Late Acquisition ..................................................................................................................... 37
Report the Terminating Event .............................................................................................. 38
Notice of Value and Termination Date .................................................................................. 38

**How to Use the VALERI Claims Bulk Upload Template** ............................................... 40
- Opening and Saving the Spreadsheet .................................................................................. 40
- Using the VALERI Claims Bulk Upload Template ............................................................. 40

**Reporting Claims Using the SWP** .................................................................................. 42

**Pre-Approval** .................................................................................................................. 45
- Requesting a New Pre-Approval .......................................................................................... 45

**Post Audit** ...................................................................................................................... 48
- Uploading Required Documentation ...................................................................................... 48

**VA Purchase** .................................................................................................................. 51
- Request a VA Purchase ......................................................................................................... 51
- VA Purchase Claim ................................................................................................................ 51

**How to Submit a Supplemental Claim** .......................................................................... 55

**Appeals** .......................................................................................................................... 59
- Appeal a Paid Claim ............................................................................................................. 59
- Appeal Late Claim ............................................................................................................... 61
- Appeal Late Acquisition ...................................................................................................... 63
- Appeal Denied Acquisition .................................................................................................. 64
- Appeal Denied Incentive ....................................................................................................... 66
- Appeal a Post Audit Incentive ............................................................................................... 67
- Appeal a Post Audit Claim .................................................................................................... 68

**Reports in the VALERI SWP** .......................................................................................... 71
- Summary of Reports ............................................................................................................. 71
- How to Access a Salesforce Report ....................................................................................... 71
- Save a Salesforce Report ....................................................................................................... 74
- Refresh a Salesforce Report .................................................................................................. 76
- Create Your Own Folder (Reports) ....................................................................................... 76
- Export a Salesforce Report .................................................................................................... 76
- Access an Analytics Report .................................................................................................. 77
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 that 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 Access VA, 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 (2FA) 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 servicer employee to complete the sign-up process. The 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 2-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 (i.e. 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**.

**Figure 4: AccessVA Secure Login Redirect**
5. From the ID.me page, select **Sign Up for an Account**.

*Figure 5: AccessVA 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**.

   ![AccessVA sign-up screen](image)

   - 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.

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

*Figure 8: AccessVA Secure Login Redirect*

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:
  - Pending Requests
  - All Active Users
  - Deactivated Users
  - User must be Servicer Admin or Servicer Company Admin role to access 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.
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 10: Search for Loan Number*

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 11: Select Loan from Search*
• 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 12: Partial Loan Number Search Results*

**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 13: 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, e.g., 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 14: Current Loan Data Screen
Figure 15: Payment and Property Information, Loan Indicators and Borrower Point of Contact
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.

Figure 16: Baseline Loan Data Information

Baseline Loan 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 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 17: 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) 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.

**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**.
   - User may drag and drop files using the **Or Drop Files** option.
3. Select the file to be uploaded and select **Done**.

![Figure 18: Upload Documents Panel](image)

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 19: 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 21: Manage Documents*

*Figure 22: Document Uploaded to Line Item*

<table>
<thead>
<tr>
<th>ADVANCES</th>
<th>EXPENSES</th>
<th>INTEREST DATES</th>
<th>INTEREST RATES</th>
<th>UPB AND PROCEEDS OF SALE</th>
<th>SUBMIT APPEAL</th>
<th>DESCRIP...</th>
<th>PAID D...</th>
<th>COMPL...</th>
<th>REPORT...</th>
<th>ORIGIN...</th>
<th>ALLOW...</th>
<th>APPEAL...</th>
<th>NET AP...</th>
<th>JUSTIFIER...</th>
<th>SERVICER...</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Apr</td>
<td></td>
<td>May 15, 2018</td>
<td>May 29, 2018</td>
<td>$400.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

**Associate an Existing 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 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 23: 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 25: 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 26: 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. Document is now removed from the line item.
6. **View & Upload** box reappears, select **Close**.

   **Tip:** 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.

Figure 27: Enable Macros

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.

8. 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 the 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 the 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 two 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.

   ![Warning symbol] 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.
Figure 30: Fill in Event Details

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 following 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>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>No.</td>
<td>Event Name</td>
<td>Event Due Date</td>
</tr>
<tr>
<td>-----</td>
<td>-------------------------------------------</td>
<td>-------------------------------------------------------------------------------</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.

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

**Figure 31: 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**.
   
   ℹ️ 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

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.

**Important:** 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.
Rejected Transfer of Custody Events

VALEMI 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 34: 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 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 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.

Figure 36: Enable Macros

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 two 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 37: 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 38: 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 the home page Report Claims link 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 39: 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 40: Upload Claim(s) File Selection*

5. Select Upload.

*Figure 41: 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.
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 42: Select Pre-Approval Tab

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

Figure 43: 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 3-year period (36.4315(7)).
   - Modifying a loan more than 3 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)(i)).
   - Modifying a loan with an interest rate more than 1 percent 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 44: 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.](image)

**Figure 45: 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.
16. Select **Upload**.
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.](image)
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 3 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).

*Figure 46: Select Post Audit Tab*

3. Select the item name to continue to the Post Audit requiring documentation upload.
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.

Figure 49: Enter Servicer Comments and Save

13. Select Return to Loan at the bottom of the page.

   - 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.

   - 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.

   - 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 50: 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.
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.

   - There must be one document for each line item on the VA Purchase Claim. The Claim cannot be submitted until all documentation is present.

