



VALERI Loan Reporting

VALERI Loan Reporting
PS_VALERI
Application: 14650
Extension Id: b27aa7de-06b6-4dbd-bebb-b7ea904bf4c6

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Overview:

Loans that are insured thru the Department of Veterans Affairs (VA) have periodic reporting requirements for “non-claim events”. The reporting is done using an Excel spreadsheet sent to the VA via their VALERI (Veterans Affairs Loan Electronic Reporting Interface) reporting system, which provides an online Web portal for transmission.

The non-claim events included in PS_VALERI application are:

- Monthly Loan Status Update
- Loan Paid In Full
- Electronic Default Notification
- Delinquency Status
- Contact Information Change
- Occupancy Status Change

Processing:

The PS_VALERI application should be run on a nightly basis to create an Excel workbook (spreadsheet), in the VALERI bulk upload multi-tab, template format based on version 3.0 published May 1, 2009. Each time the application is run, the workbook will be generated with all the tabs and the corresponding column headings for each tab. The file name will be **VALERI_BULKUPLOAD_yyyymmdd.XML**, where yyyymmdd = the reporting date in year, month, day format, unless this naming standard is overridden by use of the Output File Name parameter.

Accounts will need to have the VA Guaranty Number populated at the account level to be included in this process. Each time an included non claim event occurs on a VA account, the item will be written to the VALERI spreadsheet at the specified time via PS_VALERI and a corresponding note will be written to the account to maintain historical information in DNA™. Certain events will be included in the spreadsheet when they occur, and others will be reported on the last business day of the month. For the included events, the spreadsheet will be populated with as much event report data as possible. Refer to each event section for the report timing and the data that will be provided. Data fields and tabs not specifically documented will not be populated by this application.

NOTE: The same account may be on multiple tabs within a single workbook when necessary. An example could be an account listed on the Contact Information Change and the Monthly Loan Status Update tab.

Header:

Each spreadsheet contains a tab to represent the header. The header record tab will contain the following data:

Field Description	Program Value
Servicer Name	Institution Name - DNA™ Organization 1.
VA Service Number	The number assigned to the institution by the Department of Veterans Affairs. Navigation: System > Institution > Variables > VA Processing
Effective Date Of Reporting	The date of the queue.

Below is the account level data that will be populated by event. When there are multiple accounts on the same tab, the accounts will be listed in VA Loan Number order. Because each event tab requires the same data in positions A-E, these common fields are described in detail below only once:

Field Description	Program Value
VA Loan Number	The VA assigned guaranty number. Navigation: Services > Relationships > Maintenance>Loan Accounts>Maintenance>Codes and Categories>Government Agency Information>VA Guaranty Number
Original Loan Amount	The original balance of the loan account. Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquires>Balance and Interest
Property State	The Property State. The state as defined by the address on the collateral record. Note: If multiple active property records exist on the loan account, the collateral with the highest margin percent will be selected. If all collateral records have an equivalent margin percent, the property with the lowest property number will be selected. This logic applies throughout the extract Navigation: Services > Relationships > Collateral > Collateral Main > Enter Account Number > Highlight Collateral > Real Estate > Edit > Address
Loan Origination Date	The contract date of the account. Navigation: Services > Relationships > Maintenance > Loan Accounts > Displayed in Dates box
Servicer Loan Number	The DNA™ assigned account number. Navigation: Services > Relationships > Maintenance > Loan Accounts > Displayed in the Banner

Monthly Status Update:

All non-delinquent loan accounts will be included on the Monthly Status Update on the last business day of the month. For purposes of delinquency exclusion, delinquent accounts are defined as accounts where the Next Payment Due Date is more than 60 days in the past. The last business day of the month will be determined by comparing the effective date of the queue to the institution business calendar.

The following fields will be populated for each account up to the reportable field length:

Field Description	Program Value
VA Loan Number	See above description
Original Loan Amount	See above description
Property State	See above description
Loan Origination Date	See above description
Servicer Loan Number	See above description
Unpaid Principal Balance	The current balance on the loan account as of the reporting date. Navigation: Services > Relationships > Maintenance > Loan Accounts > Displayed in the Banner
Payment Due Date	The Next Payment Date on the loan account, even if the date is in the past. Navigation: Services > Relationships > Maintenance > Loan Accounts > Displayed in the Banner

Loan Paid In Full

All accounts that have a completed Payoff (POFF) transaction for the current period will be included on the Loan Paid In Full tab on the last business day of the month if the account status is closed (CLS). The last business day of the month will be determined by comparing the effective date of the queue to the institution business calendar and the period will be defined as the same calendar month as the day the application is being executed.

