SAR FREQUENTLY ASKED QUESTIONS

Q. **1.** Where can I get more information about becoming a Staff Appraisal Reviewer (SAR) for my lender/employer?

A. **1.** Basic SAR information is in Chapter 15 of the VA Lenders Handbook: http://www.benefits.va.gov/warms/pam26_7.asp

Q. **2.** How do I know if my lender/employer is eligible to participate in the Lenders Appraisal Processing Program (LAPP)?

A. **2.** Your employer must be a VA approved lender with VA automatic approval authority.

Q. **3.** Who does my lender/employer contact about becoming approved as a VA lender with automatic approval authority?

A. **3.** Information on VA lender approval processing is in Chapter 1 of the VA Lenders Handbook: http://www.benefits.va.gov/warms/pam26_7.asp

VA lender applications, fees, automatic or supervised lender approvals are handled by the Loan Production unit at the VA Regional Loan Center (RLC) of jurisdiction. Direct all lender approval questions to the Loan Production unit at RLC of jurisdiction. RLC Contact information is available online at: http://www.benefits.va.gov/homeloans/rlcweb.asp.

Q. **4.** What qualifications do I need to become a SAR?

A. **4.** You must be employed as a full-time salaried employee and must have at least (3) three years of appraisal or appraisal review experience that qualifies you to competently perform administrative appraisals reviews in conjunction with underwriting loans for VA loan guaranty purposes. If you have been a HUD/FHA Underwriter for (3) three years, this will meet our requirement.

Q. **5.** Where can I find information on submitting an application to VA to become a Staff Appraisal Reviewer (SAR) for my lender?

A. **5.** Information on Lenders Appraisal Processing Program (LAPP) and SARs is located in Chapter 15 of the VA Lenders Handbook: http://www.benefits.va.gov/warms/pam26_7.asp.

SAR application instructions and VA Form 26-0798 are located online at: http://www.benefits.va.gov/homeloans/sar.asp.

Q. **6.** I was previously an SAR for my prior employer; do I need to apply to become a SAR for my current lender/employer?

A. **6.** Yes, you must submit a SAR application, resume, and application fee to VA Austin as per SAR application instructions available online at: http://www.benefits.va.gov/homeloans/sar.asp

Q. **7.** If I was a SAR and had final SAR approval with my prior employer, will I still need to complete SAR LAPP training and pass 5 SAR test cases in order to receive SAR Final approval for my current employer?

A. **7.** As stated above, SAR Application, resume, and application fee must be submitted to VA Austin. If you previously had received final SAR approval and if you were active as an SAR (I.E. Issued NOVs within the past year), then SAR LAPP training and test cases will not be required.

Q. **8.** My SAR preliminary approval letter requires LAPP training and 5 satisfactory test cases. I understand there is no online VA SAR LAPP training, so where do I go for the LAPP training and how are the LAPP test cases processed?

A. **8.** SAR LAPP training is provided by VA Central Office staff (http://www.benefits.va.gov/hoimeloans/sar.asp) or conducted by an acceptable Sr. SAR nominated by your company in conformance with SAR Training SAR Option Procedures. See SAR training SAR Option exhibit at http://www.benefits.va.gov/homeloans/sar.asp. If SAR is not using the SAR training SAR alternative, specific instructions will be provided during VA SAR LAPP training to enable you to successfully process SAR test cases through the VA Regional Loan Centers (RLCs) of jurisdiction. RLC contact information is available online at: http://www.benefits.va.gov/homeloans/rlcweb.asp.

Q. **9.** After I have completed SAR Lapp training and submit my SAR test cases to the RLC, how do I find out they were approved?

A. **9.** The RLC of jurisdiction should advise you if the submitted test cases were approved. You may follow-up with the RLC if you do not hear back.

Q. **10.** I have completed SAR LAPP training and the RLC advised me that I passed my 5th satisfactory SAR test case, but I have not received my final SAR approval letter. Who should I contact to follow-up on this?

