Datapoint Path
NewLoan
NewLoan.LoanData

NewLoan.LoanData.VALoanNumber

NewLoan.LoanData.LoanOfficerName
NewLoan.LoanData.FirstPaymentDueDate

NewLoan.LoanData.BorrowerPaidDiscountPointsCollectedInCash

NewLoan.LoanData.BorrowerPaidFundingFeeCollectedInCash

NewLoan.LoanData.BorrowerPaidClosingCostsExcludingDiscountPointsFundingFeePrepaidsandEscro
wsCollectedInCash

NewLoan.LoanData.LenderCertifiedFeeRecoupmentPeriod

NewLoan.UnderwriterData

NewLoan.UnderwriterData.AggregateResidualIncome

NewLoan.UnderwriterData.JrUnderwriterName

NewLoan.UnderwriterData.ResidualIncomeGuideline

NewLoan.UnderwriterData.RiskClassification

NewLoan.UnderwriterData.UnderwriterID

NewLoan.UnderwriterData.UnderwritingMethod

NewLoan.UnderwriterData.CreditScore
NewLoan.UnderwriterData.DebtToIncomeRatio

NewLoan.UnderwriterData.LiquidAssets

NewLoan.UnderwriterData.SpousalMonthlyIncome

NewLoan.UnderwriterData.TotalMonthlyGrossIncome

NewLoan.UnderwriterData.TotalMonthlyGrossIncomeIncludesSpousalIncome

NewLoan.UCDXML

NewLoan.ULADXML

NewLoan.EnergyEfficientMortgageAmountIncludedInLoan

NewLoan.EnergyImprovements[]

NewLoan.EnergyImprovements[].Type

RefinancedLoan

RefinancedLoan.AggregateResidualIncome

RefinancedLoan.AmortizationType

RefinancedLoan.ClosingDate

RefinancedLoan.CurrentPaymentAmountPI

RefinancedLoan.CurrentPaymentAmountPMI

RefinancedLoan.CurrentPaymentAmountTI

RefinancedLoan.FirstPaymentDueDate

RefinancedLoan.InterestRate

RefinancedLoan.GuarantorInsurerType

RefinancedLoan.PaymentDueDate

RefinancedLoan.RemainingTerm

RefinancedLoan.VALoanNumber

RefinancedLoan.InterimConstructionRepairLoanIndicator

LenderCashoutRefinanceDisclosures

LenderCashoutRefinanceDisclosures.DisclosureCertification

LenderCashoutRefinanceDisclosures.FinalNTBDisclosureDocument

LenderCashoutRefinanceDisclosures.InitialNTBDisclosureDocument

LenderIRRRLCertifications

LenderIRRRLCertifications.DisclosureCertification

LenderIRRRLCertifications.BorrowerQualifiesDespitePaymentIncreaseCertification

LenderSeasoningCertifications

LenderSeasoningCertifications.SixConsecutivePaymentsOnRefinancedLoanCertification

LenderFirstLienCertification

LenderNoThirtyDayDefaultCertification

LenderCompletedRepairsCertification

LenderStatutoryRegulatoryCertification

LenderOverrides

LenderOverrides.UnequalChargedEntitlementOverride[]

LenderOverrides.UnequalChargedEntitlementOverride[].OverrideAmountofChargedEntitlement

LenderOverrides.UnequalChargedEntitlementOverride[].UnequalEntitlementEvidenceDocument

LenderOverrides.UnequalChargedEntitlementOverride[].VeteranSSN

LenderOverrides.WidowOnIRRRLWasObligorOnRefinancedLoanIndicator

LenderOverrides.WidowOnIRRRLWasObligorOnRefinancedLoanEvidenceDocument

LenderOverrides.LenderAssertsUCDIndicatedIRRRLMeantToCloseAsCashoutRefinance

LenderOverrides.LenderAssertsUCDStateDataIsCorrectOverVAAppraisalData

LenderOverrides.LenderProceedsWithLoanRequiringLifeOfLoanIndemnification

LenderOverrides.LenderProceedsWithLoanRequiringMonetaryRemediation

LenderOverrides.LenderProceedsDespiteUndercollectedFundingFee

LenderOverrides.LenderProceedsDespiteLessThanMaxGuaranty

LenderOverrides.SignedIndemnificationAgreement

LenderOverrides.AmountRefundedToVeteranInCash

LenderOverrides.AmountOfPrincipalPaydown

LenderOverrides.CashRefundEvidenceDocument

LenderOverrides.PrincipalPaydownEvidenceDocument

LenderOverrides.PriorLoanDispositions[]

