Quick Reference Guide (QRG)

For

Correct Certificate of Eligibility (COE)

May 2015
## Revision History

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<thead>
<tr>
<th>Date</th>
<th>Version</th>
<th>Description</th>
<th>Author</th>
</tr>
</thead>
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<tr>
<td>5/07/2015</td>
<td>1.0</td>
<td>Initial Document</td>
<td>G. Renna</td>
</tr>
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Introduction

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

Correct COE

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

- New Application, and
- Correct COE

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

Steps:

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

2. A warning statement will be presented with a message that an approved COE already exists. To continue with the correct COE function, select the <Continue> button.
3. The *Resubmit Application* screen lists several changes that can be made to the COE:
   a. Veterans name
   b. Veterans contact information
   c. Veterans branch of service
   d. Veterans Funding Fee exemption status

4. Choose the respective drop-down menu selection for the section(s) that require change and select the <Submit> button

![Figure 3. Resubmit Application.](image)

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

**Veterans Name**

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

**Steps:**

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

![Figure 4. Edit Veteran Name.](image)

2. Enter changes to the respective name field(s). Once complete, select the <Update Name> button.

3. For changes to the last name, additional information is required for upload.

4. A system prompt will appear. Select the <OK> button to continue to the file upload page.
5. Select the supporting information for upload, by selecting the `<Browse>` button.

6. Click the `<Upload File>` button to upload the supporting document.

7. Following file upload a system message will show on the screen along with the uploaded document with its assigned identification number (ID).

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

**Veterans Contact Information**

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

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

2. Update the respective address fields and contact information.

3. Once complete, select the <Update Address> button in the upper left-hand section of the screen.

   ![Figure 8. Change Contact Information Screen.](image)

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

   ![Figure 9. Confirm Contact Information Change Dialog Window.](image)

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

   **Veterans Branch of Service**

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

   Steps:
1. At the **Submit Application** screen, choose the **Yes** option at the drop-down menu to, “Are you changing the Veterans branch of service?”

2. Select the branch of service from the drop-down menu.

![Figure 10. Branch of Service Change.](image)

3. Select the `<Update Branch of Service>` button to submit the change.

4. Confirm the change by selecting the **View COE** link in the left-hand navigation menu.

![Figure 11. Confirm Branch of Service Change.](image)

**Veterans Funding Fee Exempt Status**

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

**Steps:**

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

![Change Review Dialog Window](image)

**Figure 13. Change Review Dialog Window.**

7. A workbucket action is created for the NWL to review the document and change the funding fee exempt status of the Veteran.

8. A success message for exempt status is displayed in the following figure.

![Successful Exempt Message](image)

**Figure 14. Successful Exempt Message.**
Restoring Entitlement

Active Loan Self Service

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

Figure 15. Resubmit Application Screen.

Cash Out

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

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

Figure 16. Refinance Cash Out Dialog Window.

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

Streamline Refinance

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

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

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

**Steps:**

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

2. Select the `<OK>` button to continue.

3. Provide the supporting documentation at the *Upload Documents* screen, displayed in the following figure.

4. Select the `<Upload File>` button to submit the supporting document.

5. The restoration request will be submitted to the national queue for review.
Paid in Full Loan

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

Steps:

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

![Figure 20. Ownership Questions for Terminated Loan.](image)

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

![Figure 21. Ownership Dialog Window.](image)

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

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

If the Veteran selects Yes then the restoration will be processed automatically. If the Veteran selects No then there will be no restoration for this paid in full loan.
5. Select the &lt;Submit&gt; button to process.

6. The user is presented a system dialog window to confirm the restoration questions, displayed in the following figure.

Figure 22. Restoration Question for Terminated Loan.

Figure 23. Restoration Confirmation Dialog Window.