VALERI Servicer User Guide

Version 1.3

Veterans Benefits Administration
U.S. Department of Veterans Affairs
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Welcome to VALERI

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Welcome to VALERI

The Department of Veterans Affairs (VA) Loan Electronic Reporting Interface (VALERI) is a web-based system that supports VA employees and servicers working with VA-guaranteed loans. VA loan servicers are required to report data to VA according to 38 CFR 36.4317. There are two methods of reporting events/data to VA. The first is via a direct connection to VA (typically for servicers that use a service bureau such as Mortgage Servicing Platform [MSP] or Sagent). The second method is to report all loan servicing events through the VALERI Servicer Web Portal (SWP) utilizing a spreadsheet called the VALERI Events Bulk Upload Template. The template must be used by all servicers for a small number of data points or events, but is always used by servicers reporting all their loans manually.

This document has been developed to provide all servicers with guidance on how to use the SWP. This is a quick reference guide only. Please refer to the VA Servicer Handbook M26-4 for in depth information on VA policy, event definitions, reporting timeframes, data elements and post-audit documents.

For answers to policy questions about VALERI, servicers may reach out to the VALERI Helpdesk at valerihelpdesk.vbaco@va.gov. For Technician assistance, check the loan information screen and find the assigned Technician. For more information, including contact information, guides and the most recent templates, visit the VALERI website.

Navigating the SWP Users Guide

The table of contents for this guide is both searchable and linked. Selecting any of the chapter titles or subheadings will take users directly to that section. Users can navigate back to the table of contents by scrolling back to the start of the guide, or using the return to table of contents links at the end of each section. This guide also features extensive linking between the sections, allowing users to easily find the information they need to complete a task. These cross references are designated by the same color and underlining found in web links.

This guide features guidance, step-by-step instructions and informative tables. Guidance is presented in paragraphs. Numbered lists, bullets and screenshots are used to give step-by-step instructions for completing tasks in the SWP. Tables are used to present information about the different kinds of events servicers are required to report and when they should be reported.

Step-by-Step Instructions

1. Step by step instructions describing how to complete tasks in the SWP appear in lists. Words that point to links or boxes that the user needs to select will appear in bold.
2. These instructions will describe how to complete processes that are pictured in screenshots (Figure 1).
3. The screenshot may also include boxes, lines and labels that show which part of the screen is important.
Guide to Icons

This user guide employs icons to alert users to important information, especially during step-by-step instructions.

- **Contains supplementary information about actions that servicers take in the SWP.**
- **Contains cautionary information about actions; usually a clarifying statement to assist a user with execution.**
- **Indicates highly important information that is critical to an action.**

Accessing the VALERI Servicer Web Portal

Each servicing employee who accesses the redesigned SWP will need to establish a new VALERI login. Servicer access to VALERI will now go through AccessVA, the same portal used by Veterans and other stakeholders.

Sign-up must be completed by each Servicer employee. The sign up requires:

- Identity verification
- Employee’s corporate email address
- Servicer ID
- Servicer’s corporate email address
- Log-in requires two-factor authentication via text or phone call

Servicer Administrator users will be required to manage access for users and delegate users. The Administrator will be the first servicing employee to complete the sign-up process. VA will review and approve the first Servicer Administrator request. The Servicer Administrator will then be able to log into the VALERI Servicer Web Portal through AccessVA.

All Servicer users will log in to complete the ID.me process (answering security questions and providing a method for two-factor authentication). The Servicer Administrator will receive an email notification to log in to the Servicer Web Portal to
approve the access request. The Servicer user will then be able to access the VALERI Servicer Web Portal using AccessVA.

The Servicer Administrator will need to provide their users with their Servicer ID, which is used during the ID.me registration and AccessVA subsequent log in process. This information should be treated as Non-Public Information. Users will be required to provide a corporate email address for use with AccessVA. No personal email addresses (such as Gmail) will be accepted.

Delegates are third party organizations that take actions on behalf of the servicer, but do not service loans themselves. For example, delegate users may file claims on behalf of a servicer. Delegate users will register through their Primary Employer and users will be managed by the Primary Employer’s Administrator. Delegate servicers will need a corporate email from their primary employer.

ID.me and the AccessVA registration will be required to access the VALERI Servicer Web Portal application. There will be no exceptions.

**How to Sign Up for AccessVA**

1. To begin the signup process for AccessVA, open the [AccessVA website](#).
2. Select the **VALERI** icon.

*Figure 2: AccessVA Website*

3. Select **ID.me**.
4. At the Secure Login Redirect, select **Accept**.

5. From the ID.me page, select **Sign Up for an Account**.
6. Enter the following:
   - **Email**: Must be your Servicer email address
   - Password
   - Confirm Password
   - Select the box to Accept ID.me terms of service and privacy policy

7. Select **Sign Up**.

⚠️ The process will continue with identity verification, security questions and the setup of two-factor authentication.

⚠️ AccessVA set up is not complete until all steps have been completed. Users will not be allowed to Access VALERI without an AccessVA ID.me account.

**Logging into VALERI**
1. Navigate to the [AccessVA website](#).
2. Select the [VALERI](#) icon.
3. Select Sign in with ID.me.

4. At the Secure Login Redirect, select **Accept**.
5. Enter **Email**.
6. Enter **Password**.
7. Complete two-factor authentication via phone or text.
8. User will be taken to the Servicer Web Portal Home Page.

**User Roles**

The Servicer Web Portal has four distinct user roles with different levels of responsibilities and permissions.

**Servicer User**

The servicer user is the most general user role. Servicer users can view loan information, view and upload documents, view reports, report events and claims, file appeals and file supplemental claims.

**Servicer Administrator**

The servicer administrator is primarily responsible for monitoring reports, managing users and maintaining system settings such as Point of Contact users. Servicer administrators have all the same permissions as the servicer user, plus the ability to administer users of all roles, assign the Servicer Company Admin role, administer analytics licenses and administer departments (points of contact).

**Servicer Read Only**

This role is applicable for users who sign in to view reports. Servicer read only users can view loan information, documents and reports.
Servicer Company Administrator

Servicer company administrator users are primarily members of the Information Technology department, responsible for user approval and maintenance and not for loan servicing duties. Servicer company administrator users can view loan information and reports, view and upload documents, administer users (excluding the servicer administrator role) and administer analytics licenses and departments (points of contact).

The SWP Home Page

Figure 9: Servicer Web Portal Home Page

The Servicer Web Portal includes the features below:

Home Icon/Announcements:

- Select the Home icon to view Active Announcements.

  The system will default to the Recently Viewed list of loans. To view all VA Loans, select the drop-down arrow and select All.

Admin

- Select to view User Administration:
  
  o Requests
  
  o Active Users
  
  o Deactivated Users

  User must be a Servicer Admin or a Servicer Company Admin role to view this feature.

Salesforce Reports

- Select to view report folders and access reports.

  See Reports in the VALERI SWP for more information.
Analytics Reports

- Select to view reports generated using Einstein Analytics.

⚠ User must have an Analytics license to view this option. Licenses are allocated and maintained by the Servicer Administrator.

Report Events

- Select to upload an event spreadsheet.

More

- Select the drop-down arrow to access additional features from the Home Page.

⚠ Depending on screen resolution, this feature may not be displayed.

Report Claims

- Select to upload a claim spreadsheet.

Knowledge

- Select to use the Servicer Web Portal online help tool.

Servicer Departments

- Select to view Point of Contact information for each Servicer Department.

Search

- Begin typing to initiate a search. This feature is available from any page in the application.

Notifications Icon (Bell)

- Select to view system notifications.

User Name

- Select the drop-down arrow to access Home, My Profile, My Account and log out.

SWP Admin Page

Servicer Admin and Servicer Company Admin users can use the Admin Page to View new user requests, Active and Deactivated Users, and add or remove user licenses.
Requests

On the Requests page, Admin and Company Admin users can approve or deny requests for new user access to the VALERI SWP. Pending requests and Pending Delegate requests appear in separate sections.

Figure 11: Requests

When the user selects Approve or Deny a confirmation modal will appear. When a request is approved, the confirmation modal will also allow the user to assign a role (Servicer User, Servicer ReadOnly, Servicer Admin, Servicer Company Admin), and select whether to assign a Doc Export or Analytics license.