When a payoff transaction is backdated into a prior month, the month the transaction actually occurred, not the effective date, will be the reporting month.

NOTE: For Implementing DNA™ clients, if the account converted date is within the reporting month, the account status is closed and the most recent VALERI account note is a VALERI 2 – Loan Paid in full (8V02) note, the account will also be included regardless of transaction history. The DateLoanWasPaidInFull field will be populated with the Last Contact Date of the account

The following fields will be populated for each account up to the reportable field length:

Field Description	Program Value
VA Loan Number	See above description
Original Loan Amount	See above description
Property State	See above description
Loan Origination Date	See above description
Servicer Loan Number	See above description
DateLoanWasPaidInFull	The date the payoff (POFF) transaction was posted, unless it is reporting using converted data. Navigation: Services > Relationships > Maintenance > Loan Accounts > Last Payment Date
UnpaidPrincipalBalance	The Unpaid Balance. The balance on the loan account as of the reporting date. Navigation: Services > Relationships > Maintenance > Loan Accounts > Displayed in the Banner

Electronic Default Notification:

Accounts that become delinquent will be included on the Electronic Default Notification tab on the first business day after they are AT LEAST 61 days delinquent. If an account becomes at least 61 days delinquent on a non-business day, it will be reported on the NEXT business day the PS_VALERI application is run. That could result in an account being 62 or 63 days delinquent when included on the Electronic Default Notification tab for the first time.

The following fields will be populated for each account up to the reportable field length:

Field Description	Program Value
VA Loan Number	See above description
Original Loan Amount	See above description
Property State	See above description
Loan Origination Date	See above description
Servicer Loan Number	See above description
DateofFirstPaymentOntheOriginalLoan	The First Payment Due Date. This will be defined by the First Due Date on the loan account being reported. Navigation: Services > Relationships > Maintenance > Loan Accounts
PaymentDueDate	This will be defined by Next Payment Date on the loan account being reported. Navigation: Services > Relationships > Maintenance > Loan Accounts > Displayed in the Banner

Field Description	Program Value
PropertyAddressLine1	The Property Street address on the collateral record. Navigation: Services > Relationships > Collateral > Collateral Main > Enter Account Number > Highlight Collateral > Real Estate > Edit > Address
PropertyAddressLine2	Line 2 of the Property Street address on the collateral record (if applicable) Navigation: Services > Relationships > Collateral > Collateral Main > Enter Account Number > Highlight Collateral > Real Estate > Edit > Address
PropertyAddressUnitNumber	Will Not Provide
PropertyAddressCity	The Property City. The city as defined by the address on the collateral record. Navigation: Services > Relationships > Collateral > Collateral Main > Enter Account Number > Highlight Collateral > Real Estate > Edit > Address
PropertyAddressZipCode	The Property Zip Code. The zip code as defined by the address on the collateral record. Navigation: Services > Relationships > Collateral > Collateral Main > Enter Account Number > Highlight Collateral > Real Estate > Edit > Address
PropertyAddressSuffix	Will Not Provide
PropertyAddressStateAbbreviation	The Property State. The state as defined by the address on the collateral record. Navigation: Services > Relationships > Collateral > Collateral Main > Enter Account Number > Highlight Collateral > Real Estate > Edit > Address
LastNameOfCurrentOwner	The Last Name of the Tax Reported For person on the loan account being reported. Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Owner
FirstNameOfCurrentOwner	The First Name of the Tax Reported For person on the loan account being reported. Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Owner
MiddleInitialOfCurrentOwner	The Middle Initial of the Tax Reported For person on the loan account being reported. Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Owner

Field Description	Program Value
SuffixOfCurrentOwner	The Suffix of the Tax Reported For person on the loan account being reported. Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Owner
SsnOfCurrentOwner	The TIN of the Tax Reported For person on the loan account being reported. Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Owner
LastNameOfCurrentCoOwner	The Last Name of the Non Tax Owner on the loan account being reported. Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Owner
FirstNameOfCurrentCoOwner	The First Name of the Non Tax Owner on the loan account being reported. Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Owner
MiddleInitialOfCurrentCoOwner	The Middle Initial (if available) of the Non Tax Owner on the loan account being reported. Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Owner
SuffixOfCurrentCoOwner	The Suffix (if available) Name of the Non Tax Owner on the loan account being reported. Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Owner
SsnOfCurrentCoOwner	The TIN (if available) of the Non Tax Owner on the loan account being reported. Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Owner
NameOfEntityThatIsCurrentOwner	Will not provide
TaxpayerIdentificationNumber	Will not provide
MailingAddressLine1	The mailing address in effect for the account. This will not include specific notice address overrides. Navigation: Services > Relationships > Maintenance > Loan Accounts > Additional>Mail
MailingAddressLine2	The mailing address in effect for the account. This will not include specific notice address overrides. Navigation: Services > Relationships > Maintenance > Loan Accounts > Additional>Mail

