

Loan Guaranty Service (LGY)

Quick Reference Guide (QRG)

For

Correct Certificate of Eligibility (COE)

May 2015

Revision History

Date	Version	Description	Author
5/07/2015	1.0	Initial Document	G. Renna

Table of Contents

Introduction..... 4

Correct COE 4

Veterans Name 5

Veterans Contact Information 6

Veterans Branch of Service..... 7

Veterans Funding Fee Exempt Status 8

Restoring Entitlement..... 10

Active Loan Self Service..... 10

Cash Out 10

Streamline Refinance 10

Purchase 11

Paid in Full Loan..... 12

Table of Figures

Figure 1. Correct COE Menu Option. 4

Figure 2. Correct COE Warning Banner. 4

Figure 3. Resubmit Application..... 5

Figure 4. Edit Veteran Name..... 5

Figure 5. Last Name Change Dialog Window. 6

Figure 6. Upload Last Name Change Document..... 6

Figure 7. Last Name Change Upload..... 6

Figure 8. Change Contact Information Screen. 7

Figure 9. Confirm Contact Information Change Dialog Window..... 7

Figure 10. Branch of Service Change..... 8

Figure 11. Confirm Branch of Service Change. 8

Figure 12. Document Upload Successful..... 9

Figure 13. Change Review Dialog Window. 9

Figure 14. Successful Exempt Message. 9

Figure 15. Resubmit Application Screen..... 10

Figure 16. Refinance Cash Out Dialog Window..... 10

Figure 17. Streamline Refinance Dialog Window. 11

Figure 18. Purchase Dialog Window..... 11

Figure 19. Upload Documents for Restoration. 11

Figure 20. Ownership Questions for Terminated Loan..... 12

Figure 21. Ownership Dialog Window. 12

Figure 22. Restoration Question for Terminated Loan. 13

Figure 23. Restoration Confirmation Dialog Window..... 13

Introduction

Procedures outlined in this Quick Reference Guide (QRG) assist lenders with correct COE functions. This self-service functionality is available following the webLGY 15.1 software release. The correct COE functionality was created to expedite COE changes electronically, eliminating the need to defer change requests to the *National Workload* (NWL).

Correct COE

For approved loan records with valid COE, the lender is presented with two options in the *Electronic Application* menu:

- New Application, and
- Correct COE

NOTE: The Correct COE option is the recommended action for any COE corrections. The New Application option should be selected only if Correct COE does not satisfy the request.

Steps:

1. From the left-hand navigation menu, select *Correct COE*.

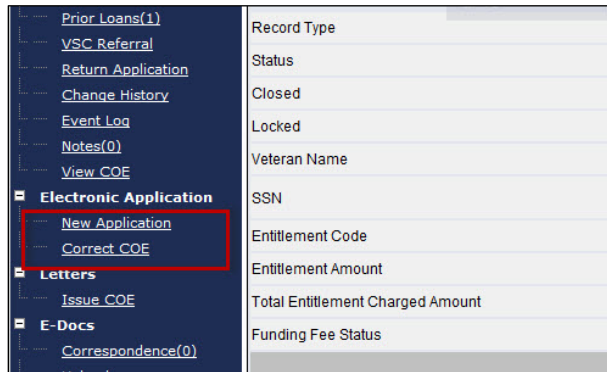


Figure 1. Correct COE Menu Option.

2. A warning statement will be presented with a message that an approved COE already exists. To continue with the correct COE function, select the <Continue> button.

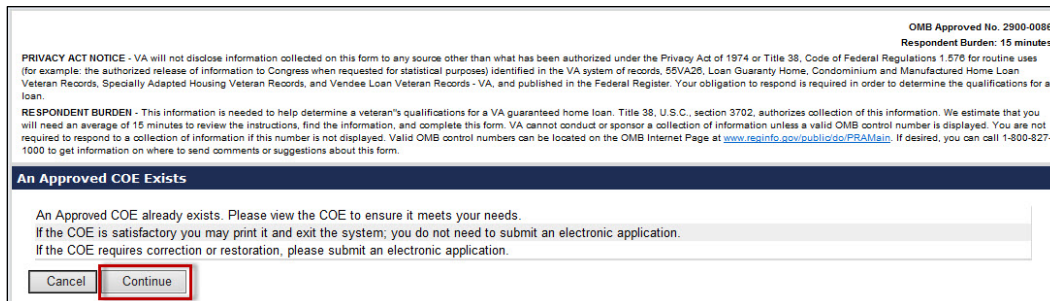


Figure 2. Correct COE Warning Banner.

