation, the appraiser will include a comment regarding the amount of time this process added to the overall appraisal delivery. VA and Lender Staff Appraisal Reviewers (SARs) will monitor this factor and determine if reasonable timeliness was adhered to.

4. Requesting Reconsiderations of Value (ROVs) After the Notice Of Value (NOV) Has Been Issued.

a. If the lender processing a ROV request provides the additional information directly to the fee appraiser in a format similar to the comparable sales grid on the URAR, the VA fee appraiser will be required to provide a response within 5 working days. This should be the preferred, though not required, format.

b. Where information submitted in support of an ROV request requires the fee appraiser to review data that was not available at the time of the fee appraisers report, the appraiser will be allowed to charge a reasonable fee for this service. The Regional Loan Center (RLC) of Jurisdiction over the property should be consulted on questions of proper ROV fees.

c. Wherever possible, ROVs, and other correspondence, should be submitted via e-mail with supporting documentation as PDF attachments. Such documents are easily forwarded to appropriate personnel and allow VA and the fee appraisers to receive and process information in the most timely and efficient manner.

5. Fee Appraiser Responsiveness to Program Participants. VA fee appraisers are expected to represent the Department of Veterans Affairs in a manner that reflects professionalism and is oriented toward customer service. VA fee appraisers are

December 22, 2003

Circular 26-03-11

expected to provide a status report on anticipated delivery date of their work when requested by any legitimate party to the transaction: i.e., lender, realtor, buyer/seller. However, fee appraisers are not required to defend or discuss their reports with all members of the public. Questions on the content of an appraisal report should be directed to either the VA RLC of jurisdiction or the Lender's SAR. Complaints on fee appraiser performance, timeliness, or demeanor should be directed to the RLC of jurisdiction.

6. RESCISSION: This circular is rescinded January 1, 2007.

By Direction of the Under Secretary for Benefits

Keith Pedigo, Director  
Loan Guaranty Service

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## **RESCISSION OF VA ACCEPTANCE OF HUD/FHA CONDOMINIUM APPROVALS**

1. Purpose. The purpose of this circular is to announce the rescission of the VA policy regarding acceptance of HUD/FHA approvals of condominium projects, as stated in the VA Lender's Handbook, Chapter 16, Common Interest Communities, Condominiums and Planned Unit Developments, section 16-A.02.
2. Background. VA and HUD/FHA traditionally required similar review and approval procedures for condominium projects, and VA has generally accepted those condominium projects based on approval by FHA, without further review of the organizational documents.
3. Details. HUD Mortgagee Letter 2009-46 B, dated November 6, 2009, has amended FHA condominium approval requirements to the extent that they no longer conform with VA condominium statutes, regulations, or policy requirements.
4. Action. Effective December 7, 2009, VA will no longer accept HUD/FHA condominium project appraisals in lieu of VA project review. Condominiums previously accepted by VA, based upon HUD/FHA acceptance, will continue to be acceptable to VA.
5. Rescission: This circular is rescinded January 1, 2012.

By Direction of the Under Secretary for Benefits

Mark Bologna, Director  
Loan Guaranty Service

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## SALE OF NEW CONSTRUCTION PROPERTIES BY LENDERS

1. Purpose. The purpose of this circular is to announce that, under certain circumstances, the Department of Veterans Affairs (VA) will allow for the purchase of “new construction” properties without either a VA 1-year warranty or a 10-year insurance backed protection plan.

2. Background. VA requires the builder of a “new construction” property to provide the veteran purchaser with a 1-year VA builder warranty and/or a 10-year insurance backed protection plan. However, due to current market conditions, there has been a significant increase in the number of properties being offered for sale by lenders that have acquired titles to the properties due to the builder’s bankruptcy or cessation of business.

3. Details. To provide veterans with the opportunity to purchase such properties, VA will consider and process these properties as “existing construction” as long as the property is fully completed. Properties that are not fully completed are considered ineligible unless the lender agrees to complete the construction in accordance with VA minimum property requirements (MPRs) for existing construction.