Once a Pending Request is approved, the user will appear in the Active Users Tab and the Pending Request will be removed from the list.

Active Users

On the Active Users tab, Servicer Admin and Servicer Company Admin users can deactivate users, change user role, and add or remove Doc Export and Analytics licenses. Doc Export licenses allow the user to export document versions of some VALERI SWP items, such as certified claims. Analytics licenses allow users to view Analytics Reports. If the Servicer has any delegate users, these will appear under a separate heading.
To edit user details, select **Edit** in the user entry. The Edit User Details modal will appear, with the user’s name, email, role and licenses. Select **Deactivate User** to deactivate user, select a value from **Role** to change user role, and select **Analytics** or **Doc Export** to add or remove the user licenses. To remove a delegate user, select **Remove**.

**Figure 12: Active Users**

<table>
<thead>
<tr>
<th>NAME</th>
<th>ROLE</th>
<th>EMAIL</th>
<th>ANALYTICS</th>
<th>DOC EXPORT</th>
<th>ACTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admin LM2306_a</td>
<td>Service Read</td>
<td>admin.m2306_a@galexco</td>
<td></td>
<td></td>
<td>Edit</td>
</tr>
<tr>
<td>Admin LM2466TC</td>
<td>Service Admin</td>
<td>admin.m2466tc@alexcor</td>
<td></td>
<td></td>
<td>Edit</td>
</tr>
<tr>
<td>Ahmed Zahia Deofer BankOne</td>
<td>Service User</td>
<td>epo.deofer@accenturefedco</td>
<td></td>
<td></td>
<td>Edit</td>
</tr>
<tr>
<td>Alan Vokach-Brodsky BankOne</td>
<td>Service Read</td>
<td>alan.vokach-brodsky@va</td>
<td></td>
<td></td>
<td>Edit</td>
</tr>
</tbody>
</table>

**Figure 13: Delegate Active Users**

<table>
<thead>
<tr>
<th>NAME</th>
<th>ROLE</th>
<th>EMAIL</th>
<th>ANALYTICS</th>
<th>DOC EXPORT</th>
<th>ACTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delegate User</td>
<td>Service User</td>
<td><a href="mailto:delegateuser@email.com">delegateuser@email.com</a></td>
<td></td>
<td></td>
<td>Remove</td>
</tr>
</tbody>
</table>
Deactivated Users
On the Deactivated Users tab, Admin and Company Admin users can view a list of deactivated users. Deactivated delegate users will also appear on this page under a separate heading.

Figure 15: Deactivated Users
Navigating VALERI Loans

Servicers can use the VALERI SWP to look up general information on loans, but will also need to locate specific loans in order to take certain actions. The following section shows how users can navigate to loans and what functions and information are available at the VALERI loan level.

Searching for a Loan with the VA Loan Number

1. From any page, type the **VA Loan Number** in the Search bar.

   **Figure 16: Search for Loan Number**

   ![Search for Loan Number](image)

   As the data is entered, the system automatically displays matching data in the drop-down below the search bar.

2. The user may choose any of the following:

   - Continue typing the full loan number and select **Enter** to display matching results for the exact loan number. **Select** the loan number link to navigate to the Loan Information screen.

   **Figure 17: Select Loan from Search**

   ![Select Loan from Search](image)
• Enter a partial loan number and select **Enter** to display the top five matching results for the partial loan number.

Select the loan number that appears below the Search bar. This will take the user directly to the Loan Information screen for that loan.

*Figure 18: Partial Loan Number Search Results*

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**Loan Information**

Once the user has navigated to a loan, they will see the Loan Information screen, which contains data about the loan, borrower(s), servicer reported events and related data.

*Figure 19: Loan Information Page Layout*
**Loan Header:**
- Basic loan data that persists while user navigates to other loan information pages.

**Loan Data Tabs:**
- Tabs that allow the user to navigate between Baseline Loan Data, Current Loan Data, Documents, Supplemental Claim, VA Purchase Claim and Loan Modification History.

**Loan Information Details:**
- Dynamic panel that displays information depending on which loan tab is chosen: Baseline Loan Data, Current Loan Data, Documents, Supplemental Claim, VA Purchase Claim or Loan Modification History.

**Borrower Information (Current):**
- A summary of the most recent Borrower Information as reported via Servicer Event submission.

**Loan Events:**
- A summary of events reported by the Servicer, for example, Monthly Status Update or Electronic Default Notification.
- **Event Rule Evaluation Status:** Displays the status of the event based on the event rules results. Statuses include:
  - **Pending:** The event has been submitted but has not been processed. Events in this status can be withdrawn by the Servicer from the Servicer Web Portal (SWP).
  - **Not Processed:** Event was withdrawn by the Servicer before processing.
  - **Accepted:** All event rules passed with no failing business rules.
  - **Requires VA Review:** The event has been processed successfully, with at least one or more event rule failures with a non-fatal status.
No further action is required by the servicer. The status will not change after VA review is complete. Subsequent event reporting should not be delayed.

- **Rejected**: Event was rejected due to failing fatal business rules. The servicer must correct the data errors and resubmit the event.

**Appeals**:
- A summary of appeals (appealable, submitted or expired) associated with the loan.

**Payment History**:
- A summary of Payment Activity associated with the loan.

**Current Loan Data**
The images below detail each section of the Current Loan Data screen.

**Current Loan Information**:
- Loan data reflects the most recent loan information including updates from servicer events, appraisal values, REO updates, guarantee status updates, manual updates and system actions.

*Figure 20: Current Loan Data Screen*
Payment Information:
- Loan payment data reflects the most recent servicer reported event or manual updates.

Property Information:
- Current property data reflects the most recent servicer reported event or manual updates.

Loan Indicators:
- When checked, indicates that at least one of the obligors on the loan have filed for bankruptcy protection.

Borrower Point of Contact Information:
- Information transferred from the legacy VALERI system that displays authorized borrower point of contact information.

Baseline Loan Data
The image below details the Baseline Loan Data screen.
Baseline Loan Data Information:

- Loan Information provided by WebLGY after VA issues the guaranty.

Loan Indemnification:

- Data pertaining to loan indemnification.

Baseline Property Address:

- Property Address information reported at loan origination.

Initialization:

- Date the loan migrated into the VALERI application.

Borrower Information (Baseline):

- Borrower data reported at loan origination.
Documents

Servicers are required to submit documents to support certain actions in the VALERI SWP, including appeals, post audits, and supplemental claims. Servicer users may also attach documents through the SWP to support other actions including Adequacy of Servicing Reviews and Reviews of Suspicious Loan Modifications.

Figure 23: Loan Level Documents Tab

Upload Documents Section:
- Contains features that allow the user to upload a document to the loan.

Upload Document:
- Select to upload or drag and drop files to be added.

Document Type:
- Users are required to select from a list of document types to identify the document to be uploaded.

Document Name:
- This field is automatically populated by the system.
- The Document Name will be the same as the file name to be uploaded.

Associated Pages:
- This required field allows the user to list specific page number(s) or range of pages that are associated with the loan. For example, the document might
contain 20 pages but pages 5-7 are specific to the reason the document is being added to the loan. A specific page range must be added for all documents. This field is limited to 25 characters.

Process:
- Optional field that allows the user to associate an open process to the document.

Upload:
- Completes the Document Upload Process.

Manage Documents Section:
- Lists all documents associated with the loan.

Name:
- Contains a link to allow user to view the document.

How to Upload a Document to a Loan
1. Select the Documents Tab on the loan information screen.
2. Select Upload Files.
   - The user may drag and drop files using the Or Drop Files option.
3. Select the file to be uploaded and select Done.

Figure 24: Upload Documents Panel

4. Enter the page(s) of the document associated to this loan in the required Associated Pages box.
5. Select the Document Type from the drop-down menu.
6. Document Name will be automatically entered from the document filename.
7. Select **Upload**.

- To upload a document to support a specific process, such as an appeal of a late acquisition, follow the instructions above, but specify the open process using the **Process** drop-down box.
- To upload a document to support a specific line item in an action, see the process below.

**How to Upload a Document to a Line Item**

1. Navigate to the appeal, supplemental claim, or other action that requires line item document upload, and then to the line items.
2. Select the **drop-down arrow** for the line item you want to upload the document to support and select **View & Upload** from the list.