Field Description	Program Value
MailingAddressSuffix	Will not provide
MailingAddressUnitNumber	Will not provide
MailingAddressCity	The mailing address in effect for the account. This will not include specific notice address overrides. Navigation: Services > Relationships > Maintenance > Loan Accounts > Additional>Mail
MailingAddressZipCode	The mailing address in effect for the account. This will not include specific notice address overrides. Navigation: Services > Relationships > Maintenance > Loan Accounts > Additional>Mail
MailingAddressStateAbbreviation	The mailing address in effect for the account. This will not include specific notice address overrides. Navigation: Services > Relationships > Maintenance > Loan Accounts > Additional>Mail
InterestRateOnLoan	This will be the current interest rate of the loan account. Navigation: Services > Relationships > Maintenance > Loan Accounts > Displayed in the Banner
UnpaidPrincipalBalance	This is the Note Balance of the loan account. Navigation: Services > Relationships > Maintenance > Loan Accounts > Displayed in the Banner
PrincipalAndInterestPortionOfMonthlyInstallment	This is the active payment(s) for the loan account for principal and interest. Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Balance and Interest: Payment detail box
TaxesAndInsurancePortionOfMonthlyInstallment	This is the active payment(s) for the loan account for escrow, mortgage insurance (MINS) or simple insurance (SINS). Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Balance and Interest: Payment detail box
OtherPortionOfMonthlyInstallment	This is the active payment(s) for the loan account for any balance that is not represented above. Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Balance and Interest: Payment detail box
LateChargesDue	This is the amount of outstanding late charges to be collected. Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Balance and Interest: Balance detail box

Field Description	Program Value														
OccupantOfProperty	<p>The occupancy status on the collateral record when populated. If not populated in DNA™, tab will be blank..</p> <p>Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries</p> <p>The following are the DNA™ values and their VALERI reportable equivalents:</p> <table border="1"> <thead> <tr> <th>DNA™</th> <th>VALERI</th> </tr> </thead> <tbody> <tr> <td>Owner Occupied (OWN)</td> <td>Original veteran</td> </tr> <tr> <td>VA-Transferee (8TRN)</td> <td>Transferee</td> </tr> <tr> <td>Non Owner Occupied (NOWN)</td> <td>Tenant</td> </tr> <tr> <td>Vacant (VACT)</td> <td>Vacant</td> </tr> <tr> <td>VA-Abandoned (8ABN)</td> <td>Abandoned</td> </tr> <tr> <td>Other</td> <td><blank></td> </tr> </tbody> </table>	DNA™	VALERI	Owner Occupied (OWN)	Original veteran	VA-Transferee (8TRN)	Transferee	Non Owner Occupied (NOWN)	Tenant	Vacant (VACT)	Vacant	VA-Abandoned (8ABN)	Abandoned	Other	<blank>
DNA™	VALERI														
Owner Occupied (OWN)	Original veteran														
VA-Transferee (8TRN)	Transferee														
Non Owner Occupied (NOWN)	Tenant														
Vacant (VACT)	Vacant														
VA-Abandoned (8ABN)	Abandoned														
Other	<blank>														
FirstPhoneNumberObligor1	<p>The phone number determined by the phone use code in the institution variable Home Phone Use Code for the Tax Reported For person on the loan account being reported.</p> <p>Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Owner</p>														
PhoneNumberTypeForFirstPhoneNumberObligor1	<p>The phone number type established in the institution variable Home Phone Use Code.</p> <p>Navigation: System > Institution > Variables > Inst Processing > Home Phone Use Code</p>														
SecondPhoneNumberObligor1	<p>The phone number determined by the phone use code in the institution variable Business Phone Use Code for the Tax Reported For person on the loan account being reported.</p> <p>Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Owner</p>														
PhoneNumberTypeForSecondPhoneNumberObligor1	<p>The phone number type established in the institution variable Business Phone Use Code.</p> <p>Navigation: System > Institution > Variables > Inst Processing > Home Phone Use Code</p>														
PhoneNumberObligor2	<p>The phone number determined by the phone use code in the institution variable Home Phone Use Code for the Non Tax Owner on the loan account being reported.</p> <p>Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Owner</p>														