   - 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.

*Return to table of contents*
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).

Figure 54: Supplemental Claims Tab on the Loan Information Page
3. Select **Upload Files**.

*Figure 55: 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.
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**.
13. Complete Servicer Additional Comments.
14. Select Save.

⚠️ The Claim will be sent to VA for review.

Return to table of contents
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 58: 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 59: 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 60: Submit Paid Claim Appeal*

10. Complete **Servicer Additional Comments**.

11. Select **Submit**.

   - **Warning**: 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.

   - **Warning**: 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.

*Figure 63: Start a Late Acquisition Appeal*
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 64: 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.
Figure 66: Complete Denied Acquisition Appeal Submission

Figure 67: Start a Denied Incentive Appeal

Appeal Denied Incentive
1. From the Loan Information screen, select the link to **Denied Incentive** 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 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 68: Complete Denied Incentive Appeal Submission

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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.
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 70: Enter Comments and Select Submit*

<table>
<thead>
<tr>
<th>CREDITS</th>
<th>ADVANCES</th>
<th>EXPENSES</th>
<th>INTEREST DAYS</th>
<th>INTEREST RATES</th>
<th>UPB AND PROCEEDS OF SALE</th>
<th>SUBMIT APPEAL</th>
</tr>
</thead>
</table>

**APPEAL JUSTIFICATION**

Type of Appeal: **Post Audit Claim**

Enter Servicer Additional 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.

[Return to table of contents]
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, preferably on a daily basis. The Payment Denial, Reconveyance Status, and Events Processed and Pending Reports are the most critical for checking on a daily basis. There are two kinds of VALERI reports, regular reports and analytics reports, which are accessed in slightly different ways. Analytics reports are marked in the list below with an asterisk.

The following Servicer Operational Reports are available to you:

- Acquisition Payment Status
- Adequacy of Servicing Action Required*
- Appeal Detail Results*
- Appeal Summary*
- Bill of Collection Status and Offsets
- Claim Detail Results
- Claims Summary*
- Default Resolution Rate Volume and Efficiency*
- Events Processed and Pending (previously known as the Servicer Events Log)*
- Incentive Payment Status
- Notice of Value Issued
- Payment Denial*
- Reconveyance Status*
- Servicer Action Required
- Servicer Loan Listing*
- WebLGY and Servicer Non Matching Loans*

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.
2. Select All Folders.
3. Select Servicer Operational Reports.

**Figure 72: Servicer Operational Reports Folder**

4. Select the name of the report to open.
Figure 73: Open Servicer Operational Report

<table>
<thead>
<tr>
<th>NAME</th>
<th>DESCRIPTION</th>
<th>FOLDER</th>
<th>CREATED BY</th>
<th>CREATED ON</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquisition Payment Status</td>
<td>This report provides a list of all acquisition payment statuses.</td>
<td>Servicer Operational...</td>
<td>Deplo...</td>
<td>3/21/200...</td>
</tr>
<tr>
<td>Adequacy of Servicing Action Req.</td>
<td>Displays a list of loans where an action is required.</td>
<td>Servicer Operational...</td>
<td>Deplo...</td>
<td>3/21/200...</td>
</tr>
<tr>
<td>Adequacy of Servicing Action Req.</td>
<td>Displays a list of loans where an action is required.</td>
<td>Servicer Operational...</td>
<td>Deplo...</td>
<td>3/21/200...</td>
</tr>
<tr>
<td>Appeal: Activity</td>
<td>This report provides a list of the latest activity.</td>
<td>Servicer Operational...</td>
<td>Deplo...</td>
<td>3/21/200...</td>
</tr>
<tr>
<td>Bill of Collection Status and Offset</td>
<td>This report provides a description of the bill of collection.</td>
<td>Servicer Operational...</td>
<td>Deplo...</td>
<td>3/21/200...</td>
</tr>
<tr>
<td>Claim Detail Results</td>
<td>This report reflects the final details of a claim.</td>
<td>Servicer Operational...</td>
<td>Deplo...</td>
<td>3/21/200...</td>
</tr>
<tr>
<td>Incentive Payment Status</td>
<td>Provides a list of incentive payments.</td>
<td>Servicer Operational...</td>
<td>Deplo...</td>
<td>3/21/200...</td>
</tr>
<tr>
<td>Notice of Value Issued</td>
<td>Provides a list of notices of value issued.</td>
<td>Servicer Operational...</td>
<td>Deplo...</td>
<td>3/21/200...</td>
</tr>
<tr>
<td>Payment Denial</td>
<td>This report reflects all loans where payment was denied.</td>
<td>Servicer Operational...</td>
<td>Deplo...</td>
<td>3/21/200...</td>
</tr>
<tr>
<td>Remittance Status</td>
<td>The report provides remittance status information.</td>
<td>Servicer Operational...</td>
<td>Deplo...</td>
<td>3/21/200...</td>
</tr>
<tr>
<td>Servicer Action Required</td>
<td>This report provides a list of loans to be serviced.</td>
<td>Servicer Operational...</td>
<td>Deplo...</td>
<td>3/21/200...</td>
</tr>
<tr>
<td>Servicer Loan Listing</td>
<td>Lists all loans belonging to the servicer.</td>
<td>Servicer Operational...</td>
<td>Deplo...</td>
<td>3/21/200...</td>
</tr>
</tbody>
</table>

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 76: 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.
   
   The system will automatically begin the download.