**Figure 25: Upload Document to Line Item**

3. Select the **Upload Files** button, or drag and drop files to the **Or drop files** box.
4. If using the **Upload Files** button, choose the file from your computer or network and select **Open**.
5. Select a **Document Type** from the drop-down box.
6. Enter the Associated Page(s).
7. Select **Upload**.
8. Manage Documents box appears, select **Close**.

**Figure 27: Manage Documents**

9. The document name will now appear in the **Document Name** tab and the page numbers associated in the page column.
Figure 28: Document Uploaded to Line Item

1. Navigate to the appeal, supplemental claim, or other action that requires line item document upload and then to the line items.
2. Select the drop-down arrow for the line item you want to upload the document to support and choose one of the two options:
   - Select link from the drop-down list.
   - Select View & Upload from the list and then select Link to an existing document.

Figure 29: Link Existing Document to a Line Item
3. Select the document you want to associate from the list of already uploaded documents by selecting the **radio button** next to it.

*Figure 31: Selecting the Document to Link*
4. Select **Save**.
5. Success Box appears.
6. Manage Documents box appears, select **Close**.

**Remove Document Association from a Line Item**

1. Navigate to the linked document you want to remove.
2. Select the **drop-down arrow** for the line item with the document you want to remove and select **View & Upload** OR scroll to the **Manage Documents** Section of the appeal or supplemental claim.
3. Scroll down to manage documents if necessary. Select the **remove document** button.

*Figure 32: Remove Document Association*

![View & Upload Advances Documents](image)

4. **VALERI** will ask: Are you sure you want to remove this Document Association? Select **OK**.
5. The document is now removed from the line item.
6. **View & Upload** box reappears, select **Close**.

   If you need to re-associate the document, see [Associate a Document to a Line Item](#) above.

[Return to table of contents](#)
How to Use the VALERI Events Bulk Upload Template

Opening and Saving the Spreadsheet

1. Open the VALERI Events Bulk Upload Template (available on the VALERI website, in the Guides and Templates section)

2. Select the link for the VALERI Events Bulk Upload Template on the website and a Microsoft Excel document will download. If it does not open automatically, look for the file in the downloads folder and open the file.

3. A message regarding Macros may appear when the document opens. Select Enable Macros to proceed. Macros must be enabled for the spreadsheet to work properly.

4. The Save As window will open. Rename the file and save it.
   - Rename the file something easy to remember. You will not be able to change the file name when uploading in VALERI. It may be helpful to include today’s date.
   - Select save and save the file locally, to be accessed and uploaded to the VALERI SWP in a subsequent step.

5. The file should open automatically to the Introduction tab.
Using the Spreadsheet

Each worksheet in this document represents a template for one type of event. Each column in a tab represents the data fields required by VA for that event. Each row should contain one event of the type specified for the tab. For example: in the tab titled “LoanPaidInFull”, each line would contain a loan that has been paid in full and the supporting data required by VA. Each column has a specified data type in parentheses next to the column name. All required fields have a green column header.

The Data Types below are the five types of data that might be needed to report an event. Following the data types correctly helps format numbers and text so that the file transmits successfully:

- **Text:** An alphanumeric value. Limited to the length of the specified column.
- **Money:** A number with 3 digits to the left of the decimal and 2 to the right.
- **Integer:** A number with no decimal. Limited from -2,147,483,647 to 2,147,483,647.
- **InterestRate:** A number with 2 digits to the left of the decimal and 5 to the right.
- **Date:** A date in the format YYYY-MM-DD.

1. To begin completing the spreadsheet, select the **Header** tab.
2. Enter the servicing company name in the Servicer Name column.
   
   You are limited to 20 characters, so only include the first 20 characters in your company’s name.

3. Enter the VA servicer number in the VA Servicer Number column. This should be a six-digit ID number that was assigned to the company by VA.

4. Enter today’s date in the Effective Date of Reporting (Date) column, using the format YYYY-MM-DD.

5. Save the file.

**Entering Event Data**

Review what events need to be reported and select the appropriate worksheet. After filling in a cell on the spreadsheet, press the Tab key on your keyboard and the spreadsheet will update the information to the correct format. Below is the process for completing the Monthly Status Update.
1. Begin by entering the 12-digit VA loan number.
   - The VA loan number cannot include any dashes and must be in text format to avoid deletion of leading zeroes. Pressing the Tab key on your keyboard after inputting the VA loan number will help ensure the loan number is in the correct format.

2. Enter the original loan amount. After entering the amount, press the Tab key and the cell will automatically format with a dollar sign.

3. Enter the property state. This should be the two-character abbreviation for the state.

4. Enter the loan origination date in the format YYYY-MM-DD.

5. Enter the servicer loan number. This is the loan number used by the servicer to identify the loan.

6. Enter the unpaid principal balance (UPB). After entering the amount, press the Tab key and the cell will automatically format with a dollar sign.

7. Enter the payment due date in the format YYYY-MM-DD.

8. Save the file.

   - For more information about what data is required in each column, see the Documentation worksheet of the VALERI Events Bulk Upload Template.
   - Data must be entered under each of the column headings of the event worksheet for the event to be processed.

Repeat the above instructions for each of the loans that require this event to be reported. To report other events, select the appropriate event worksheet tab and fill out the information for each loan and event that needs to be reported.

To upload the spreadsheet, see How to Report Events Using the SWP.
Reporting Events

All servicers are subject to VA regulations and event reporting requirements as outlined in 38 CFR 36.4317. Events must be reported within specific timeframes. In addition, VALERI requires events to be reported in a specific logical order for the events to process correctly. Table 1: Event Reporting Timeframes describes each event that must be reported to VA and the timeframe in which the event must be reported.