3. The *Resubmit Application* screen lists several changes that can be made to the COE:
 - a. Veterans name
 - b. Veterans contact information
 - c. Veterans branch of service
 - d. Veterans Funding Fee exemption status
4. Choose the respective drop-down menu selection for the section(s) that require change and select the <Submit> button

Figure 3. Resubmit Application.

The following paragraphs outline procedures for COE change requests from the *Resubmit Application* screen.

Veterans Name

Change to the Veterans first name, middle name and/or suffix can be corrected through the self-service *Resubmit Application* screen. A change to the last name requires additional information for upload, and approval by NWL.

Steps:

1. At the *Resubmit Application* screen, choose the *Yes* option at the drop-down menu to, “Are you changing Veterans Name?”

Figure 4. Edit Veteran Name.

2. Enter changes to the respective name field(s). Once complete, select the <Update Name> button.
3. For changes to the last name, additional information is required for upload.
4. A system prompt will appear. Select the <OK> button to continue to the file upload page.

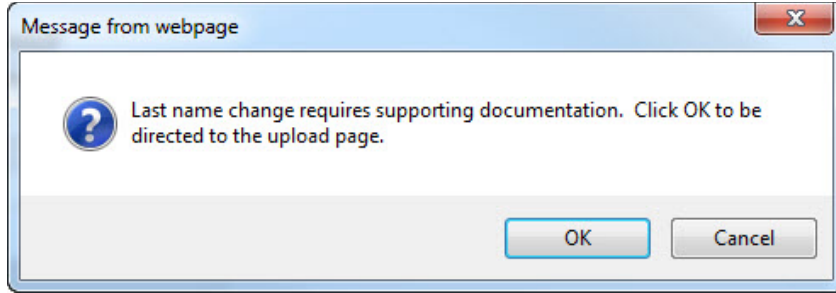


Figure 5. Last Name Change Dialog Window.

5. Select the supporting information for upload, by selecting the <Browse> button.

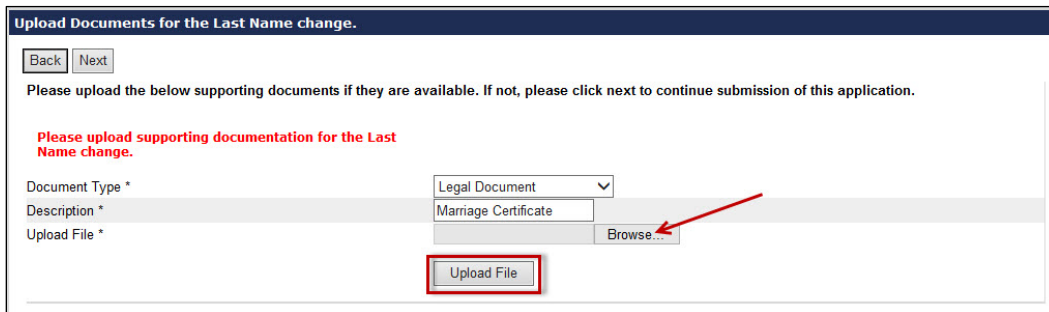


Figure 6. Upload Last Name Change Document.

6. Click the <Upload File> button to upload the supporting document.
7. Following file upload a system message will show on the screen along with the uploaded document with its assigned identification number (ID).

