July 2020

Department of Veterans Affairs (DVA)
Office of Information and Technology (OI&T)
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1. How to Register

Welcome, and thank you for using LGY Hub, the new face of VA Loan Guaranty. We hope you find this document helpful and will gladly accept any comments you may have to help us improve our site or this User’s Guide. You can always contact us through the application by submitting your comments with a Help Ticket. Be sure to select “Feedback” under the “Issue category” field: https://lgy.va.gov/lgyhub/help/ticket

LGY Hub uses AccessVA as an authentication service. It centralizes, strengthens, and provides greater flexibility to the login process for many VA applications. In other words, once you are signed-in using LGY Hub with AccessVA, you can use any other VA application you are authorized to use.

External users (those without a government-issued PIV card) must use ID.me to create an account that verifies their identity. Internal users do not create an ID.me account; they use their VA issued PIV cards to verify their identity.

All users access LGY by going to https://lgy.va.gov first and selecting the link to ‘Sign In or Register for New Account.’ Users choose to register a new user account or sign in to LGY Hub if they have an existing LGY Hub account.
1.1. External user registration for LGY Hub

1.1.1. Before you Begin – Information You Will Need

Before starting the registration process, make sure you have all the necessary information to complete the process. You will need to provide the following information:

- Valid e-mail address – used as your username by ID.me. Use a personal e-mail address, not a work-related one.
- A strong password (defined by ID.me rules) – should be unique and not shared with other applications or users.
- A phone number that is available when you log in. When you log into AccessVA with your username and password, ID.me will send an additional temporary access code that you must provide. Logging in and entering a provided code is known as two-factor authentication. Note: there are alternatives to using a phone (see ID.me site), but this is generally the easiest and most commonly used method.
- Identity verification: ID.me provides several options to confirm your identity, including credit history or a picture of your State or Federal ID.
- Personal information such as date of birth, social security number, and address.

Email caveat: ID.me will ask you to provide an e-mail address during the account creation process. This e-mail address can be different from the e-mail you use within Loan Guaranty for correspondence, etc. We suggest that you use a personal permanent e-mail address rather than a work e-mail address, as the system uses this e-mail address to identify who you are, rather than where you currently work. You want to use an e-mail address you have access to even if you change employment.

ID.me Support

ID.me is not a VA system; it is a service used by AccessVA to authenticate external users. As a result, this user’s guide may not completely describe all the features of ID.me, or have the most recent documentation of their service. For more information about ID.me, we recommend you visit their support page: https://help.id.me/hc/en-us
1.1.2. Access VA registration

All external users need to sign up for an account with ID.me via Access VA. You only need to do it once; after that, use your login credentials – email and password to log in.

A. Navigate to LGY Hub https://lgy.va.gov/

B. Click ‘Sign In or Register for New Account’ in the upper right corner, then Continue. The system will redirect you to AccessVA.
C. AccessVA provides single entry-point access that Veterans, family members, service members, and business partners can use to access many VA websites and online applications. Establish an account, and you don't have to keep track of multiple sets of identification credentials. Click **Sign in with ID.me**
D. Click Accept
E. Click **sign up for an account** in the upper right corner.
F. Enter your personal email address and a unique password. Check the I accept statement and click Sign Up.
G. You will receive an e-mail from ID.me to authenticate the e-mail address entered. You can select confirm in the e-mail you received OR return to this page and enter the confirmation code from the e-mail, then select continue. You have 15 minutes to confirm your account.
H. Select a method for second authentication each time you log on to the system. There are several methods to choose from; however, most users select Text Message or Phone Call, then Select.
I. Select one of the two options Text Message or Phone Call, then **Continue**
J. You will receive a text or phone call with a verification code. Enter six-digit code received and click **Continue**
K. You will receive an e-mail indicating you have enabled two-factor authentication for your account. Select ‘Generate Recovery Code.’ Click Continue. You will want to save this code in a secure location. The recovery code is used if you lose access to the two-factor authentication device you established your account with. Click I have copied the recovery code.
SECURE YOUR ACCOUNT

Save your recovery code

In case you ever lose your phone or trusted device, you will need a recovery code to access your account.

Please print, write down or download a copy of this code.