LenderOverrides.PriorLoanDispositions[].LenderCertifiedNoLongerOwned

LenderOverrides.PriorLoanDispositions[].LenderCertifiedNoLongerOwnedEvidenceDocumentation
LenderOverrides.PriorLoanDispositions[].LenderCertifiedPIF

LenderOverrides.PriorLoanDispositions[].LenderCertifiedPIFEvidenceDocumentation

LenderOverrides.PriorLoanDispositions[].LenderCertifiedUseOTR

LenderOverrides.PriorLoanDispositions[].LenderCertifiedUseOTREvidenceDocumentation

LenderOverrides.PriorLoanDispositions[].LenderCertifiedPropertyDispositionDate

LenderOverrides.PriorLoanDispositions[].VALoanNumber

LenderOverrides.NonObligorsOnTitleRelationshipToBorrowerClarifications[]

LenderOverrides.NonObligorsOnTitleRelationshipToBorrowerClarifications[].NonObligorFullName

LenderOverrides.NonObligorsOnTitleRelationshipToBorrowerClarifications[].RelationshipToObligors

Description	Data Type
The loan being submitted to the Pre-Close Application Programming Interface (API)	
Information about the loan being submitted to the Pre-Close API	
The twelve digit VA loan identification number for the loan being submitted to the Pre-Close API. This number is generated for a prospective loan and provided to the lender when the VA appraisal or IRRRL is ordered through webLGY.	String 12
The name of the loan officer of record for the loan being submitted to the Pre-Close API.	String 150
The date the first payment is due on the loan being submitted to the Pre-Close API.	MM/DD/YYYY
The monetary amount of loan discount points the borrower paid in cash and accordingly was not included in the total loan amount. The total monetary amount of discount points is extracted from the Uniform Closing Dataset (UCD), however, the portion of the total amount paid in cash versus included in the loan amount is not explicitly defined in the UCD. Accordingly, the lender must use this field to explicitly convey this value to LGY. The monetary amount of the discount points the borrower paid by inclusion in the total loan amount is then calculated by subtracting the amount the borrower paid in cash from the total borrower paid discount points.	Amount 9.2
The monetary amount of the VA Funding Fee the borrower paid in cash and accordingly was not included in the total loan amount. The total amount of the Funding Fee paid by the borrower is extracted from the UCD, however, the portion of that amount paid in cash versus included in the loan amount is not explicitly defined in the UCD. Accordingly, the lender must use this field to explicitly convey this value to LGY. The monetary amount of the VA Funding Fee the borrower paid by inclusion in the total loan amount is then calculated by subtracting the amount the borrower paid in cash from the total borrower paid Funding Fee.	Amount 9.2
The monetary amount of closing costs (excluding discount points, Funding Fee, Prepaids and Escrow) the borrower paid in cash and accordingly was not included in the total loan amount. The total amount of these closing costs paid by the borrower is extracted from the UCD, however, the portion of that amount paid in cash versus included in the loan amount is not extractable nor tracked in the UCD. Accordingly, the lender must use this field to explicitly convey this value to LGY.	Amount 9.2
The lender certified recoupment period for fees, closing costs, and any expenses (other than taxes, amounts held in escrow, and fees paid under 38 USC chapter 37) that are incurred by the borrower in the refinancing of the loan as required in 38 CFR 36.4306(b)(1)(i).	Number
Information related to the underwriting of the loan being remitted to the Pre-Close API.	
The aggregate residual income used to qualify the Veteran for the loan being remitted to the Pre-Close API.	Amount 9.2
The name of the underwriter (if any) who assisted the Underwriter of record for the loan being submitted to the Pre-Close API.	String 150
The minimum amount of residual income proscribed by VA guidelines based on the family size and location of the qualifying Veterans for the loan being submitted to the Pre-Close API.	Amount 9.2
The final risk classification returned by an automated underwriting system for the loan being submitted to the Pre-Close API	Enumerated
The VA identification number for the VA approved underwriter of record for the loan being submitted to the Pre-Close API.	Number
The method by which the loan being submitted to the Pre-Close API was underwrittern.	Enumerated
The average credit score for the Veteran obligor on the loan being submitted to the Pre-Close API.	Number
The debt to income ratio for the loan being submitted to the Pre-Close API.	Percent 3.4
The monetary amount of liquid assets available to the Veteran obligor when the loan being submitted to the Pre-Close API was closed.	Amount 9.2
The gross monthly income for the spouse of the Veteran obligor on the loan being submitted to the Pre-Close API.	Amount 9.2
The total gross monthly income used to qualify the Veteran obligor on the loan being submitted to the Pre-Close API.	Amount 9.2
Indicator indicating whether the total monthly gross income is inclusive of spousal income.	Boolean
The final Uniform Closing Dataset conformant XML for the loan being submitted to the Pre-Close API expressed in MISMO Residential Reference model version 3.3.	String Unlimited