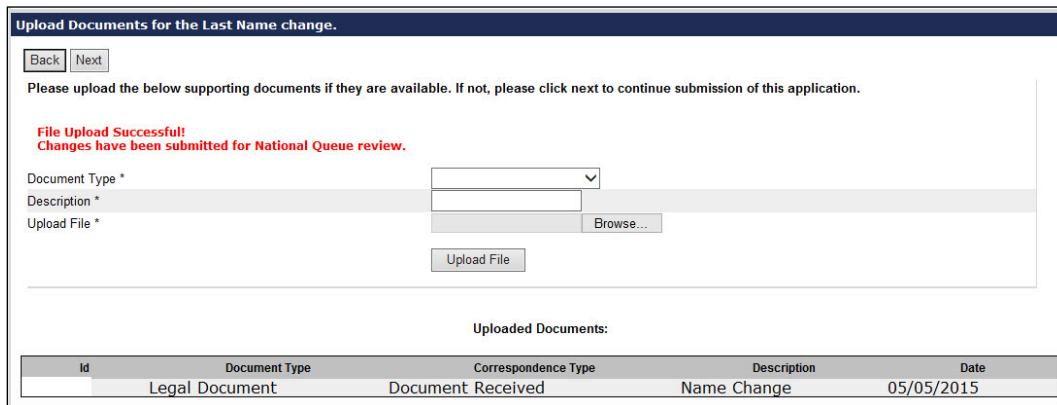


Figure 7. Last Name Change Upload.

8. A review of the name change request will be conducted by NWL.

Veterans Contact Information

A change to the Veterans contact information can be corrected through the self-service *Resubmit Application* screen.

Steps:

1. At the *Resubmit Application* screen, choose the *Yes* option at the drop-down menu to, “Are you changing the Veterans contact information?”
2. Update the respective address fields and contact information.
3. Once complete, select the <Update Address> button in the upper left-hand section of the screen.

The screenshot shows a web form with two main sections: 'Veteran Address' and 'Mail Certificate To Address'. The 'Veteran Address' section includes fields for Address Line 1, Address Line 2, City, State (a dropdown menu), and Zipcode. The 'Mail Certificate To Address' section includes fields for Address Line 1, Address Line 2, City, State (a dropdown menu), Zipcode, Email Address, and Confirm Email Address. At the top left of the 'Veteran Address' section, there are two buttons: 'Update Address' and 'Back'. A red arrow points to the 'Update Address' button.

Figure 8. Change Contact Information Screen.

4. The following dialog window will appear. Select the <OK> button to confirm.

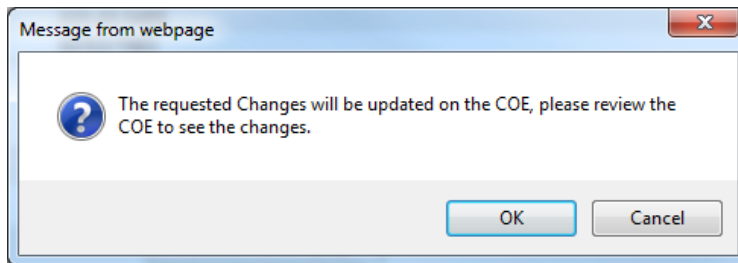


Figure 9. Confirm Contact Information Change Dialog Window.

5. Submitted changes will immediately update the Eligibility record. Changes are not reflected on the COE.

Veterans Branch of Service

A change to the Veterans branch of service can be corrected through the self-service *Resubmit Application* screen. The following steps are provided.

Steps:

1. At the *Resubmit Application* screen, choose the *Yes* option at the drop-down menu to, “Are you changing the Veterans branch of service?”
2. Select the branch of service from the drop-down menu.

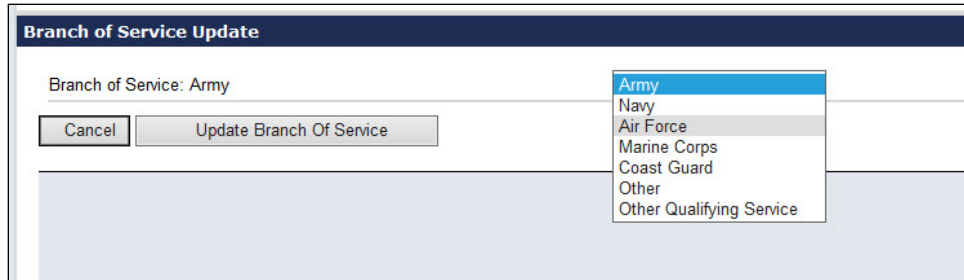


Figure 10. Branch of Service Change.