IDME-O5A1-ITAC-SMHL

I have copied the recovery code

Remind me later

What is ID.me? | Terms of Service | Privacy Policy
L. You will now be presented with several options to verify your identity. Select one of the verification methods. Click **Start Now**
M. Enter personal information and Continue
N. Enter your address and **Continue**
O. Choose the option that applies to you and **Continue**
P. Verify your information, then **Continue**
Q. This example shows the screens if you chose “Answer questions about your credit history.” You answer the questions and Continue
R. Phone confirmation process

![Image of phone confirmation process]

- Please click the link sent to ( ) to confirm your mobile phone number.
- This screen will automatically refresh once your phone number has been confirmed.

Didn't receive the text message? [Send link again]

![Image of phone confirmation success]

Your phone was confirmed

Your mobile phone was successfully confirmed. Please go back to the browser on your computer to continue.
S. Permit AccessVA/LGY Hub to use your information by selecting **Allow**. This returns you to LGY Hub site. If you are not routed back to LGY Hub, open a new browser window and enter the LGY Hub web page address **https://lgy.va.gov/**
You will see the screen below to register for a new account.

Go to next section User registers for a new account to view steps to register for a new account.

1.1.3. User registers for a new account

A. Click on ‘Complete Registration’ to register for a new account.
B. You will be redirected to Contact information page under user profile to complete your contact information. Enter all your information and click the Submit link. Email address, primary phone number and primary phone number type are required fields, and all other fields are optional. You will see the profile updated success message once you enter all the required fields and submit.
C. You will be redirected to affiliation page under user profile to complete affiliation information
D. Enter your valid affiliate ID and/or PIN information on the affiliation page

*User is an Appraiser*

1. Enter your Appraiser ID and click the Submit link. You will see the screen below.
2. Click on LGY Hub in the breadcrumbs and you will be redirected to LGY Hub main page where you can access the appraiser workspace.
User is an Appraiser and Inspector

1. Enter your Appraiser ID and Inspector ID and click the submit link
2. Click LGY Hub in the breadcrumbs and you will be redirected to LGY hub main page where you will have access to appraiser gear and Special Adapted Housing (SAH) application.
User is Lender or Servicer

Registering Lender/Servicer user must enter the Lender/Servicer ID and the company’s PIN. The company ID and PIN can be obtained from active Admins and main point of contact at your organization.

1. Enter your Lender or Servicer ID and PIN and click the submit link

2. Lender/Servicer who has registered as a new user will need to be validated by their company admin and will see the message below. You company Admin will be notified that your account needs to be activated.
1.2 Internal user registration for LGY Hub

1.2.1 Access VA Registration for Internal users

Previous Internal users and users registering for a new account will need to register with Access VA prior to accessing LGY Hub using their VA PIV card. You will need to go through the registration process only once.

1. Navigate to LGY Hub
   a. [https://lgy.va.gov/](https://lgy.va.gov/)

2. Click **Sign In** in the upper right corner
3. Click **Continue**. You will be redirected to AccessVA

AccessVA provides a single entry-point access that Veterans, family members, service members, and business partners can use to access many VA websites and online applications. Once an account is established, the Veteran will be spared the burden of having to keep track of multiple sets of identification credentials.
4. Click **Sign in with VA PIV Card.** You will be redirected to the Third-Party Onboarding (3POB) page to enter your user account information.
   a. You will need to enter your real information including SSN

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**VA User Account Confirmation**

We need help with confirming your VA PIV Card information with our records.
- This information below is what is provided by VA PIV Card log in.
- To complete the process we need you to provide the additional required information.
- This process will improve your VA user experience and security while accessing information on the Loan Guaranty ( LGY) website.

Confirming your account is only required once for each different credential you use.

<table>
<thead>
<tr>
<th>Name</th>
<th>Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name*</td>
<td>Gender*</td>
</tr>
<tr>
<td>Middle Name</td>
<td>Home or Cell Phone #*</td>
</tr>
<tr>
<td>Last Name*</td>
<td>Email*</td>
</tr>
<tr>
<td></td>
<td>Date of Birth (mm/dd/yyyy)*</td>
</tr>
</tbody>
</table>

*required information
5. Click **Submit**. You will see the below screen that your user account information is being processed.
6. You will receive an Account Confirmation message
7. Click **Next**. You will be redirected to login again.

### 1.2.2 User had a prior account

After successful login via Access VA using your VA PIV card you will either be redirected to user profile (if your primary phone number is missing from contact information) or you will be redirected to LGY Hub main page.