Table 1: Event Reporting Timeframes

<table>
<thead>
<tr>
<th>No.</th>
<th>Event Name</th>
<th>Event Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Monthly Loan Status Update</td>
<td>By the seventh calendar day of every month, until the loan becomes 61 or more days delinquent</td>
</tr>
<tr>
<td>2</td>
<td>Loan Paid in Full</td>
<td>By the seventh calendar day of the month following the month in which the loan was paid in full</td>
</tr>
<tr>
<td>3</td>
<td>Transfer of Ownership</td>
<td>By the seventh calendar day of the month following the month in which the servicer processed a change in ownership</td>
</tr>
<tr>
<td>4</td>
<td>Release of Liability</td>
<td>By the seventh calendar day of the month following the month in which the servicer released the obligor from liability</td>
</tr>
<tr>
<td>5</td>
<td>Partial Release of Security</td>
<td>By the seventh calendar day of the month following the month in which the holder released the lien on a part of the security for the loan pursuant to 38 CFR 36.4827</td>
</tr>
<tr>
<td>6</td>
<td>Servicing Transfer (transferring servicer)</td>
<td>By the seventh calendar day of the month following the month in which the servicer transferred the loan</td>
</tr>
<tr>
<td>7</td>
<td>Servicing Transfer (receiving servicer)</td>
<td>By the seventh calendar day of the month following the month in which the servicer boarded the new loan</td>
</tr>
<tr>
<td>8</td>
<td>Electronic Default Notification</td>
<td>By the seventh calendar day after the 61st calendar day of delinquency</td>
</tr>
<tr>
<td>9</td>
<td>Delinquency Status</td>
<td>By the seventh calendar day of the month in which the servicer reported the EDN to VA and once per month by the seventh day until default cures</td>
</tr>
<tr>
<td>10</td>
<td>Contact Information Change</td>
<td>By the seventh calendar day of the month following the month in which the information changed</td>
</tr>
<tr>
<td>11</td>
<td>Occupancy Status Change</td>
<td>By the seventh calendar day of the month following the month in which there was a change</td>
</tr>
<tr>
<td>12</td>
<td>Bankruptcy Filed</td>
<td>By the seventh calendar day after the servicer discovered that the obligor filed for bankruptcy</td>
</tr>
<tr>
<td>13</td>
<td>Bankruptcy Update</td>
<td>By the seventh calendar day after a significant bankruptcy event has occurred</td>
</tr>
<tr>
<td>14</td>
<td>Partial Payment Returned</td>
<td>By the seventh calendar day of the month following the month that the servicer returned the partial payment to the borrower</td>
</tr>
<tr>
<td>No.</td>
<td>Event Name</td>
<td>Event Due Date</td>
</tr>
<tr>
<td>-----</td>
<td>------------------------------------------------</td>
<td>-------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>15</td>
<td>Default Cured/Loan Reinstated</td>
<td>By the seventh calendar day of the month following the month in which the default is cured</td>
</tr>
<tr>
<td>16</td>
<td>Default Reported to Credit Bureau</td>
<td>By the seventh calendar day of the month following the month the servicer reported the default to the credit bureau</td>
</tr>
<tr>
<td>17</td>
<td>Extenuating Property Circumstances</td>
<td>By the seventh calendar day of the month following the month in which the servicer discovered that there were extenuating property circumstances</td>
</tr>
<tr>
<td>18</td>
<td>Repayment Plan Approved</td>
<td>By the seventh calendar day of the month following the month in which the servicer approved the repayment plan</td>
</tr>
<tr>
<td>19</td>
<td>Special Forbearance Approved</td>
<td>By the seventh calendar day of the month following the month in which the servicer approved the special forbearance agreement</td>
</tr>
<tr>
<td>20</td>
<td>Loan Modification Complete</td>
<td>By the seventh calendar day of the month following the month in which the servicer and borrower executed the loan modification agreement</td>
</tr>
<tr>
<td>21</td>
<td>Short Sale Complete</td>
<td>By the seventh calendar day of the month following the month in which the short sale closed</td>
</tr>
<tr>
<td>22</td>
<td>Deed-in-lieu Complete</td>
<td>By the seventh calendar day after the day in which the deed-in-lieu was recorded or the day in which the deed was submitted for recording</td>
</tr>
<tr>
<td>23</td>
<td>Foreclosure Referral</td>
<td>By the seventh calendar day after the day the servicer refers the case to a foreclosure attorney</td>
</tr>
<tr>
<td>24</td>
<td>Foreclosure Sale Scheduled</td>
<td>By the seventh calendar day after the day the foreclosure sale was scheduled</td>
</tr>
<tr>
<td>25</td>
<td>Results of Sale</td>
<td>By the seventh calendar day after the sale</td>
</tr>
<tr>
<td>26</td>
<td>Transfer of Custody</td>
<td>By the 15th calendar day after loan termination (for foreclosure and deed-in-lieu of foreclosure only)</td>
</tr>
<tr>
<td>27</td>
<td>Improper Transfer of Custody</td>
<td>By the seventh calendar day after the day the servicer discovered that the transfer of custody to VA was improper</td>
</tr>
<tr>
<td>28</td>
<td>Invalid Sale Results</td>
<td>By the seventh calendar day after the day the servicer discovered that the foreclosure sale was invalid</td>
</tr>
<tr>
<td>29</td>
<td>Confirmed sale date with no transfer of custody</td>
<td>By the seventh calendar day after the sale is confirmed and the servicer is not transferring custody of the property to VA. Event is reported only in confirmation/ratification of sale states.</td>
</tr>
<tr>
<td>30</td>
<td>Basic claim information</td>
<td>By the 365th calendar day after loan termination, or 60 calendar days after the refund approval date</td>
</tr>
<tr>
<td>31</td>
<td>VA Purchase settlement</td>
<td>By the 60th calendar day after the VA Purchase approval date</td>
</tr>
</tbody>
</table>

Events must also be reported in a logical order. This prevents event rejections and ensures that an accurate record of events can be captured in VALERI.
For example, before reporting a Foreclosure sale, through the Results of Sale event, a servicer would first need to report the default (Electronic Default Notification), then the decision to move to foreclosure (Foreclosure Referral and Foreclosure Sale Scheduled). After these events are reported, VALERI would accept the Foreclosure sale, reported through the Results of Sale event.

Other examples of how to report events in a logical order:

- It is possible to have a transfer of ownership and a release of liability on a case that is a reportable default. In these cases, an assumption of the loan must bring the loan current and the servicer must also report the Default Cured/Loan Reinstated event.

- It is possible to have a foreclosure referral prior to the completion of a short sale or deed-in-lieu of foreclosure. In these cases, the Foreclosure Referral event is a predecessor to the Short Sale Complete and Deed-in-lieu Complete events.

- In a confirmation/ratification of sale state, the loan does not terminate when the sale occurs. In these cases, the servicer must still report the Results of Sale event and its predecessors within seven calendar days of the date of the foreclosure sale.

- In a confirmation/ratification of sale state, the loan does not terminate when the sale occurs. In these cases, if the sale is determined to be invalid prior to the confirmation/ratification of sale date, the servicer must still report the Invalid Sale Results event and its predecessors within seven calendar days of discovering that the sale was invalid.

How to Report Events using the SWP

Many servicers have their events reported nightly via direct connection to their system of record. However, there are situations where the event must be reported via the VALERI Events Bulk Upload Template. Regardless of how a servicer reports, these events must always be manually reported in the Servicer Web Portal:

- Basic Claim
- Improper Transfer of Custody
- Invalid Sale Results
- Partial Payment Returned
- Partial Release of Security
- Supplemental Claim
- VA Purchase Claim
- Transfer of Ownership
- Release of Liability

All events that are reported manually will use the VALERI Events Bulk Upload Template.
To manually report an event using the Servicer Web Portal interface:

⚠️ **Important:** Events must be reported on the most recent version of the VALERI Events Bulk Upload Template. If the correct version is not used, the event spreadsheet will reject.

👨‍💻 The current version of the VALERI Events Bulk Upload Template is available at the VALERI website, in the [Guides and Templates section](#).

*Figure 37: Report an Event*

1. From the VALERI Home page, select **Report Event(s).**
   
   ⚠️ Users may need to select **More** in the navigation tabs to view Report Event(s).

2. Select the box to choose **Accounts Servicer Name.**
   
   📌 Most Servicers will only have one option. If acting as a delegate for another servicer, the user may have multiple options.

3. Select **Upload Files.**
   
   📋 User may drag and drop files using the **Or Drop Files** option.

4. Select the file to be uploaded and select **Open.**
5. Select **Upload**

**Figure 39: Upload Success Message**

Once the user selects **Upload**, the system will display a success message if the file was accepted by the VALERI SWP. This only means that the SWP has accepted the file, not that the events have been accepted.

**Important**: Once the event data is processed, the user will receive an email notification of the file upload results. If the file contains any data errors, the event submission will not be accepted. The user will be required to make necessary changes to the event file and resubmit.
Processed events will appear in the events section of the loan information page. For more information about Rule Evaluation Status, please see the Loan Events section of this User Guide.

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Valeri runs business rules against the Transfer of Custody event when it is submitted by the servicer. This section will guide users through interpreting actions they may take to correct the event, if rejected.

**Identify a Rejected TOC**

If a Transfer of Custody event is listed in the events section of the Loan Information Screen as rejected (as seen in Figure 58), the event has failed a fatal business rule and no action will be taken by VA. Selecting the event name next to an event listed as rejected will take the user to the Event screen, which will show the Event Details and Event Rules, including which aspects of the event caused it to be rejected.

Figure 40: Loan Information Screen with Rejected Events

### Late Acquisition

The Transfer of Custody Event must not be reported more than 15 calendar days after date of sale, date of confirmation, or the date that deed was recorded or sent for recording (whichever is applicable).

The servicer has 15 days from the termination date to report the Transfer of Custody. For properties in states that do not require confirmation/ratification, this date is the date of sale. For properties in states that require confirmation/ratification, this is the date of confirmation/ratification. For cases that terminate through a Deed-in-Lieu, the termination date is the date the deed is recorded.

If you report the Transfer of Custody event more than 15 days after the termination date, the event will reject and the rule result status column for the rule description, “Event must not be reported more than 15 calendar days after….” will read Fail.
If your Transfer of Custody fails for this reason only, you have thirty days to appeal the late acquisition in the Servicer Web Portal. To do this, follow the instructions for Appeal Late Acquisition. Your appeal will then be opened for a VA Technician to review. You can track your appeal in the Appeal Status Report.

If the Late Acquisition is not present in the appeals box, and labeled “appealable,” the Transfer of Custody event failed for another reason in addition to being late. You need to resolve all other issues and resubmit a Transfer of Custody before it is eligible for an appeal.

**Report the Terminating Event**

The Transfer of Custody Event must be reported only after the Results of Sale event or the DIL complete event.