A. **10.** You should e-mail SARSUPPORT.VBACO@va.gov and include a list of the satisfactory SAR test cases (LIN numbers) reviewed by VA RLC staff with a copy of your SAR LAPP training certificate of completion.

Q. **11.** I have received my SAR preliminary and/or SAR final approval letter for my current lender/employer, but I am unable to access the Veteran Information Portal https://vip.vba.va.gov/portal/VBAH/Home or perform SAR functions in WebLGY.

A. **11.** You may need to register or if previously registered, update your SAR community profile information on the Portal.
   1) If you have any problems accessing the Portal or performing SAR functions in WebLGY, you should e-mail the Portal helpdesk at vip@vba.va.gov or vip.vbaco@va.gov. If you were inactive and did not use the Portal or WebLGY in the past 90 days, your account may have been suspended. Se Suspended Access User guide at: http://www.benefits.va.gov/homeloans/docs/reactivation_of_suspended_vip_access_user_guide.pdf – You may contact the Portal helpdesk for assistance with this.
   2) Remember when corresponding with the Portal helpdesk, provide your full name, e-mail address, SAR ID number and last 4 numbers of your SSN.

Q. **12.** I am an approved SAR for my company and have recently been issuing NOVs, but I cannot issue a Notice of Value (NOV) in WebLGY on this one case. Why not?

A. **12.** If you are an active SAR and can issue NOVs in WebLGY on other cases, the problem is probably with this case. You should confirm:
   1) This is a LAPP case (SARs are not able to issued NOVs on IND cases);
   2) Your company is the requester/sponsor for this case; and
   3) An NOV was not already issued.
   4) If this is a purchase transaction, a copy of the sales contract should have been uploaded in WebLGY.
   5) If you still cannot issue the NOV, contact the Construction and Valuation unit at the VA Regional Loan Center (RLC) of jurisdiction. RLC contact info is available online at: http://www.benefits.va.gov/homeloans/rlcweb.asp.

Q. **13.** I am reviewing an appraisal and there are issues or problems that I do not know how to handle. What should I do?

A. **13.** If the fee appraiser can help you resolve or address these matters, then you should contact the appraiser. Otherwise, for assistance or guidance with the appraisal, contact the Construction and Valuation unit at the RLC, always proved them with the VA case number and your SAR ID number for reference.

RLC contact information is online at:
http://www.benefits.va.gov.homeloans/rlcweb.asp.

Staff Appraisal Reviewer (SAR) Application Submission Instructions

SAR applications should be sent to VA Austin and addressed as follows:

Department of Veterans Affairs
Administrative and Loan Accounting Center (105/241A)
Attn: Agent Cashier
1615 Woodward Street
Austin, Texas 78772-0001

SAR application packages should include the following items:

- Completed and signed SAR Application, VA Form 26-0785 – both pages;
- SAR applicant's Resume or Work Experience Statement; and
- $100.00 SAR Application Processing Fee
  (Check payable to Department of Veterans Affairs).

SAR application information including SAR Application, VA Form 26-0785 is available on VA SAR website:
http://www.benefits.va.gov/homeloans/sar.asp

More information regarding SAR applications and SAR qualifications may be found in Chapter 15 of the VA Lenders Handbook:

http://www.warms.vba.va.gov/pam26_7.html

After VA Austin processes SAR applications, up on receipt in our office, we are presently taking between 3 and 5 business days to process and approve SAR applications. If a SAR application is incomplete or unacceptable, we will notify the SAR applicant and their company of that determination.

Things to Remember:

1. SAR Applications should be submitted to VA Austin. SAR applications should not be submitted to either the VA Regional Loan Center or directly to VA Central Office.

2. SAR Application Status inquiries may be e-mailed to: SARSUPPORT.VBACO@va.gov.

3. Submit VA Credit Underwriter applications to Loan Production unit at VA Regional Loan Center (RLC) of jurisdiction. RLC contact information is online at: http://www.benefits.va.gov/homeloans/rlcweb.asp. Important Note: VA credit underwriter applications should **not** be sent to VA Austin or to VA Central Office.