

### **Full File Loan Review (FFLR) Update to Include Optional ULAD and UCD**

1. Purpose. The Department of Veterans Affairs (VA) Loan Guaranty Service (LGY) is publishing this Circular to inform lenders of VA system enhancements, and a new optional procedure in which lenders may upload the Uniform Closing Dataset (UCD) and Uniform Loan Application Dataset (ULAD) for loans selected for VA full file loan review (FFLR).

2. Background. VA is undergoing a loan origination transformation initiative to automate manual processes for lenders and LGY staff. This transformation includes improvement of information technology capabilities to incorporate use of industry standard datasets, such as those developed by the Mortgage Industry Standards Maintenance Organization (MISMO). The loan origination transformation strategy will also introduce various application programming interfaces (APIs). The Loan Review API will allow lenders to submit the UCD and ULAD in addition to automating the way lenders submit loan documents to VA for loans selected for a FFLR.

3. Action. For loans selected for a FFLR, lenders may submit the UCD and ULAD, in addition to the loan origination file. VA plans to offer lenders two submission methods, as detailed below. Lenders who choose not to submit the UCD and ULAD will continue to follow existing procedures for transmitting loan origination files to VA upon request.

a. Beginning in early April, lenders may upload the UCD and ULAD, in addition to the loan origination file, into WebLGY correspondence using the document upload function. Lenders may only upload UCD and ULAD files in an “.xml” format.

b. Beginning in October 2022 (anticipated), lenders may use the VA Loan Review API. The Loan Review API will provide lenders an automated way to submit loan documents, UCD, and ULAD to VA for loans selected for a FFLR. VA will provide lenders notice when an exact release date is available.

4. Resources. How to upload the UCD and ULAD, specifications for the Loan Review API, and other information about VA loan origination transformation, including training, further developments, and announcements are posted on the VA Technology Knowledge Center webpage located at: <https://www.benefits.va.gov/HOMELOANS/technology-knowledge-center.asp>.

5. Questions. All questions concerning submission of the UCD, ULAD, and VA modernization efforts, such as the Loan Review API, should be submitted to VA as a help ticket through the [LGYHub Help Center](#).

6. Paperwork Reduction Act. The information collection requirements contained in this document have been approved by the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995 (44 U.S.C. § 3501-3520) and assigned OMB control number 2900-0515. In accordance with the Paperwork Reduction Act, VA may not conduct, or sponsor and a person is not required to respond, to a collection of information unless the collection

displays a currently valid OMB control number.

7. Effective Date. The procedures outlined in this Circular will be effective April 6, 2022.

8. Rescission: This Circular is rescinded April 1, 2024.

By Direction of the Under Secretary for Benefits

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