**a. User’s primary phone number information is missing**

After successful login, you will be redirected to Contact Information page under user profile to complete the missing information. After updating the contact information, you will see a profile update success message. When you click on LGY Hub in the breadcrumbs, you will be redirected to LGY Hub main page

**b. User’s primary phone number information isn’t missing**

After successful login, if your contact information doesn’t need to be updated, you will be redirected to LGY Hub main page. You will see all main LGY application links on the left side (ones you have access to). Clicking on the application link will redirect you to the application

Contact Information page under user profile
Profile Update success message on contact information page under user profile
LGY Hub main page. You will see all main LGY application links on the left side (ones you have access to). Clicking on the application link will redirect you to the application.
1.2.3 User registers for a new account

After successful login via Access VA using your VA PIV card you will be redirected to Contact Information page under user profile to complete your contact information
After entering all the required fields – User station, email address, primary phone number and primary phone number type, you will see profile updated success message in green.
Click on LGY Hub in the breadcrumbs and you will be redirected to LGY Hub main page. You will see SAR training links and Loan Guaranty Reports link in the left navigation if you haven’t been granted access to any other applications.
2 How to Log in

2.1 Internal Users

Once you have registered for an Access VA account, follow the steps below to login to LGY Hub. You only need to register once with Access Va.

1. Navigate to LGY Hub
   a. Prod    https://lgy.va.gov/

2. Click **Sign In** in the upper right corner
3. Click **Continue**. You will be redirected to AccessVA
4. Click **Sign in with VA PIV Card**
5. Click **Accept**. You will see the below screen while Access VA authenticates your account.

![Authenticating. Please wait...](image)

6. You will be redirected to LGYHUB after successful authentication. You will see all main LGY application links on the left side (for which you have access). Clicking on the application link will redirect you to the application.
2.2 External Users

User who have registered an ID.me account with Access VA and have successfully registered with LGY Hub (either by linking to their VIP account (prior to 7/12/2020) or by registering a new account), can login via Access VA ID.me and access LGY Hub

1. Navigate to LGY Hub
   a. Prod  [https://lgy.va.gov/](https://lgy.va.gov/)

2. Click Sign In in the upper right corner
3. Click **Continue**. You will be redirected to AccessVA
4. Click **Sign in with ID.me**
5. Click Accept. You will be redirected to ID.me Sign In page
6. Enter your ID.me login credentials – email and password for the account you created when you registered with ID.me
7. Click the Sign In link
8. Select an option to receive the authentication code and click continue
9. Enter the 6-digit code and Click continue. You will see the below screen ‘You are now returning to your VA application’
10. You will be redirected to LGY Hub and see the gearbox based on your affiliation. For example, a user with both inspector and appraiser role will see the screen below.
3  How to View/ Update user profile

3.1  View personal information

1. After successful sign in, when you are on the LGY Hub main page, click on your name in the welcome message on right hand corner.

You will be redirected to User Profile. You can view your Personal Information – Name and Last four of you SSN.
Under Account Information you can view your User ID, affiliation, user type(s) (for external users), account status, and last login date and time. User type(s) is only available for external users and lists all the roles the user has in LGY Hub. Account status shows if the user is Active or Inactive.
The personal information is read-only and is obtained from Access VA. If you click on the ‘i’ icon next to your Name or SSN, you will see guidance on how to access Access VA and manage your personal information.
3.2 View/ Update Contact information

2. Click on Contact Information link in the left navigation. You will see the contact information form. The form is editable, and you can edit and update the information by clicking the Submit link.

*Contact information form for internal users*

Internal users can view and update the Job title, User station, email address, primary and secondary phone number, phone number type and extension. User station, email address, primary phone number and primary phone number type are required fields, all other fields are optional. Fill in all the required fields and submit to update the contact information. You will see an error and the required field will be highlighted in red if you attempt to leave the field blank and submit the form.
You will see a Profile Update success message in green when you successfully update the contact information for an internal user.
External users can view and update the Job title, email address, primary and secondary phone number, phone number type and extension. Email address, primary phone number, primary and phone number type are required fields, all other fields are optional. Fill in all the required fields and submit to update the contact information. You will see an error and the required field will be highlighted in red if you attempt to leave the field blank and submit the form.
You will see a Profile Update success message in green when you successfully update the contact information for an internal user.
3.3  View/ Update User Affiliation for External users

3.  Click on Affiliate Information link from the left navigation. You will see the affiliate information form.

The form will have your affiliate type selected (as you set it up during registration) and your affiliate ID will be displayed. If you have multiple roles you will see them all checked and respective Affiliate ID will be displayed. You can add or remove affiliation by selecting the checkbox next to affiliate type.