Before you can convey a property to VA through VALERI, the results of the foreclosure sale or the details of the deed-in-lieu must be reported. Without this information, VALERI will not know how to calculate the acquisition payment, so it will reject the Transfer of Custody event. Be sure VALERI has an accepted Results of Sale event or Deed-in-Lieu Complete event before reporting the Transfer of Custody event. If a Transfer of Custody event is submitted before reporting the sale’s results or the deed-in-lieu information, the Business Rule, “Event must be reported only after the Results of Sale event or the DIL complete event,” will be appear in the event rules with the status as “Fail.”

If a Results of Sale or Deed-in-Lieu Complete event needs to be manually reported and the servicer employs a direct connection, the servicer must submit those events with the VALERI Events Bulk Upload Template. After the Results of Sale or Deed-in-Lieu Complete event has processed, the servicer must resubmit the Transfer of Custody event.
Notice of Value and Termination Date

If the Transfer of Custody rule, “Notice of value from TAS must be submitted,” reads as failed, then VALERI is either missing the Notice of Value (NOV), or the expiration date of the NOV is prior to the sale date.

VALERI compares the expiration date of the NOV to the termination date of the loan. If the property went through a foreclosure sale, the NOV must have a date of issuance before the sale and the expiration after the sale. If the property went through a foreclosure in a state that requires confirmation/ratification, the NOV’s expiration date must cover the date of confirmation/ratification. If the property went through a deed-in-lieu, the NOV’s expiration date must cover the termination date reported in the Deed-in-Lieu Complete event. If VALERI does not have an NOV or does not have a termination date, this rule will also fail, and the Transfer of Custody event will reject.

Make sure that the terminating event (Results of Sale or Deed-in-Lieu Complete) has been reported. Then check that there is an NOV in VALERI. The NOV information for the loan is listed in current loan data, on the loan information screen in the SWP. If there is no NOV, VALERI will list $0 for the NOV value and 01/01/1900 for the NOV expiration. If this is the case, work with the assigned VA Technician to find the NOV or resolve any problems preventing the NOV from entering VALERI.

If the NOV is in VALERI, check to see if the NOV issue date and expiration date covers the termination date. If it does not, the user may contact the assigned VA Technician to request an extension of the expiration date. It is up to the VA office working the case to contact the assigned Technician and extend the expiration date. Once the date is extended, the Transfer of Custody event needs to be resubmitted.
How to Use the VALERI Claims Bulk Upload Template

Opening and Saving the Spreadsheet

1. Open the VALERI Claims Bulk Upload Template (Available on the VALERI website, in the Guides and Templates section).
2. Select the link for the VALERI Claims Bulk Upload Template on the website and a Microsoft Excel document downloads to your computer. If it does not open automatically, look for the file in your downloads folder and open the file.
3. A message regarding Macros may appear when the document opens. Select Enable Macros to proceed. Macros must be enabled for the spreadsheet to work properly.

![Enable Macros](image)

4. The Save As window will open. Rename the file and save it.
   - Rename the file something easy to remember. You will not be able to change the file name when uploading in VALERI. It may be helpful to include today’s date.
   - Select save and save the file locally, to be accessed and uploaded to the VALERI SWP in a subsequent step.
5. The file should open automatically to the Introduction tab.

Using the VALERI Claims Bulk Upload Template

Each worksheet in this document represents a template for one type of claim line item. Each column in a tab represents the data fields required by the VA for that line item. Each row should contain one line item of the type specified for the tab. For example: in the tab titled “Filing Fees,” each line would contain one filing fee expense incurred by the servicer. Each column has a specified data type in parentheses next to the column name. All required column headers are green.

The Data Types below are the five types of data that might be needed to report an event. Following the data types correctly helps format numbers and text so that the file transmits successfully:
   - Text: An alphanumeric value. Limited to the length of the specified column.
• Money: A number with 3 digits to the left of the decimal and 2 to the right.
• Integer: A number with no decimal. Limited from -2,147,483,647 to 2,147,483,647.
• InterestRate: A number with 2 digits to the left of the decimal and 5 to the right.
• Date: A date in the format YYYY-MM-DD.

1. To begin completing the spreadsheet, select the Required Information tab.

Figure 43: Required Information Worksheet

Each column in the Required Information worksheet must be populated. Your file will not process unless this tab has been completed in its entirety. Populate 0.00 for required fields, when there is no reported amount. (Not all columns are included in the above screenshot. There are 16 columns that need to be filled out on this worksheet.)

2. Enter Claim Data.

Detailed Claim items can be entered under the appropriate worksheet for uploading to VALERI. If the Column title is listed as Type a pull-down menu will be displayed for the user to select a valid Type available. The user must select one of these options available in the pull-down menu.

Figure 44: Select Type from Menu
The **Type** value must match exactly the values in the pull-down menu. If the value in the Type column is populated incorrectly the file will not process.

3. Save the file.

To upload the spreadsheet, see [How to Report Claims Using the SWP](#).
Reporting Claims Using the SWP

All servicers are required to report claims using the VALERI Claims Bulk Upload Template. There are three types of claims that can be submitted:

- Basic (initial) Claim
- Supplemental Claim
- VA Purchase Claim

⚠️ The ONLY type of claim that is uploaded from Report Claims link on the home page is a Basic Claim. Supplemental and VA Purchase Claims are initiated from a loan. See specific topics in this guide for details on how to submit Supplemental and VA Purchase Claims.

⚠️ Important: Claims must be reported on the most recent version of the VALERI Claims Bulk Upload Template. If the correct version is not used, the event spreadsheet will reject.

💡 The current version of the VALERI Claims Bulk Upload Template is available at the VALERI website, in the Guides and Templates section.

💡 For instructions on filling out the spreadsheet itself, see How to Use the VALERI Claims Bulk Upload Template.

1. From the VALERI Home page, select Report Claim(s).
   
   ⚠️ User may need to select More from the navigation tabs to view Report Claims(s).

   **Figure 45: Report Claims**

2. Select the box to choose Accounts Servicer Name.

   ⚡ Most servicers will only have one option. If acting as a delegate for another servicer, the user may have multiple options.

3. Select Upload Files.
User may drag and drop files using the **Or Drop Files** option.

4. Select the file to be uploaded and select **Open**.

*Figure 46: Upload Claim(s) File Selection*

5. Select **Upload**.

*Figure 47: Upload Claim(s) Success*
Once the user selects **Upload**, the system will display a success message if the file was accepted by the VALERI SWP. This only means that the SWP has accepted the file, not that the claims have been accepted.

**Important:** Once the claim data is processed, the user will receive an email notification of the file upload results. If the file contains any data errors, the claim submission will not be accepted. The user will be required to make necessary changes to the claim file and resubmit.

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Pre-Approval

VA requires servicers to follow VA regulatory requirements for servicing loans guaranteed by VA, unless extenuating circumstances prevent them from doing so. If servicers must deviate from a regulatory requirement, they can submit a pre-approval request to VA for review. A pre-approval means “prior approval” to deviate from a regulation based on the circumstances of the loan. For more information about when and why to request a pre-approval, see chapter 6 of the VA Servicer Handbook M26-4.

Requesting a New Pre-Approval

1. From any page, type the VA Loan Number in the Search bar.
2. From the Loan Information screen, select Pre-Approval (may need to select More in the loan tab to view).

Figure 48: Select Pre-Approval Tab

3. Select New Request (request may open in a new tab or window).

Figure 49: Select New Request
4. Enter a **Description** of the pre-approval request (text).

5. Select the **Modification Type**.

6. Answer the question, **Does Mod include Trial Payment Plan?**

7. Select from the following list of rule deviations (check all that apply):

   - Modifying a current loan (36.4315(a)(1)).
   - Modifying a loan with less than 12 payments (36.4315(a)(4)).
   - Modifying a loan more than once in a three-year period (36.4315(7)).
   - Modifying a loan more than three times (36.4315(7)).
   - Modifying a loan with questionable credit history (36.4315(a)(3)).
   - Modifying a loan with an interest rate exceeding Freddie Mac rate requirements (36.4315(a)(8)(ii)).
   - Modifying a loan with an interest rate more than 1% higher than an existing rate (36.4315(a)(8)(ii)).
   - Modifying a loan with a term longer than allowable (36.4315(a)(9)).
   - Acceptance of a compromise sale for less than net value (36.4322(e)(1)(ii)).
   - Other regulatory requirement. Any deviation from regulatory requirements caused by unusual circumstances.