Field Description	Program Value																		
PhoneNumberTypeObligor2	The phone number type established in the institution variable Home Phone Use Code. Navigation: System > Institution > Variables >Inst Processing > Home Phone Use Code																		
PhoneNumber1OtherAuthorizedParty	Will not provide																		
PhoneNumber1TypeOtherAuthorizedParty	Will not provide																		
PrimaryReasonForDefault	<p>The reason for the loan default when populated in DNA™. Codes with an exact match are not specifically listed, i.e Business Failure or Casualty Loss.</p> <p>Navigation: Services > Relationships > Maintenance > Loan Accounts >Maintenance >Codes and Categories>Loan Default Reason</p> <p>The following are the DNA™ values and their VALERI reportable equivalents:</p> <table border="1"> <thead> <tr> <th>DNA™</th> <th>VALERI</th> </tr> </thead> <tbody> <tr> <td>Death of Principal Mortgagor (001)</td> <td>Death of Borrower</td> </tr> <tr> <td>Death of Mortgagors Family (004)</td> <td>Death of Borrowers Family Member</td> </tr> <tr> <td>Illness of Principal Mortgagor (002)</td> <td>IllnessofBorrower</td> </tr> <tr> <td>Illness of Mortgagors Family (003)</td> <td>IllnessofBorrowersFamily</td> </tr> <tr> <td>VA Tenant Not Paying (8TNP)</td> <td>TenantNotPaying</td> </tr> <tr> <td>TransferOfOwnershipPending (029)</td> <td>TransferOfOwnership</td> </tr> <tr> <td>Unemployment (016)</td> <td>UnemploymentNotification</td> </tr> <tr> <td>VA Borrower Never Responded (8BNR)</td> <td>BorrowerNeverRespondedTo Outreach</td> </tr> </tbody> </table>	DNA™	VALERI	Death of Principal Mortgagor (001)	Death of Borrower	Death of Mortgagors Family (004)	Death of Borrowers Family Member	Illness of Principal Mortgagor (002)	IllnessofBorrower	Illness of Mortgagors Family (003)	IllnessofBorrowersFamily	VA Tenant Not Paying (8TNP)	TenantNotPaying	TransferOfOwnershipPending (029)	TransferOfOwnership	Unemployment (016)	UnemploymentNotification	VA Borrower Never Responded (8BNR)	BorrowerNeverRespondedTo Outreach
DNA™	VALERI																		
Death of Principal Mortgagor (001)	Death of Borrower																		
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TransferOfOwnershipPending (029)	TransferOfOwnership																		
Unemployment (016)	UnemploymentNotification																		
VA Borrower Never Responded (8BNR)	BorrowerNeverRespondedTo Outreach																		
SuspenseBalance	Will Not Provide																		

External Interface Variables: this program uses following external Interface variables to map the DNA™ code with VALERI reportable equivalents:

Category Code	Interface Code	Interface Variable Code
VA VALERI Reporting(8VA)	VA VALERI Reporting(8VA)	Occupancy Status(8OS)
		Reason For Default(8RFD)

Tickler | Batch Processing Maintenance | Batch Processing Maintenance | **System Tables**

External Interface CrossReference

Interface Information

External Interface: VA VALERI Reporting | Interface Variable: Occupancy Status

Cross Reference Data

From Value	To Value
8ABN	Abandoned
8TRN	Transferee
NOWN	Tenant
OWN	Original Veteran
VACT	Vacant

Auto Hide | Create | Edit | Delete

Edit External Interface Cross Reference

Tickler | Batch Processing Maintenance | Batch Processing Maintenance | **System Tables**

External Interface CrossReference

Interface Information

External Interface: VA VALERI Reporting | Interface Variable: Reason For Default

Cross Reference Data

From Value	To Value
001	Death of Borrower
002	Illness of Borrower
003	Illness of Borrowers Family
004	Death of Borrowers Family Member
016	Unemployment Notification
029	Transfer of Ownership
8BNR	Borrower Never Responded to Outreach

Auto Hide | Create | Edit | Delete

Delinquency Status:

Delinquent accounts that have previously been reported on the Electronic Default Notification tab will be reported on the last business day of the month on an ongoing basis while the account remains delinquent. The last business day of the month will be determined by comparing the effective date of the queue to the institution business calendar.