3. Select the <**Update Branch of Service**> button to submit the change.
4. Confirm the change by selecting the *View COE* link in the left-hand navigation menu.

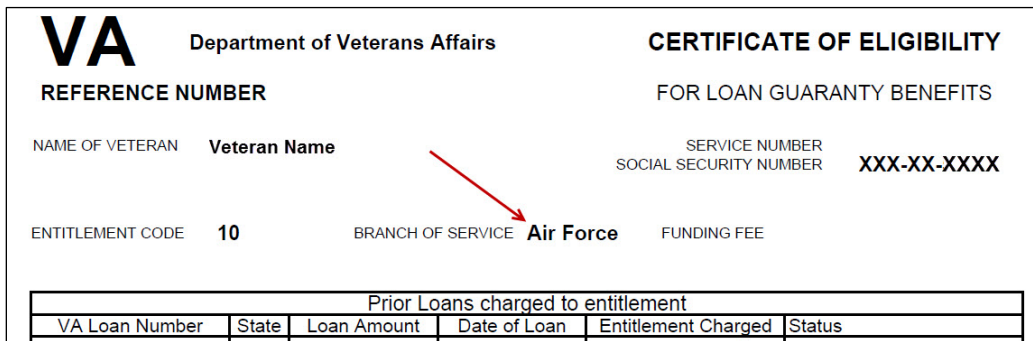


Figure 11. Confirm Branch of Service Change.

Veterans Funding Fee Exempt Status

Change to a funding fee exemption requires documentation for review and approval by NWL. The Veterans rating decision document can be selected for upload:

Steps:

1. Select the document type for upload.
2. Enter a document description in the free text field.
3. Select the <**Browse**> button and navigate to the Veterans rating decision document for upload.
4. Select the <**Upload File**> button
5. Following successful upload of the document, a system message will appear, “*File Upload Successful.*”

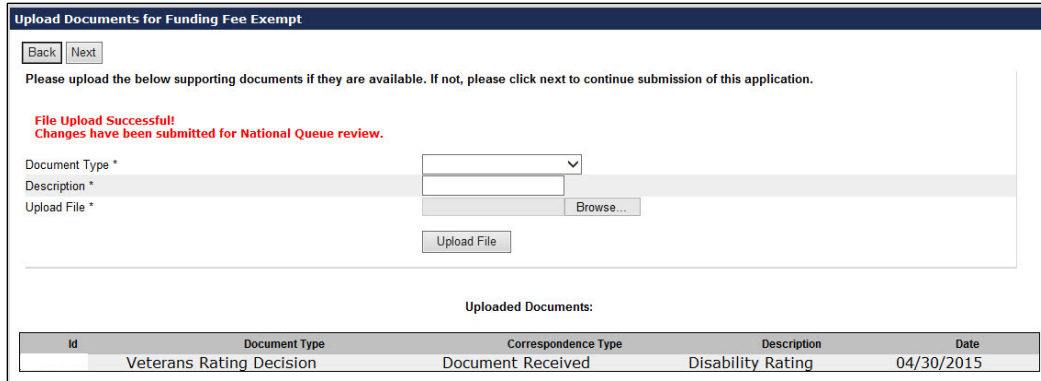


Figure 12. Document Upload Successful.

6. Select the <Next> button to continue. The following dialog window appears:

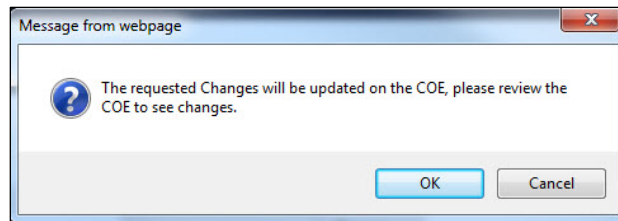


Figure 13. Change Review Dialog Window.