4. Actions. Effective immediately, when a veteran chooses to purchase such properties, lenders must:

- a. Order the appraisal as “IND” and “existing construction.”
- b. Provide evidence of their ownership of the property.
- c. Agree to complete any repairs required to meet VA MPRs for existing construction.
- d. Obtain final inspection approval or a certificate of occupancy in those jurisdictions where the local building department requires construction inspections.
- e. Require written acknowledgement from the purchaser that: “This property is being purchased as existing construction from a lender that acquired this new construction property from the builder. There is no warranty and VA will provide no assistance with any construction defects.”

5. Rescission: This circular is rescinded January 1, 2012.

By Direction of the Under Secretary for Benefits

Mark Bologna, Director  
Loan Guaranty Service

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## VA APPRAISAL REQUIREMENTS ON FORECLOSED PROPERTIES

1. Purpose. This circular reaffirms Department of Veterans Affairs (VA) policy that all properties, **including foreclosed properties**, must meet minimum property requirements (MPRs) prior to VA Loan Guaranty.

2. Details. Since there has been an increased interest in the purchase of foreclosed properties, VA believes it is important to reaffirm its policies regarding MPRs. As outlined in the VA Lender's Handbook (VA Pamphlet 26-7) Chapter 12, VA requires that all properties, including foreclosed properties, be in a condition that meets our MPRs or that there is a reasonable likelihood the property can be repaired to meet the MPRs prior to loan closing. In those cases where repairs are required, the VA appraiser must list on the appraisal report any repairs necessary to meet MPRs and provide an estimate of the fair market value for the property, as if repairs had been completed. The seller is expected to pay for these required repairs since they are included in the estimate of value. It is not allowable to escrow funds from the veteran purchaser for use in making the required repairs. Additionally, to protect both the veteran's and VA's interests, lenders selling a "Real Estate Owned" property may not process this case under our Lender Appraisal Processing Program; these cases must be ordered as an "IND" appraisal.

3. Rescission: This circular is rescinded January 1, 2012.

By Direction of the Under Secretary for Benefits

Mark Bologna, Director  
Loan Guaranty Service

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## Regional Loan Centers

Regional Loan Center	Jurisdiction	Telephone
Atlanta	Georgia, North Carolina, South Carolina, Tennessee	1-888-768-2132
Cleveland	Delaware, Indiana, Michigan, New Jersey, Ohio, Pennsylvania	1-800-729-5772
Denver	Alaska, Colorado, Idaho, Montana, Oregon, Utah, Washington, Wyoming	1-888-349-7541
Honolulu	Hawaii	1-808-433-0481
Houston	Arkansas, Louisiana, Oklahoma, Texas	1-888-232-2571
Manchester	Connecticut, Maine, Massachusetts, New Hampshire, New York, Rhode Island, Vermont	1-800-827-6311
Phoenix	Arizona, California, Nevada, New Mexico	1-888-869-0194
Roanoke	Kentucky, Maryland, Virginia, Washington, DC, West Virginia	1-800-933-5499
St. Paul	Illinois, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin	1-800-827-0611
St. Petersburg	Alabama, Florida, Mississippi, Puerto Rico, US Virgin Islands	1-888-611-5916
Winston-Salem	Nationwide <b>Eligibility ONLY</b>	1-888-244-6711