The following fields will be populated for each account up to the reportable field length:

Field Description	Program Value
VA Loan Number	See above description
Original Loan Amount	See above description
Property State	See above description
Loan Origination Date	See above description
Servicer Loan Number	See above description
UnpaidPrincipalBalance	The Unpaid Balance. The note balance on the loan account as of the reporting date. Navigation: Services > Relationships > Maintenance > Loan Accounts > Displayed in the Banner
PaymentDueDate	This will be defined by Next Payment Date on the loan account being reported. Navigation: Services > Relationships > Maintenance > Loan Accounts > Displayed in the Banner
PrincipalAndInterestPortionOf MonthlyInstallment	This is the active payment(s) for the loan account for principal and interest. Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Balance and Interest: Payment detail box
TaxesAndInsurancePortionOf MonthlyInstallment	This is the active payment(s) for the loan account for escrow, mortgage insurance (MINS) or simple insurance (SINS). Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Balance and Interest: Payment detail box
OtherPortionOfMonthlyInstallment	This is the active payment(s) for the loan account for any balance that is not represented above. Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Balance and Interest: Payment detail box
LateChargesDue	This is the amount of outstanding late charges to be collected. Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Balance and Interest: Balance detail box
ExpensesIncurredToDate	Will not provide

Contact Information Change:

Contact Information Changes will be reported on the last business day of the month. Contact changes will be determined by reviewing person level address changes for both the Tax

Reported For and Non Tax Owner for the primary address (PRI) type. It will also include the phone number changes. The following fields will be populated for each account up to the reportable field length:

Field Description	Program Value
VA Loan Number	See above description
Original Loan Amount	See above description
Property State	See above description
Loan Origination Date	See above description
Servicer Loan Number	See above description
LastNameOfCurrentOwner	The Last Name of the Tax Reported For person on the loan account being reported. Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Owner
FirstNameOfCurrentOwner	The First Name of the Tax Reported For person on the loan account being reported. Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Owner
UpdatedMailingAddressLine1	The Mailing Address for loan account being reported. Navigation: Services > Relationships > Maintenance > Loan Accounts > Additional> Mail
UpdatedMailingAddressLine2	The Mailing Address for loan account being reported. Navigation: Services > Relationships > Maintenance > Loan Accounts > Additional> Mail
UpdatedMailingAddressSuffix	Will Not Provide
UpdatedMailingAddressUnitNumber	Will Not Provide
UpdatedMailingAddressCity	The Mailing Address for loan account being reported. Navigation: Services > Relationships > Maintenance > Loan Accounts > Additional> Mail
UpdatedMailingAddressZipCode	The Mailing Address for loan account being reported. Navigation: Services > Relationships > Maintenance > Loan Accounts > Additional> Mail
UpdatedMailingAddressStateAbbreviation	The Mailing Address for loan account being reported. Navigation: Services > Relationships > Maintenance > Loan Accounts > Additional> Mail

Field Description	Program Value
UpdatedFirstPhoneNumberObligor1	The phone number determined by the phone use code in the institution variable Home Phone Use Code for the Tax Reported For person on the loan account being reported. Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Owner
UpdatedPhoneNumberTypeForFirstPhoneNumberObligor1	The phone number type established in the institution variable Home Phone Use Code. Navigation: System > Institution > Variables > Inst Processing > Home Phone Use Code
UpdatedSecondPhoneNumberObligor1	The phone number determined by the phone use code in the institution variable Business Phone Use Code for the Tax Reported For person on the loan account being reported. Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Owner
UpdatedPhoneNumberTypeForSecondPhoneNumberObligor1 (Text - 15)	The phone number type established in the institution variable Business Phone Use Code. Navigation: System > Institution > Variables > Inst Processing > Business Phone Use Code
UpdatedPhoneNumberObligor2	The phone number determined by the phone use code in the institution variable Home Phone Use Code for the Non Tax Owner on the loan account being reported. Navigation: Services > Relationships > Maintenance > Loan Accounts > Inquiries > Owner
UpdatedPhoneNumberTypeObligor2	The phone number type established in the institution variable Home Phone Use Code. Navigation: System > Institution > Variables > Inst Processing > Home Phone Use Code
UpdatedPhoneNumber1OtherAuthorizedParty	Will Not Provide
UpdatedPhoneNumber1TypeOtherAuthorizedParty	Will Not Provide

Occupancy Status Change:

Occupancy Status Changes will be reported on the last business day of the month. For an account to be included on this tab, the Occupancy Status Date (Prop.OccupancyEffDate) is a date within the current reporting month.