*Figure 50: Pre-Approval Request Screen*
8. Enter justification for Pre-Approval in Servicer Comments.
9. Select Next.
10. Review the Pre-Approval Information.
11. Upload or link to a document supporting the request, by selecting link to an existing document or Upload Files.
   - User may drag and drop files using the Or Drop Files option.

*Figure 51: Link or Upload Documents*

12. Select the file to be uploaded and select Done.
13. Enter the page(s) of the document associated to this loan in the required Associated Pages box.
14. Select the Document Type from the drop-down menu.
15. Document Name will be automatically entered from the document filename.
17. Select Submit to submit Pre-Approval Request to VA for review.
Completed requests will appear in the Pre-Approval tab on the loan, with the status of draft.

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**Post Audit**

The Post Audit process protects the interests of both the Veteran and the government. The primary objectives of the Post Audit are to confirm the appropriateness of payments, account for regulatory infractions and to make adjustments to reported data fields, as necessary. For a complete list of the types of cases subject to post audit review, see chapter 15 of the [VA Servicer Handbook M26-4](#).

On a bi-monthly basis, VALERI selects a random sample of eligible cases for Post Audit review. When necessary, VA Central Office (VACO) may identify an additional pool of cases for Post Audit review. Once cases are selected, servicers are notified of the selected cases on the Post Audit Selection Report on the first and fifteenth day of each month.

**Uploading Required Documentation**

Servicers are required to retain records for three years and provide supporting documentation on cases selected for Post Audit within 22 business days. For more information about what documents are required, VALERI includes a list of required documents on the Post Audit Documentation tab. A full list of documentation required for each kind of Post Audit can also be found by searching VALERI Knowledge for “Post Audit Documentation.”

1. From any page, type the VA Loan Number in the Search bar.
2. From the Loan Information screen, select **Post Audit** (may need to select **More** in the loan tab to view).
3. Select the **item name** to continue to the Post Audit requiring documentation upload.

**Figure 53: Select Item Name to open Post Audit**

4. On the Upload Post Audit Documentation tab, scroll to the **Link/Upload Documents** Section to upload the required documentation.

   - Required documents are different depending on what type of Post Audit is being performed. A list is presented on the screen for each type of Post Audit process. A full list of documentation required for each kind of Post Audit can also be found by searching VALERI Knowledge for “Post Audit Documentation.”
5. To Upload or link to a document, select **Upload Files** or **link to an existing document**.

   - User may drag and drop files using the **Or Drop Files** option.

6. Select the file to be uploaded and select **Done**.

7. Enter the page(s) of the document associated to this loan in the required **Associated Pages** box.

8. Select the **Document Type** from the drop-down menu.

9. **Document Name** will be automatically entered from the document filename.

10. Select **Upload**.

11. When all required documents have been uploaded, enter **Servicer Comments**.

12. Select **Save**.
13. Select **Return to Loan** at the bottom of the page.

- **Warning**: VALERI provides a list of required documents, but does not validate that each has been uploaded. The VA Technician will validate that all documents are included during their review.

- **Warning**: Associated page numbers must be filled in for each document listed. If page numbers are not entered, VALERI will reject the upload. If page numbers do not correspond to the information needed, the reviewing Technician may not be able to validate the payment or event and could result in a Bill of Collection.

- **Warning**: The Post Audit Status will remain as Requires Documentation until the 22 days allowed for uploading documentation has passed. At that point, the status will change to Under VA Review.
VA Purchase

Request a VA Purchase
Servicers may request a VA Purchase, providing justification and supporting documentation. The assigned Technician will then review the request and notify the servicer.

VA Purchase Claim

⚠️ A VA Purchase Claim must be submitted via the VALERI Claims Bulk Upload Template in the Servicer Web Portal. Unlike a Basic Claim, the VA Purchase Claim is uploaded from the Loan Information screen. When used to file a VA Purchase Claim, the VALERI Claims Bulk Upload Template may only contain claim data for a single loan.

1. Search for the Loan Number.
2. From the Loan Information screen, select **VA Purchase Claim** (may need to select **More** in the loan tab to view).
3. Select **Upload** to begin Claim submission.

Figure 56: VA Purchase Claim Upload

4. Select the VALERI Claims Bulk Upload Template file.

⚠️ The VALERI Claims Bulk Upload Template is also used to upload VA Purchase claims. For instructions on filling out the spreadsheet itself, see **How to Use the VALERI Claims Bulk Upload Template**.

5. Select **Open**.
6. Select **Upload**.
7. System will display upload progress. When complete, select **Done**.
8. System will display success message.

**Figure 57: Upload Success Message**

![Upload Success Message](image)

⚠️ Once the user selects **Upload**, the system will display a success message. This message only means that the file was accepted by the VALERI SWP.

⚠️ **Important:** Once the claim data is processed, the user will receive an email notification of the file upload results. If the file contains any data errors, the claim submission will not be accepted. The user will be required to make necessary changes to the claim file and resubmit.

9. Select **Refresh**.
10. The Claim Event will now be present in the Events panel and the Claim status will be **Requires Documentation**.
11. Select the **Reported Date** to open the Claim.

12. Attach a document for each line item on the claim.

   - ![Warning](Image) There must be one document for each line item on the VA Purchase Claim. The Claim cannot be submitted until all documentation is present.

   - ![Information](Image) For instructions on uploading documents to support the VA Purchase Claim line items, see [How to Upload a Document to a Line Item](#) and [Associate an Existing Document to a Line Item](#).

13. Select Submit VA Purchase Claim.
14. Enter Servicer Additional Comments.
15. Select **Save**.

- The Claim will be sent to the VA for review.

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How to Submit a Supplemental Claim

A Supplemental Claim must be submitted via the VALERI Claims Bulk Upload Template in the Servicer Web Portal. Unlike a Basic Claim, the Supplemental Claim is uploaded from the Loan Information screen. When used to file a Supplemental Claim, the VALERI Claims Bulk Upload Template may only contain claim data for a single loan.

The servicer has 365 days from the date of loan termination to file all Supplemental Claims.

A Supplemental Claim cannot be submitted while there is an active Claim Appeal, or until the 30-day timeframe for submitting an appeal has elapsed.

There must be supporting documentation and corresponding page numbers for the Supplemental Claim. The system will provide an error message if documentation is missing and will not allow the user to Submit the Supplemental Claim. If page numbers do not correspond to the information needed, the reviewing Technician may not approve the requested amount.

VA decisions on Supplemental Claims cannot be appealed.

1. Search for a loan.
2. From the Loan Information page, select Supplemental Claims tab (may have to select More to view).
3. Select Upload Files.

Figure 61: Upload Supplemental Claim File
4. Attach Supplemental Claim spreadsheet.

   The VALERI Claims Bulk Upload Template is also used to upload supplemental claims. For instructions on filling out the spreadsheet itself, see *How to Use the VALERI Claims Bulk Upload Template*.

5. Select Open.
6. System will display upload progress. When complete, select Done.
7. System will display success message.

   Once the user selects Upload, the system will display a success message. This message only means that the file was accepted by the VALERI SWP.

   **Important:** Once the claim data is processed, the user will receive an email notification of the file upload results. If the file contains any data errors, the claim submission will not be accepted. The user will be required to make necessary changes to the claim file and resubmit.

8. Select Refresh.
9. The claim will appear in the supplemental claims tab of the loan page and requires documentation before submission is allowed.

   *Figure 62: Supplemental Claim Requires Documentation*

10. Select the Created Date to open the Claim.
11. Attach a document for each line item present on the Supplemental Claim.
There must be a document and a justification for each line item on the Supplemental Claim. The system will provide an error message if documentation is missing and will not allow the user to Submit the Supplemental Claim.

For instructions on uploading documents to support the supplemental claim line items, see How to Upload a Document to a Line Item and Associate an Existing Document to a Line Item.

12. Select Submit Supplemental Claim.

![Submit Supplemental Claim](image)

13. Complete Servicer Additional Comments.
14. Select Save.

The Claim will be sent to VA for review.

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Appeals

Appeal a Paid Claim

Once a claim has been certified by VA, users can submit an appeal via the Servicer Web Portal.

⚠️ The status of the appeal must be appealable.

⚠️ Once the claim has been certified, the servicer user has 30 days to submit the appeal before it expires.