7. A workbucket action is created for the NWL to review the document and change the funding fee exempt status of the Veteran.
8. A success message for exempt status is displayed in the following figure.

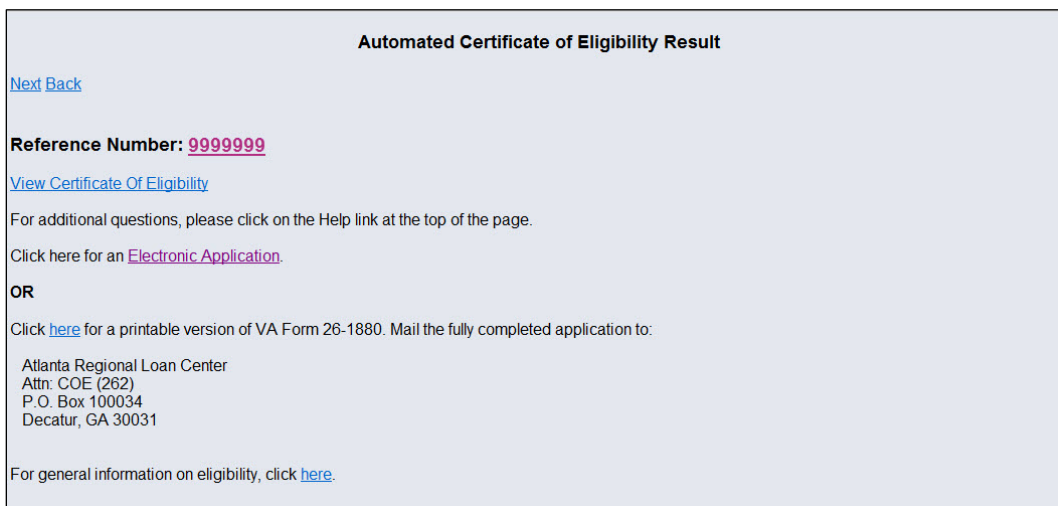


Figure 14. Successful Exempt Message.

Restoring Entitlement

Active Loan Self Service

The lender may restore entitlement for a *Cash Out*, *Streamline Finance* and *Purchase* option of an active loan. The selection options are displayed at the bottom of the *Resubmit Application* screen as shown in the following figure.

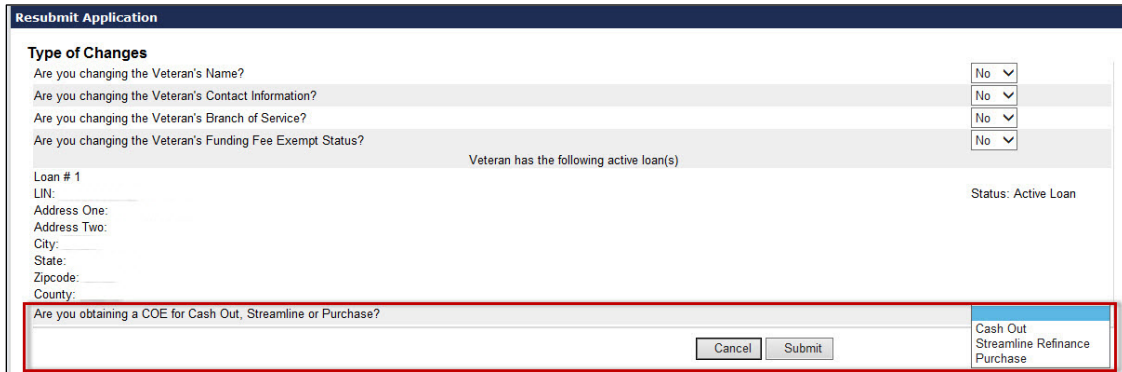


Figure 15. Resubmit Application Screen.