# WEB SITE DIRECTORY

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Address	What's There?
<a href="http://www.homeloans.va.gov">www.homeloans.va.gov</a>	Lender's Handbook, VA forms, FAQs, information pamphlets, Regional Office directory
<a href="http://vip.vba.va.gov">http://vip.vba.va.gov</a>	Veterans Information Portal Includes TAS, WebLGY & condo and builder listings.
<a href="http://www.va.gov/vaforms">www.va.gov/vaforms</a>	VA Forms
<a href="http://www.homeloans.va.gov/train.htm">www.homeloans.va.gov/train.htm</a>	Free training on the VA Home Loan Guaranty Program, including live satellite / internet streaming broadcasts, web-based courses, and streaming On-demand targeted videos.
<a href="http://vetrecs.archives.gov">http://vetrecs.archives.gov</a>	National Personnel Records Center (Obtain military records.)
<a href="http://www.nasdva.com">www.nasdva.com</a>	National Association of <u>State</u> Directors of Veterans Affairs
<a href="http://va.pay.gov">http://va.pay.gov</a>	Funding Fee Payment System
<a href="http://www.military.com">www.military.com</a>	Military pay charts, housing, installations, etc.
<a href="http://va.reotrans.com">http://va.reotrans.com</a>	Nationwide VA acquired property listings
<a href="http://www.mortgage-x.com">www.mortgage-x.com</a>	Mortgage calculators, find a lender, closing costs explained, etc. (Independent information service, not affiliated with any lending institution.)

## **Training Broadcasts for Industry Partners and Program Participants**

**FY 2010 Broadcast Schedule** - Programs will air at 12:00 Noon Eastern Standard Time (EST) and can be viewed via streaming video on the web (links will be added below on the day of the broadcast) or at [VA Regional offices](#). For more information, contact your [Regional Loan Center](#).

**November 18, 2008 - VA Homeloans 101 (For Lenders, VA Staff and Veterans)**

**December 16, 2009 - Eligibility (For Lenders, VA Staff and Veterans)**

**January 26, 2010 - LAPP and SAPP Update (For LAPP SARS, SAP SARS and C&V Staff)**

**February 24, 2010 - Quality Assurance for VA Staff (LGY Staff)**

**March 24, 2010 - Loan Administration Post Audits (Servicers and LA Staff)**

**April 21, 2010 - 3rd Annual "Not So Trivial Pursuit" (LGY Staff)**

**May 19, 2010 - Appraisal Management System (Fee Appraisers, LAPP and SAPP SARS, and C&V Staff)**

**June 9, 2010 - Lender Game Show (Lenders and LGY Staff)**

**July 14, 2010 - The VA ReView Season 5 (Lenders and LP and C&V Staff)**

**August 18, 2010 - 4th Annual Fee Appraiser Session (Fee Appraisers, LAPP and SAPP SARS and C&V Staff)**

**September 22, 2010 - Loan Guaranty News and "Open Phones" (Lenders, Servicers, LGY Staff and Veterans)**

## Streaming Internet and Videos

Loan Guaranty has produced 27 short videos (One hour or less) targeted to provide just-in-time training on specific subjects for Lenders about the VA home loan program. They are available via On-Demand streaming video at <http://www.benefits.va.gov/homeloans/train.asp>

<b>NEW!</b> Not Your Father's VA		
<b>NEW!</b> WebLGY Promo Video		
<b>NEW!</b> Assistance for Veterans with non-VA Loans		
<b>NEW!</b> Becoming an Approved VA Lender		
Contract to Closing		
EEMs for Lenders		
Manufactured Homes		
Service Members Civil Relief Act (SCRA)		
VA Form 26-6393		
Homes for Heroes		
Assistance for Veterans With Non-VA Loans		
Contract to Closing		
Servicemembers Civil Relief Act		
VA Borrowers: There are Alternatives to Foreclosures (17:50)		
Guidance on Servicing VA Home Loans During National Disasters (8:27)		
The Appraisal System (12:28)		
American Dream for America's Veterans (29:00)		
Special Homes for Special Vets/Specially Adapted Housing (12:00)		
The Certificate of Eligibility (16:00)		
Restoration of Entitlement (14:52)		
VA Myth-busters (18:29)		
Active Duty Issues in Underwriting (26:12)		
So, You've Been Selected for an Audit (19:14)		
VA Home Loans & You (18:35)		
VA Income Guidelines (19:52)		
Refinancing for Lenders (12:31)		
Energy Efficient Mortgages (7:30)		