You can only update your affiliation once every 30 days. The affiliate form will be disabled if you have made a change within last 30 days.
4 Registered User Account

4.1. User’s account is in Active Status

When you successfully log on to LGY HUB your desktop will display. The applications you have access to will be on the left.

4.2. User’s Account is in Inactive Status

You will see the below message when log on to LGY Hub if your account is in inactive status
4.3. User is in Terminated Status

You will see the below message when log on to LGY Hub if your account is in terminated status

![Account Terminated]

4.4. Lender/Servicer who has registered as a new user will need to be validated by their company admin and will see the message below

![Thank You]
4.5. Lender/Servicer who has been terminated by company’s L/S Admin has the option to reactivate yourself

User must reenter the Lender or Servicer ID and PIN. Logged in user to this status will get below message

![Inactive Account Image]

- **Lender ID**: Required
  - [5]

- **Lender PIN**: [PIN]

[Submit] [Reset Form]
4.6. Lender/Servicer who has been inactivated by a batch process will get below message with option to reactivate themselves

User must reenter the Lender or Servicer ID and PIN.

![Inactive Account]

4.7. Lender/Servicer who has done self-reactivation must be re-validated by the company’s Admin.

You will see the below message when you log on to LGY Hub if your account is waiting for employer Admin to activate or validate your account.

![Thank You]
5 How to access LGY applications (Web LGY, SIM etc) in LGY Hub

After a successful login, the system redirects both internal and external users to LGY Hub main page. All the LGY applications that you have permissions to access based on your role appear as links in the left navigation menu. Clicking on an application link will open it in a new window.

For example, the screen below shows the LGY Hub main page for an internal user. All the LGY application links that this user has permission to access display in the left navigation menu. If the user clicks on the webLGY link, the application will open in a new window, as shown in the second screenshot.
WARNING
It is a Federal crime to knowingly provide false or misleading information in order to establish eligibility for the home loan program.
6 Appraiser Gear/WorkSpace

6.1. Compacted View

When a user with Appraiser role logs in LGY Hub, they will see the LGY Hub main page with Appraiser Gear (Appraiser Workspace) in the gear box in its compacted view.

Appraiser’s Name, Appraiser ID and Status (Active: Yes or No) is displayed. Pending and Suspended assignments table displays a short-list (up to five cases) of the appraiser’s individual workload. Pending assignments are defined as those with a status of Out for Appraisal. Suspended assignments are the cases with a status of Suspended (Suspended for Additional Information). Suspended cases display with an alert icon next to the LIN Number.

From this listing of pending and suspended cases, the appraiser may click on the LIN to view case assignment summary. ‘See more’ link is displayed if the appraiser has more than 5 pending/suspended cases. Clicking on ‘See more’ link will take the appraiser to the Appraiser Workspace.

For liquidation appraisals, if five full business days have passed, not counting the day the liquidation report was ordered and no appraisal has been uploaded, the system will flag the report as Late after 11:59 pm on the 5th full business day and display a LATE report indicator on the same line as the LIN. The Late Report message will be removed when an appraisal has been associated with the record.

When the appraiser’s license is expiring within 30 days, the page will also display a notice indicating the license number, expiration date and state as shown in the screen below.

Appraiser can also look up a case by LIN ID using the ‘Find assignments by LIN’ look up field.
6.2. Full View

Appraiser may click on the expand icon (arrow icon on the right-hand corner on Appraiser gear) to get access to the full view of Appraiser Workspace with complete functionality.

They will be able to view their Name, appraiser ID, status and availability status in read only format. They will also see the list of Assignments cancelled in the past 72 hours and complete list of Pending and Suspended assignments.

The left navigation menu displays links to personal/ business profile, geographic areas, unavailability dates and locate cases.
6.3. Personal/ Business Profile

Appraiser may click on Personal/ Business profile link in the left navigation on Appraiser Workspace to view their personal information, business contact information and license information.

Licenses table lists all states in which the appraiser is licensed, each license number and expiration date. However.

All the data is read only and any modifications may be made by VA users through SIM - TBD

6.4. Geographic Areas

Appraiser may click on Geographic Areas link in the left navigation to review all geographic areas where they are authorized and entered in the system as available to work.
6.5. Unavailability Dates

Appraiser may click on Unavailability Dates in the left navigation review current availability status and most recent unavailability history.
6.6. Locate Cases

Appraiser may click on the Locate cases in the left navigation to view appraiser’s individual case assignments.