1. From the Loan Information page, select the link Paid Claim in the Appeals section.

Figure 64: Begin a Paid Claim Appeal Submission

2. Review each tab to determine which items will be appealed.
   - Advances
   - Expenses
   - Interest Days
   - Interest Rates
   - UPB and Proceeds of Sale

⚠️ The only line items that will appear on the Paid Claim Appeal are those that were either partially paid or not paid.
3. To enter an appeal on a line item, select the drop-down arrow at the end of the line item.
4. Select Adjust.

Figure 65: Appeal a Claim Line Item

Some important information when considering the amount to appeal:

- **Reported Amount** = The requested amount on the original claim.
- **Original Amount** = The amount paid by VA.
- **Appeal Amount** = The total amount the servicer expects to be paid.
- **Net Appeal Amount** = The difference between the Reported Amount and the Appeal Amount.

Per VA guidelines, the New Appeal Amount cannot exceed the Reported Amount from the Original Claim.

5. Enter the following required information:

- **Appeal Amount**: This is the total amount to be appealed.
- **Servicer Justification**: Reason for the appeal.

6. Select Update to complete the line item adjustment.

- After the adjustment is entered, the user must submit a document for the adjusted line item. The appeal cannot be submitted without an attached document for each line item that will be appealed.

7. Upload or Associate a document to support each adjusted line item. Refer to [How to Upload a Document to a Line Item](#) or [Associate an Existing Document to a Line Item](#), for more information on how to complete this process.

8. Repeat the upload or associate process until each adjusted line item has a document to support it.
If an appeal is needed on the Interest Rates tab, simply enter information in IR Servicer Justification and upload documentation for the appeal.

9. Select **Submit Appeal**.

Figure 66: Submit Paid Claim Appeal

10. Complete **Servicer Additional Comments**.
11. Select **Submit**.

⚠️ There must be supporting documentation and corresponding page numbers for each item on the appeal. The system will provide an error message if any documentation is missing and will not allow the user to submit the appeal. If page numbers do not correspond to the information needed, the reviewing Technician may not approve the requested amount.

⚠️ Selecting submit will complete and submit the appeal. After the appeal is submitted, no other appeals on this claim can be submitted, and no supplemental claims may be submitted until this appeal has been reviewed and either certified or denied.

**Appeal Late Claim**

1. From the Loan Information screen, select the link to **Late Claim** in the Appeals section.
2. Complete **Appeal Justification**. (required)

3. Upload supporting documentation and page number(s) and associate the document to the open Late Claim Appeal. (required)

   For more information on uploading documents, see [How to Upload a Document to a Loan](#).

4. Select **Submit**.

   There must be supporting documentation and corresponding page numbers for the appeal. The system will provide an error message if any documentation is missing and will not allow the user to submit the appeal.

   Selecting submit will complete and submit the appeal. After the appeal is submitted, no other appeals on this claim can be submitted, and no supplemental claims may be submitted until this appeal has been reviewed and either certified or denied.
Appeal Late Acquisition

1. From the Loan Information screen, select the link to **Late Acquisition** in the Appeals section.
2. Complete **Appeal Justification.** (required)
3. Upload supporting documentation and page number(s) and associate the document to the open Late Acquisition Appeal. (required)
   - For more information on uploading documents, see [How to Upload a Document to a Loan](#).
4. Select **Submit**.
   - There must be supporting documentation and corresponding page numbers for the appeal. The system will provide an error message if any documentation is missing and will not allow the user to submit the appeal.
   - Selecting submit will complete and submit the appeal. The appeal cannot be edited once it is submitted and the Late Acquisition can only be appealed once.
Figure 70: Complete Late Acquisition Appeal Submission

Appeal Denied Acquisition

1. From the Loan Information screen, select the link to **Denied Acquisition** in the Appeals section.
2. Complete **Appeal Justification**. (required)

3. Upload supporting documentation and page number(s) and associate the document to the open the Denied Acquisition Appeal. (required)

   - For more information on uploading documents, see [How to Upload a Document to a Loan](#).

4. Select **Submit**.

   - There must be supporting documentation and corresponding page numbers for the appeal. The system will provide an error message if any documentation is missing and will not allow the user to submit the appeal.

   - Selecting submit will complete and submit the appeal. The appeal cannot be edited once it is submitted and the Denied Acquisition can only be appealed once.
Appeal Denied Incentive

1. From the Loan Information screen, select the link to **Denied Incentive** in the Appeals section.

*Figure 73: Start a Denied Incentive Appeal*
2. Complete Appeal Justification. (required)
3. Upload supporting documentation and page number(s) and associate the document to the open the Denied Incentive Appeal. (required)
   
   For more information on uploading documents, see How to Upload a Document to a Loan.
4. Select Submit.
   
   There must be supporting documentation and corresponding page numbers for the appeal. The system will provide an error message if any documentation is missing and will not allow the user to submit the appeal.

   Selecting submit will complete and submit the appeal. The appeal cannot be edited once it is submitted and the Denied Incentive can only be appealed once.

   **Figure 74: Complete Denied Incentive Appeal Submission**

   ![Complete Denied Incentive Appeal Submission](image)

   **Appeal a Post Audit Incentive**

   1. From the Loan Information screen, select the link to Post Audit Incentive in the Appeals section.
2. Complete Appeal Justification. (required)
   
   Users can also review the Post Audit Results on this page.
3. Upload supporting documentation and page number(s) and associate the document to the open the Post Audit Incentive Appeal. (required)
   - For more information on uploading documents, see How to Upload a Document to a Loan.

4. Select Submit.
   - There must be supporting documentation and corresponding page numbers for the appeal. The system will provide an error message if any documentation is missing and will not allow the user to submit the appeal.
   - Selecting submit will complete and submit the appeal. The appeal cannot be edited once it is submitted and the Denied Acquisition can only be appealed once.

Appeal a Post Audit Claim

⚠️ To appeal a BOC issued during a Post Audit Claim review, servicers must appeal through the Post Audit Claim Appeal. Servicers cannot appeal the individual BOC and must instead appeal the adjustment made during the Post Audit review that resulted in the BOC.

1. From the Loan Information screen, select the link to Post Audit Claim in the Appeals section.
2. Review each tab to determine which items will be appealed.
   - Advances
   - Expenses
   - Interest Days
   - Interest Rates
   - UPB and Proceeds of Sale
   - The only line items that will appear on the Post Audit Claim Appeal are those that were adjusted during the Post Audit review.

3. To enter an appeal on a line item, select the drop-down arrow at the end of the line item.
4. Select Adjust.
Figure 75: Post Audit Claim Line Items

Some important information when considering the amount to appeal:

- **Reported Amount** = The requested amount on the original claim.
- **Original Amount** = The amount paid by VA.
- **Appeal Amount** = The total amount the servicer expects to be paid.
- **Net Appeal Amount** = The difference between the Reported Amount and the Appeal Amount.

Per VA guidelines, the New Appeal Amount cannot exceed the Reported Amount from the Original Claim.

5. Enter the following required information:

- **Appeal Amount**: This is the total amount to be appealed.
- **Servicer Justification**: Reason for the appeal.

6. Select **Update** to complete the line item adjustment.

After the adjustment is entered, the user must submit a document for the adjusted line item. The appeal cannot be submitted without an attached document and page number for each line item that will be appealed.

7. Upload or Associate a document to support each adjusted line item. Refer to How to Upload a Document to a Line Item or Associate an Existing Document to a Line Item, for more information on how to complete this process.

8. Repeat the upload or associate process until each adjusted line item has a document to support it.
If an appeal is needed on the Interest Rates tab, simply enter information in Interest Rate Servicer Justification and upload documentation for the appeal.

9. Select **Submit Appeal**.

*Figure 76: Enter Comments and Select Submit*

10. Complete **Servicer Additional Comments**.
11. Select **Submit**.

⚠️ There must be supporting documentation and corresponding page numbers for each item on the appeal. The system will provide an error message if any documentation is missing and will not allow the user to submit the appeal.

⚠️ Selecting submit will complete and submit the appeal. After the appeal is submitted, no other appeals on this claim can be submitted, and no supplemental claims may be submitted until this appeal has been reviewed and either certified or denied.

