**White Paper**

**OMB #2900-0045**

**VA Form 26-1805**

**Non-substantive/Non-material change**

This is a non-substantial revision to the electronic version of the VA 26-1805 and Tidewater process, OMB# 2900-0045. The previously approved collection includes the collection of Tidewater Point of Contact (POC) information to allow for electronic processing of Tidewater in the LGY system. For the changes to be made in the system, the following, non-substantial revisions are required:

1. The Appraiser will be allowed to invoke the Tidewater process in LGYHub by checking a box and hitting "submit" to start the process. The system will auto-generate an email sent to the lender and the Tidewater POC to notify them that the appraiser has invoked Tidewater. The email instructs them to upload supporting documentation in WebLGY and add notes. In the email, it will state that it is the responsibility of the lender to provide sufficient information for the appraiser to analyze within two business days.  If Tidewater documentation is not received within two business days, the appraiser will complete appraisal process as planned.

**Please note:** The tidewater process is outlined in the VA Lender Handbook, VA Pamphlet 26-7, Chapter 10. For each potential comparable sale submitted, the following information should be provided:

* street address,
* sales price,
* date of sale,
* gross living area,
* if the property was listed, a copy of the listing with details about the property, and
* any other information to assist the appraiser in determining whether the sale could be used as a comparable property. It is the responsibility of the requester to provide sufficient information for the appraiser to analyze.
1. The system will automatically select the Tidewater indicator on the Issue Notice of Value screen.
2. The WebLGY advanced search will allow users to include Tidewater in their search criteria.