



# VA Non-Delegated Submissions

## Step 1: Register your loan to obtain a NewRez loan #

All standard prior underwrite procedures including 3.2 file upload need to be followed. Please see [Prior Underwrite](#) Job Aid for further information.

## Step 2: If IRRRL transaction, order VA Case number under NewRez Sponsorship vvvvvv(#600171-00-00)

## Step 3: Order the Certificate of Eligibility (if not already available)

If IRRRL and veteran is exempt, COE is not required.

## Step 4: Run the AUS – Assign the Findings or Feedback to NewRez

## Step 5: Order the Appraisal – ALL Clients will order the Appraisal / Case Number through the VA’s WebLGY portal

- VA appraisals must be ordered through WebLGY.
  - If appraisal is required for IRRRL transaction, order through your AMC.
- Once logged in to WebLGY there are two ways to Request an Appraisal:
  - You can scroll over the Loan Link on the top menu which will activate a dropdown menu where you will choose “Request Appraisal”.
  - You can also select the “request Appraisal” link in the lender workspace area.
- You will choose LAPP Appraisal Type – under the Select Appraisal Type section when ordering.
- Complete the fields in section One “Requester Information” as follows:

The screenshot shows the 'Requester Information' section of the NewRez WebLGY portal. It includes fields for:
 

- 1A. Sponsor's Identification Number: 6293140000 (with a red arrow pointing to it and the label 'Ditech VA Lender ID Number').
- 1B. Requester Phone Number, Extension, Name: (empty field).
- 1C. E-mail Address\*: vaappraisalreview@ditech.com (with a red arrow pointing to it and the label 'Ditech Loan Registration Number').
- 1D. Institution's Case Number: (empty field).

- NewRez Lender ID #600171-00-00 must be entered in Field 1A.
- [vaappraisalreview@NewRez.com](mailto:vaappraisalreview@NewRez.com) must be entered in Field 1C. You may enter more than one email address in this field if you wish to receive email notifications. Please make sure to separate all email addresses by using a semicolon.
- You will need a NewRez Loan # before sending the appraisal in WEBLGY. The NewRez Loan # must be entered in Field 1D

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- Print the request for appraisal for your records. It will display the VA loan number issued for the appraisal request.
- Once the appraisal is complete it will be sent directly to NewRez for review.

**Appraisal Transfers** - Appraisal and Case Number must be assigned to NewRez.

## Step 6: Submit the loan to NewRez for underwriting

- All standard Prior underwriting procedures need to be followed. Please see [Prior Underwrite](#) Job Aid for review. For VA Submissions, also include:
  - Certificate of Eligibility.
  - Evidence of case number assignment under NewRez Sponsorship.
  - For refinances, the Specific Loan Comparison Disclosure for Cash Out or for IRRRL transactions evidencing it was provided to borrowers within three days of the application.

## VA Forms - NewRez will complete the following VA Forms:

All NewRez completed forms can be found in the View Images and History section of Image Central. They will be listed in the “Government” Image Category and then by the indexed name as indicated in this chart. Client will be responsible for all other required forms.

Form	Image Index
VA Loan Analysis	VALA
VA Comparison Cert	COMPCERT
VA IRRRL Max Worksheet	IRRRW
VA Max Calc Worksheet	MCAW
VA Cash-Out Disclosure	OLDVEW
1802A	ATOA

## Addendum to URLA – VA Form 26-1802a

- Box 13 will be NewRez’s VA Lender ID (6001710000) as the Lender/Mortgagee.
- Box 14 will have client’s VA ID and box 15 will have client’s name and address listed as the authorized agent and Loan Application and Processing of Loan Application input as the function.
- Box 16 will contain NewRez’s info:
  - NewRez Financial, LLC 1100 Virginia Drive Fort Washington, PA 19034
- Final 1802 can be pulled from the View images section of Image Central - See the [Viewing Images](#) job aid for further info.

## Step 7: Closing

- **Non-Delegated Clients - You will need to remit the VA Funding Fee** and please make sure to include the receipt showing the payment status as settled when submitting the loan for purchase. Even if Veteran is exempt, we need a Zero payment confirmation for VAA from the VA site.
- NewRez will submit the loan for the Loan Guaranty Certificate.

### Recommendations for smoother transactions

1. Provide the completed Underwriting Submission Checklist and all necessary notes and explanations to the Underwriter (include all mortgage and rental histories)
2. Be aware of the Net Tangible Benefit Test and Recoupment Period requirement – 36 months or less.
3. Condos MUST be VA Approved. VA does not recognize HUD Approved condos. Search [HERE](#) for a list of VA Approved Condos. If the condo is not approved, contact the VA for approval options (this will take time!)
4. IRRRL Transactions: If a value determination is required it must NOT be ordered through WebLGY.
5. For refi transactions it is important that the payoff stmt is requested/received prior to requesting a clear to close. Please provide updated payoffs to u/w asap
6. Provide copy of fully executed Initial disclosure to Veteran for IRRRL and Cash-Out Refinances that compare terms of existing mortgage with terms of proposed mortgage.