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Reports in the VALERI SWP

Summary of Reports
This section provides a list of Servicer Operational Reports available in the VALERI SWP. All reports should be monitored regularly, such as daily, weekly, or monthly. The Payment Denial, Reconveyance Status, Events Status, Servicer Action Required, and Adequacy of Servicing Action Required Reports are the most critical for checking on a daily basis.

There are two kinds of VALERI reports, Salesforce reports and analytics reports, which are accessed in slightly different ways. The following Servicer Operational Reports are available to you:

Salesforce Reports

- **Accepted Partial Claims**: Provides details of all 'Review Partial Claim' cases in a Completed status, with the Payment Detail data.

- **Acquisition Payment Status**: Provides a list of all acquisition payment activity by loan. It also provides the date the payment is certified and the total amount certified.

- **Appeal Post Audit Claim Detail Results**: Provides final results including all line item adjustments for Appealed Post Audits. Final review may result in a payment or a bill of collection. Report will generate based on the certification date of the Appeal Post Audit.

- **Bill of Collection Status and Offsets**: Provides a description by case on all BOC activities including the specific line items, reason categories and dollar amount. Report also summarizes amounts collected (i.e. cash receipt) and offsets.

- **Incentive Payment Status**: Provides a list of certified incentive payment activities for all loans including payment certification date and amount.

- **NED Affected Portfolio**: All loans that are in active default with an RFD of National Emergency Declaration (NED) including payment & delinquency amounts and forbearance dates.

- **Post Audit Incentive Results**: Provides final results on Post Audit Incentives which have been certified. Final review may result in a bill of collection. Report will generate based on the certification date of the Post Audit.

- **Partial Claim Payment Status**: Provides a list of certified Partial Claim payment activities for all loans including payment certification date and amount.

- **Servicer Action Required**: Provides a list of loans where Review Substantial Equity, Review Early Payment Default, or Review Suspicious Loan Modification process has launched during the selected date range and also indicates the VA Technician assigned to the loan.
• **Servicer User Audit**: Displays names and IDs of all active and inactive servicer users to include their role, status and contact information, such as office location and phone numbers.

**Analytics Reports**

- **Adequacy of Servicing Action Required**: Displays a list of loans where an open Adequacy of Servicing process has launched within the selected date range 120 days of default, indicates the VA Technician assigned and whether a loss mitigation event has been completed on the default case.
- **Appeal Claim Details**: reflects the final detailed claim results for Appeal Paid Claim.
- **Appeal Detail Results**: Provides results for these types of submitted appeals: Appeal Paid Claim, Appeal a Late Claim, Appeal a Denied Acquisition, Appeal a Late Acquisition, Appeal a Denied Incentive, and Appeal BOC.
- **Appeal Post Audit Claim Detail Results**: Provides final results including all line item adjustments for Appealed Post Audits. Final review may result in a payment or a bill of collection. Report will generate based on the certification date of the Appeal Post Audit.
- **Appeal Summary**: Provides a list of the status and disposition of all appeals submitted by servicers. The report includes the item being appealed, the status of the appeal, and the results of the review. It also includes the dollar amount associated with each action.
- **Claim Detail Results**: Reflects the final detailed claim results for Basic, Supplemental, and Manual Claims. Results are driven by the cases certified date.
- **Claims Summary**: Reflects the claim status from pending through certification for basic claims and supplemental claims.
- **Default Resolution Rate Volume and Efficiency**: Based on the event processed date (or VA Purchase Decision for refunds) being within the selected date range, this report displays the events processed count summary as well as the supporting detail with VA loan numbers for the following event types: Default Cured Loan Reinstated, Compromise Sale, Deed In Lieu, Result Of Sale, Invalid Results of Sale, Paid in Full and VA Purchase Approval. Modified loan amount and interest rate are also included for defaults cured due to loan modification.
- **Denied Partial Claims**: Displays Partial Claim requests submitted by the servicer that have been denied along with the denial reason.
- **Events Status**: Provides processing status information on all servicer significant event updates received by the system.
- **Events with Fatal Rules**: Provides processing status information on fatal/non-fatal/error rules on all servicer significant event updates received by the system. It includes dates for event reporting and processing, business
rules applied, and the results (fatal/non-fatal/error, regulatory infraction Y/N) for each event.

- **Notice of Value Issued**: Provides a list of loans with Notice of Value (NOV) Issued and includes borrower's name, payment due date, property address, net value, NOV issued and expiration dates, and scheduled foreclosure sale date.

- **Payment Denial**: Reflects all loans where no payment is issued for an incentive and acquisition. Report will generate based on the date of the decision.

- **Post Audit and Appeal Post Audit Summary**: Provides the status of all Post Audits selected and Appeal Post Audits submitted. Report generates based on the date the Post Audit was selected for review and when the Appeal Post Audit was submitted to VA.

- **Post Audit Claim Detail Results**: Provides final results including all line item adjustments for Post Audits. Final review may result in a payment or a bill of collection. Report will generate based on the certification date of the Post Audit.

- **Post Audit Incentive Detail Results**: Provides final results on Post Audit Incentives which have been certified. Final review may result in a bill of collection. Report will generate based on the certification date of the Post Audit.

- **Post Audit Selection and Status**: Provides a list of all cases selected for Post Audit review and their status. The report generates based on the date the case was selected for Post Audit.

- **Pre-Approval Status**: Provides current status of Pre-Approvals submitted within the specified date range.

- **Reconveyance Status**: Provides servicers with a list of cases where VA has decided to reconvey the property due to title problems, invalid sales, or improper conveyances.

- **Servicer Loan Listing**: Lists all loans belonging to the selected servicer, along with key borrower, property, loan and event details.

- **VA Purchase Consideration**: Provides a list of loans being considered for a VA Purchase. Report will generate based on the opening date of the VA Purchase consideration case.

- **VA Purchase Decision**: Provides a list of loans where a VA Purchase Consideration was approved, and the VA Purchase Decision case has been launched.

- **WebLGY and Servicer Non-Matching Loans**: Displays information about events submitted during a specified date range which did not meet the VALERI matching criteria (VA Loan Number and Property State and Loan Origination Amount Amount (+/- $5,000 variance threshold) or Loan Origination Date (+/- 14-day variance threshold).
For more information on these reports, see the VA Servicer Handbook M26-4, Chapter 2.

How to Access a Salesforce Report

Once you log in to VALERI, select the Reports tab. This will take you to the Reports homepage and will default to showing recently viewed reports.

1. From the Main Menu, select Reports.

Figure 77: Access Salesforce Reports from Main Menu

2. Select All Folders.

3. Select Servicer Operational Reports.

Figure 78: Servicer Operational Reports Folder

4. Select the name of the report to open.
Figure 79: Open Servicer Operational Report

Select the Report Name to open report
Save a Salesforce Report

1. From the Main Menu, select Reports.
2. Select All Folders.
3. Select a folder.
4. Select a report.
5. Select the Save As option.
6. Enter a new name in Report Name and choose Select Folder.
7. Select the **All Folders** link at the top of the modal.

**Figure 82: All Folders Link in Reports**

8. Select one of the following options:
- **Private Reports**: Allows only the individual user to access the report.
- **Public Reports**: Allows others to access the report.

9. Choose Select Folder.
10. Select **Save**.

   - The report will be saved in the selected folder and the Created by Me folder.

**Refresh a Salesforce Report**
1. From an open report, make desired modifications to the report.
2. Select the **down arrow** on the report tab.
3. Select **Refresh**.

**Create Your Own Folder (Reports)**
1. Select the **down arrow** beside the VALERI Home tab and select the Report option.
2. Select the **New Folder** option.
3. Enter the name on the **Folder Label** field and tab.
4. Then select **Save**.

   - The folder will be created in All Folders and Created by Me folders.

**Export a Salesforce Report**
1. From an open Report, select the **down arrow** beside the Save As button and select the **Export** option.
2. Select the **Export View**.
3. Select the **Export** button.

**Access an Analytics Report**

1. From the Main Menu, select **Analytics Reports**.
3. Navigate to other tabs to select other Analytics Reports.

**Export an Analytics Report**

1. From the Main Menu, select **Analytics Reports**.
2. Select a report name.
3. In the body of the report, select the down arrow at the end of the row.
4. Select **Share**.
5. Select the **Download** tab.
6. Select the download format type.

![](https://example.com/image1)

The system will automatically begin the download.

**Figure 86: Select Export Format**