The following fields will be populated for each account up to the reportable field length:

Field Description	Program Value
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Field Description	Program Value														
VA Loan Number	See above description														
Original Loan Amount	See above description														
Property State	See above description														
Loan Origination Date	See above description														
Servicer Loan Number	See above description														
DateChangeInOccupancyDiscoveredByServicer (Date)	<p>This value is defined by the value of the Occupancy Status Date field entered on the loan account being reported. The Occupancy Status Date is located in the Real Estate Collateral Information group box within the Collateral record.</p> <p>Navigation: Services > Relationships > Collateral > Collateral Main > Enter Account Number > Highlight Collateral > Real Estate > Edit</p>														
OccupancyStatus (list)	<p>The occupancy status on the collateral record populated.</p> <p>Navigation: Services > Relationships > Collateral > Collateral Main > Enter Account Number > Highlight Collateral > Real Estate > Edit</p> <p>The following are the DNA™ values and their VALERI reportable equivalents:</p> <table border="1"> <thead> <tr> <th>DNA™</th> <th>VALERI</th> </tr> </thead> <tbody> <tr> <td>Owner Occupied [OWN]</td> <td>Original veteran</td> </tr> <tr> <td>VA-Transferree [8TRN]</td> <td>Transferee</td> </tr> <tr> <td>Non Owner Occupied [NOWN]</td> <td>Tenant</td> </tr> <tr> <td>Vacant [VACT]</td> <td>Vacant</td> </tr> <tr> <td>VA-Abandoned [8ABN]</td> <td>Abandoned</td> </tr> <tr> <td>Other</td> <td><blank></td> </tr> </tbody> </table>	DNA™	VALERI	Owner Occupied [OWN]	Original veteran	VA-Transferree [8TRN]	Transferee	Non Owner Occupied [NOWN]	Tenant	Vacant [VACT]	Vacant	VA-Abandoned [8ABN]	Abandoned	Other	<blank>
DNA™	VALERI														
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VA-Transferree [8TRN]	Transferee														
Non Owner Occupied [NOWN]	Tenant														
Vacant [VACT]	Vacant														
VA-Abandoned [8ABN]	Abandoned														
Other	<blank>														

Parameters:

Parameter	Code	Description (how used)	Required	Default
Output File Path	COUP	Complete path name where output file is to be located. The trailing backslash is optional (ex. "C:\TEMP\").	No	Standard Batch Queue Output Directory
Output File Name	COUF	Name of output file.	No	<p>VALERI_BULKUPLOAD_YYYYMMDD.XML, where YYYYMMDD = the reporting date in year, month, day format</p> <p>This program recommends .XML file extension to be used.</p>

Parameter	Code	Description (how used)	Required	Default
RptOnlyYN	RPT	N = Normal Run Y = Spreadsheet Created– No Account Notes written	Yes	No

Activity

Activity Category	Code	Activity Type	Code	Activity Subject
Account Maintenance	AMNT	Note Information	NOTE	Create Note
Account Maintenance	AMNT	Account	ACCT	Add Note

Scheduling:

This is an updating application and cannot be run for a former date. Therefore, it is recommended that this application be run each system processing day after all other updating applications have completed and prior to the system date being advanced.

Editing/Saving the Spreadsheet:

Once the output has been reviewed and/or modified, the spreadsheet, which is produced by PS_VALERI with the .XML file extension, must be saved as a “standard” .XLS file prior to transmitting via VALERI.

Note: This step is vital, since the VA portal will not process a spreadsheet with any other file extension. The spreadsheet to be uploaded must be saved via MS Excel as an “Excel 97-2003 Workbook (*.XLS)”, to ensure it has the **.XLS** file extension and file format. Simply “renaming” the file will not produce the internal file format required in this spreadsheet by the VALERI system.

Assumptions / Exclusions:

- Due to the volume of data reported thru VALERI that is not available in DNA™, financial institutions should review the data provided on the spreadsheet and supplement it manually prior to transmitting the file to ensure compliance with FHA requirements.
- Manual changes to the data in the excel workbook will not be reflected in DNA™ account notes.
- All events and data not specifically listed in this document are the institution’s responsibility.

Additional requirements:

Financial institutions need to have established the institution level FHA variables to use this application.

Report Layout(s):

PS_VALERI will produce a detail report with each event having its own section. If there are multiple accounts within a section, the data will be listed in DNA account number order. The report will display each loan and event written to the spreadsheet by the program, including all data elements populated on the spreadsheet. Fields that are not able to be populated will be listed on the report with no values.