Cash Out

NOTE: Cash out restoration only applies to the active loan selected.

Steps:

1. Selection of the cash out option will prompt the user with the dialog window shown below.

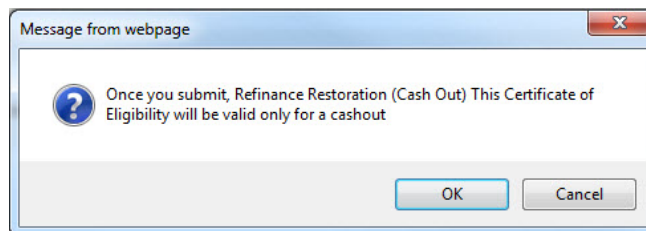


Figure 16. Refinance Cash Out Dialog Window.

2. To deselect the cash out option, select the *Streamline Refinance* or *Purchase* option for the active loan. Both options will remove existing cash out condition from the active loan.

Streamline Refinance

Selecting a streamline refinance does not create a restoration and will remove any cash out condition for an active loan.

Steps:

1. Selection of the Streamline Refinance option will prompt the user with the following dialog window.

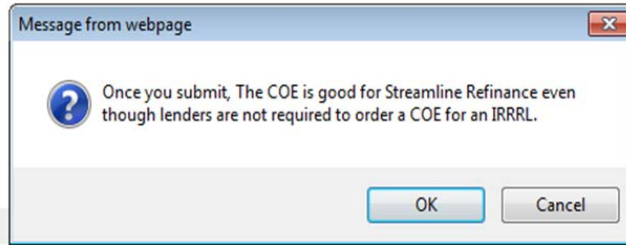


Figure 17. Streamline Refinance Dialog Window.

Purchase

Requesting the COE for a purchase loan requires upload of the supporting information in order to restore entitlement for any active loan listed. Choose the *Purchase* option from the drop-down menu and select the <Submit> button to process.

Steps:

1. Selection of the Purchase option will prompt the user with the following dialog window.

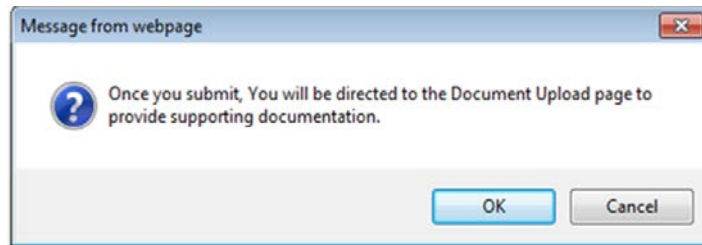


Figure 18. Purchase Dialog Window.

2. Select the <OK> button to continue.
3. Provide the supporting documentation at the *Upload Documents* screen, displayed in the following figure.

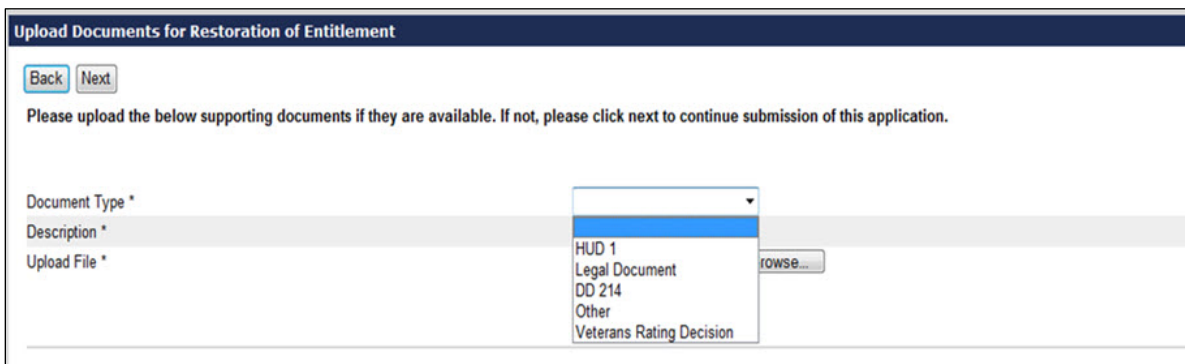


Figure 19. Upload Documents for Restoration.