Assignments canceled in past 90 days

All assignments in past 90 days
6.7. Assignment Summary

Authorized appraisers access an appraisal case and view the case assignment summary by clicking on the LIN ID from the appraiser workspace. The Appraisal Assignment Summary page gives the appraiser an overview of the appraisal record, a place to upload documents and retrieve the most recently uploaded appraisal and sales contract.

Appraisers will only be able to upload XML Appraisal Report Files with embedded PDF.

The next figure shows the appraiser assignment summary page.
Appraiser will see a confirmation message after successfully uploading an appraisal report/ sales contract and/or updating the assignment summary. A log entry will be added to the Documents upload history table.

Appraiser will see an error message if they try to upload a file other than type xml for appraisal report.
Appraiser will see an error message if they try to upload an unsupported file type for sales contract. The supported file types are .pdf, .doc, .docx, .xlsx, .xls, .tif, .tiff, .gif, .jpg, .jpeg and .png file extensions.
6.8. **AAPP Questions**

The Assisted Appraisal Processing Program (AAPP) allows completion of an appraisal report based solely on information gathered by a person with whom the VA fee panel appraiser has an agreement with for such services. A VA fee panel appraiser participating in the AAPP process must continue to follow all applicable VA statutes, regulations, policies, and policies and procedures.

Lenders indicate whether the VA appraisal can be prepared under AAPP. The assigned VA fee panel appraiser must indicate if the appraisal report was prepared under AAPP. If the AAPP is used on an appraisal, the assigned VA fee panel appraiser indicate if the assisting individual is an appraiser trainee, non-VA appraiser or VA appraiser.

The next figure shows the AAPP page.

6.9. **1805**

This page is used to view and print the 1805 Request for Determination of Reasonable Value. Other documents, such as the appraisal report and sales contract, are viewed on the correspondence history page.

The next figure shows the 1805 page.
6.10. Correspondence History

Appraiser may click on Correspondence History link in the left navigation to upload non-appraisal report/sales contract documents and review documents previously uploaded. Document upload history displays all document uploaded by the appraiser and can be viewed by clicking on the document type link. In addition, appraisers have access to the following documents, and all addendum of the document, uploaded by a Lender, for all appraisal types:

- Construction Exhibits
- Post Construction Inspection
- Repair Inspection Report
- Sales Contract
- Other

The next figure shows the correspondence history page.
User will see an upload success message after successfully uploading a file.
Appraiser will see an error message if they try to upload an unsupported file type. Supported file types are .pdf, .doc, .docx, .xlsx, .xls, .tif, .tiff, .gif, .jpg, .jpeg and .png file extensions.

The appraisal report must be a .pdf document and the sales contract must be a .xml document.
6.11. Assignment Details

Appraisers who are authorized to access an appraisal case may view a case information details. The purpose of the Appraiser Assignment Detail page is to give the appraiser a read-only overview of the appraisal record.
6.12. Notes

Appraisers may add notes related to the appraisal. All notes added by the appraiser are viewable by authorized VA users; however, only notes that are indicated public may be viewed by other non-VA users. The appraiser may select to make a note Public at the time it is entered.
Appraiser needs to enter the required fields Note Type and Note Text to add a note. An error will occur if you try to add a note without adding those fields.
Appraiser will see a success message after adding the required fields to and clicking the Add Note button.
How to access WebLGY as an external user

After successful logging in to LGY Hub, users will be redirected to Loan Guaranty landing page and see the webLGY link in the left navigation. Clicking on the link will redirect the user to webLGY.

For example – the screenshot below shows the Loan Guaranty landing page for a lender and/or LAPP SAR.
The screenshot below shows the Loan Guaranty landing page for a servicer and/or SAPP SAR.
8 How to access SAR Training links

All user groups – internal VA employees and external users will have access to SAR training links on the Loan Guaranty Landing page after they successfully login to LGY Hub. SAR Training links – SAR LSAM Training and SAR TPSS training are displayed in the left navigation on the landing page. Clicking on the link will take the user to the SAR training website.

9 How to access Credit Standards Course (CSC) link

Lenders and LAPP SARs have access to Credit Standards Course. After successful login to LGYHub, Credit Standards Course (CSC) link is displayed in the left navigation on the Loan Guaranty Landing page. Clicking on the link will redirect the user to CSC website.