REPORT PARAMETERS			
Output File Name:		VALERI.XML	
Output File Path:		C:\SQRDATAFILES	
RptOnly_YN:		Y	
Bank: OSI Test ORACS8-BKID 145a		VA VALERI Loan Reporting	
Report: PS_VALERI		Run Date: 04-26-2011	
		Post Date: 04-26-2011	
		Page: 1 of 4	
Monthly Loan Status Update Event:			
Loan Number	VA Loan Number	Event Data	Value
7200149844	456456456456	PaymentDueDate:	05/01/2011
		UnpaidPrincipalBalance:	102556.53
5991700301	123123123123	PaymentDueDate:	06/01/2011
		UnpaidPrincipalBalance:	69383.73
5993500301	234234234234	PaymentDueDate:	03/01/2011
		UnpaidPrincipalBalance:	0.00
Monthly Loan Status Update Event Total: 3 Loans Reported			
Bank: OSI Test ORACS8-BKID 145a		VA VALERI Loan Reporting	
Report: PS_VALERI		Run Date: 04-26-2011	
		Post Date: 04-26-2011	
		Page: 2 of 4	
Delinquency Status Update Event:			
Loan Number	VA Loan Number	Event Data	Value

This program will also generate exception report, if any of the following criteria are not met by a row found in AcctExtOrgID

1. For all rows, ExtOrgNbr = the value of the VAN institution-level Calculation Variable, the ExtIDTypCd **must** = 'VA'.
2. For all rows, ExtIDTypCd = 'VA', the ExtOrgNbr **must** = the value of the VAN institution-level Calculation Variable.
3. For all rows with ExtIDTypCd = 'VA' AND ExtOrgNbr = the value of the VAN institution-level Calculation Variable, the contents of the ExtAcctNbr column **must** have a data length of 12 characters.

Exceptions will be reported as follows:

Acct # Exception

<Acct #> improper use of External Account Number (AcctExtOrgID data mismatch)

Etc....

File Layout(s):

The output file from PS_VALERI will be the excel workbook in the VALERI format.



swp_bulk_upload_template_UNPROTECTED.xml

Print screen of Sample Output File:

	A	B	C	D	E	F	G
1	VA Loan Number (Text - 12)	Original Loan Amount (Money)	Property State (Text - 2)	Loan Origination Date (Date)	Servicer Loan Number (Text - 20)	DateOfFirstPaymentOnTheOriginalLoan (Date)	PaymentDueDate (Date)
2	706264006	\$50,000.00		1986-08-22	600462607	1986-09-01	2012-10-01
3	118545006	\$51,300.00		1996-11-08	600545811	1997-01-01	2012-10-01
4	425455006	\$69,600.00		1997-08-20	600554524	1997-09-05	2012-10-27
5	700001254	\$84,864.00		1995-07-26	10000021407	1995-09-01	2012-10-01
6							
7							
8							
9							
10							
11							
12							

VALERI Account Notes:

As part of the installation of this program, a unique note class and subclass will established to represent each event that needs to be reported via VALERI. Refer to Appendix A.

VALERI account notes will be used to keep a reporting history of events included on the spreadsheet generated by the PS_VALERI application.

Each Account Note will identify the specific event by its Note Sub-Class Code. In addition, the note text will contain data written to the spreadsheet by the program. Each data item will be written to the applicable *Account Note*, all in the order and format in which they appear in their respective event tab, with an applicable label, a colon (:) and the corresponding data.

For example, the text of a “Loan Paid in Full” Account Note would be identified using the Note Sub-Class code of 8V02. The text of the note will be similar to:

Note body:

“VA Loan Number: 123456789012
 Original Loan Amount: 125,000.00
 Property State: MO
 Loan Origination Date: 2001-10-01
 Servicer Loan Number: 2468013579
 DateLoanWasPaidInFull: 2011-01-14
 UnpaidPrincipalBalance: 0.00”

Note: the maximum note size is 2000 characters. Data may not be available in its entirety due to the field size.

Additionally, VALERI account notes will be necessary if an institution wants to terminate future reporting for an account via the PS_VALERI application. An example of this may be a delinquent account where the institution accepts a deed in lieu of foreclosure, charges off a portion of the loan, and needs to stop reporting to the VA.

Terminating activities that cannot be detected in DNA™ are Compromise Sale Complete, Deed-in-lieu Complete and Results of Sale. Therefore, if any of these events occurs, an account note must be manually enter on the loan account in DNA™ to allow PS_VALERI to recognize the event and stop all future reporting of the account. When entering a note manually, only the Note Class and Sub Class will be reviewed; the format of the text is optional.

Navigation: Services > Relationships > Maintenance > Loan Accounts > Maintenance >Notes

In subsequent runs of this application, any account whose last reported event – as reflected in its VALERI Account Notes – is one of the other three terminating events, will be excluded from processing, effectively ending VALERI reporting for that loan. However, it is possible for more reporting to ensue after one of the above three terminating events has been reported; such additional reporting (for example, to report a “termination-negating” event, such as “Invalid Sale Results”) would have to be entered manually into the affected loan. Once the new event is reflected in the VALERI Account Notes, the terminating event will no longer be the loan’s last event and application will resume normal event reporting, as applicable, for that loan in its next run.