4. Select the <Upload File> button to submit the supporting document.
5. The restoration request will be submitted to the national queue for review.

Paid in Full Loan

Loans in a *Paid in Full* condition without restoration can be managed from the self-service function screen.

Steps:

1. Answer the ownership question, “Does the Veteran own the property obtained with a VA loan?”
2. If the veteran no longer owns the property obtained with a VA loan, answer no to the ownership question and restoration will be automatically processed.
3. Select the <Submit> button to process.

The screenshot shows a web form titled "Resubmit Application". Under the "Type of Changes" section, there are four questions, each with a "No" dropdown menu:

- Are you changing the Veteran's Name?
- Are you changing the Veteran's Contact Information?
- Are you changing the Veteran's Branch of Service?
- Are you changing the Veteran's Funding Fee Exempt Status?

Below these questions, a message states: "Veteran has the following Paid in Full loan(s) without restoration".

Loan # 1 details are listed:

- LIN: 17-17-2-
- Status: Terminated Loan
- Address One: null
- Address Two: null
- City: null
- State: null
- Zipcode: null
- Country: null

A red box highlights the question: "Does the veteran own the property obtained with a VA loan?" with a "No" dropdown menu. At the bottom of the form are "Cancel" and "Submit" buttons.

Figure 20. Ownership Questions for Terminated Loan.

4. The user is presented a system dialog window, displayed in the following figure.

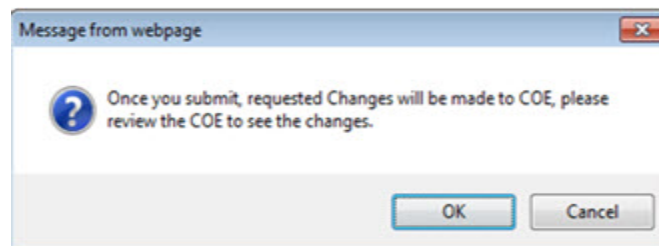


Figure 21. Ownership Dialog Window.

NOTE: If the Veteran **owns** the property obtained with a VA loan, answer *Yes* to the ownership question. The additional question will appear, “Does the Veteran want to use their one time restoration benefit?”

It is very important that the Veteran understands this option because any further restoration will require disposal of all properties obtained with a VA loan.

If the Veteran selects *Yes* then the restoration will be processed automatically. If the Veteran selects *No* then there will be no restoration for this paid in full loan.

Resubmit Application

Type of Changes

Are you changing the Veteran's Name? No ▾

Are you changing the Veteran's Contact Information? No ▾

Are you changing the Veteran's Branch of Service? No ▾

Are you changing the Veteran's Funding Fee Exempt Status? No ▾

Veteran has the following Paid in Full loan(s) without restoration

Loan # 1

LIN: 17-17-2- Status: Terminated Loan

Address One: null

Address Two:

City: null

State: null

Zipcode: null

County: null

Does the veteran own the property obtained with a VA loan? Yes ▾

Does the veteran want to use the one time Restoration benefit? No ▾

Cancel Submit

Figure 22. Restoration Question for Terminated Loan.

5. Select the <**Submit**> button to process.
6. The user is presented a system dialog window to confirm the restoration questions, displayed in the following figure.

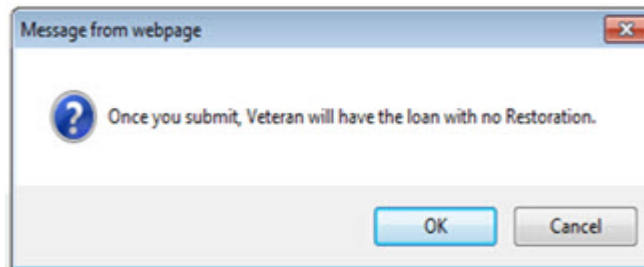


Figure 23. Restoration Confirmation Dialog Window.