Appendix A

Note Class “VALERI Loan Reporting” (8VAL)			
Note Sub-Class Code	Note Sub-Class Description	Automated Manual	Informational Only
8V00	VALERI – Manual Note (not event-specific)	Manual	Yes
8V01	VALERI 1 – MonthlyLoanStatusUpdate	Automated	Yes
8V02	VALERI 2 – LoanPaidInFull	Automated	Yes
8V03	VALERI 3 – TransferOfOwnership	Manual	Yes
8V04	VALERI 4 – ReleaseOfLiability	Manual	Yes
8V05	VALERI 5 – UnauthorizedTransferOfOwnership	Manual	Yes
8V06	VALERI 6 – PartialReleaseOfSecurity	Manual	Yes
8V07	VALERI 7 – ServicingTransfer-Transferring Servicer	Manual	Yes
8V08	VALERI 8 – ServicingTransfer-Receiving	Manual	Yes
8V09	VALERI 9 – ElectronicDefaultNotification	Automated	Yes
8V10	VALERI 10 – DelinquencyStatus	Automated	Yes
8V11	VALERI 11 – ContactInformationChange	Automated	Yes
8V12	VALERI 12 – OccupancyStatusChange	Automated	Yes
8V13	VALERI 13 – BankruptcyFiled	Manual	Yes
8V14	VALERI 14 – BankruptcyUpdate	Manual	Yes
8V15	VALERI 15 – LossMitigationLetterSent	Manual	Yes
8V16	VALERI 16 – PartialPaymentReturned	Manual	Yes
8V17	VALERI 17 – DefaultCuredLoanReinstated	Manual	Yes

Note Class "VALERI Loan Reporting" (8VAL)			
Note Sub-Class Code	Note Sub-Class Description	Automated Manual	Informational Only
8V18	VALERI 18 – DefaultReportedToCreditBureau	Manual	Yes
8V20	VALERI 20 – RepaymentPlanApproved	Manual	Yes
8V21	VALERI 21 – SpecialForbearanceApproved	Manual	Yes
8V22	VALERI 22 – LoanModificationApproved	Manual	Yes
8V23	VALERI 23 – LoanModificationComplete	Manual	Yes
8V24	VALERI 24 – CompromiseSaleComplete*	Manual	No
8V25	VALERI 25 – DeedInLieuComplete*	Manual	No
8V26	VALERI 26 – ForeclosureAttorneyContactInfo	Manual	Yes
8V27	VALERI 27 – ForeclosureReferral	Manual	Yes
8V28	VALERI 28 – ForeclosureSaleScheduled	Manual	Yes
8V29	VALERI 29 – ResultsOfSale*	Manual	No
8V30	VALERI 30 – TransferOfCustody	Manual	Yes
8V31	VALERI 31 – ImproperTransferOfCustody	Manual	Yes
8V32	VALERI 32 – InvalidSaleResults	Manual	Yes
8V33	VALERI 33 – ConfirmedSaleDateWithNoTransferOfCustody	Manual	Yes

Configuration Checklist:

Item	Test Environment	Production Environment
Parameters		
Variables		
External Interface Cross Reference Variables		

Installation:

Note: If you obtained this application from the DNAappstore, please disregard the installation instructions below. If you did not obtain this application from the DNAappstore, please complete the installation instructions below.

This application requires an Authorization Key. After the primary installation instructions have been completed, you must apply the supplied Authorization Key for this application.

To enter the Authorization Key, go to Services >> System >> Institution >> Applications >> Application Manager.

- Copy PS_VALERI.SQT to the Batch Process to the PS batch application directory; the location specified in the PS Batch Report Directory 'BATP' Institution Option.
- This application requires the running of the script PS_VALERI.SQL (Setup Script): Copy this file to any directory accessible to the applicable SQL application (SQL Developer, PL/SQL Developer, etc.) You need to run the setup script to register the application.

Revisions:

Date	App Version	Change
08/2020	1.0.0.1	Changed label to Fiserv Confidential
05/2020	1.0.0.1	Changed the late charge fields to use the Late Charge Balance.
04/2020	1.0.0.0	Created EXTN Folder and DNAX. Removed unused parameter and logged Activity.
12/2018	1.0.0.0	Documentation Formatting Updated
03/2018	1.0.0.0	Documentation update - Added Fiserv Confidential Label