The final Uniform Loan Application Dataset conformant XML for the loan being submitted to the Pre-Close API expressed in MISMO Residential Reference model version 3.4.

String Unlimited

The aggregate amount of all VA Energy Efficient Mortgage projects that have been included in the loan amount. Note that these are capped by statue at $6,000

Amount 9.2

Collection of any VA Energy Efficient Mortgage projects that have been financed by the loan being submitted to the Pre-Close API.

The type of VA Energy Efficient Mortgage project being fiannced by the loan being submitted to the Pre-Close API

Enumerated

The loan being refinanced by the loan being submitted to the Pre-Close API

The current residual income of the borrowers assuming the new loan never closes. This is the baseline residual income which is compared to the residual income calculated during the underwriting of the new loan to determine if the new loan increases the residual income of the borrowers.

Amount 9.2

The amortization type of the loan refinanced by the loan being submitted to the Pre-Close API.

Enumerated

The closing date/origination date of the loan refinanced by the loan being submitted to the Pre-Close API.

MM/DD/YYYY

The current principal and interest portion of the monthly payment due on the loan refinanced by the loan being submitted to the Pre-Close API.

Amount 9.2

The current private mortgage insurance portion of the monhtly payment due on the loan refinanced by the loan being submitted to the Pre-Close API.

Amount 9.2

The current taxes, insurance and other escrowed items portion of the monthly payment due on the loan refinanced by the loan being submitted to the Pre-Close API.

Amount 9.2

The date the first payment was due for the loan refinanced by the loan being submitted to the Pre-Close API.

MM/DD/YYYY

The current interest rate on the loan refinanced by the loan being submitted to the Pre-Close API.

Percent 3.4

The type of Guarantor or Insurer for the loan refinanced by the loan being submitted to the Pre-Close API.

Enumerated

The current payment due date for the loan refinanced by the loan being submitted to the Pre-Close API.

MM/DD/YYYY

The remaining term in months for the loan refinanced by the loan being submitted to the Pre-Close API.

Integer

The twelve digit VA loan identification number for the loan refinanced by the loan being submitted to the Pre-Close API.

String 12

Indicator indicating whether the loan refinanced by the loan being submitted to the Pre-Close API was an interim construction loan.

Boolean

Evidence of required lender disclosures to obligors regarding the cashout refinance loan being submitted to the Pre-Close API

The lender certification that Cashout Refinance disclosure rules were successfully met on the loan being submitted to the Pre-Close API.

Enumerated

Base 64 encoded PDF of the final Cashout Net Tangible Benefits disclosure document disclosed to the Veteran(s) prior to closing.

String

Base 64 encoded PDF of the Initial Cashout Net Tangible Benefits disclosure document disclosed to the Veteran(s).

String

Lender certifications that certain requirements related to IRRRLS have been met for the loan being submitted to the Pre-Close API

The lender certification that IRRRL disclosure rules were successfully met on the loan being submitted to the Pre-Close API.

Enumerated

The lender certification that a borrower qualifies for the IRRRL when the payment (PITI) on the loan being submitted to the Pre-Close API increases by 20% over the loan being refinanced.

Enumerated

Lender certification that certain seasoning requirements have been met on the loan refinanced by the loan being submitted to the Pre-Close API

The lender certification that at least six consecutive payments on the VA loan being refinanced have been made.

Enumerated

The lender certification that the mortgage for the loan being submitted to the Pre-Close API is in the first position and superior to any other liens.

Enumerated

The lender certification that no default exists on the loan being submitted to the Pre-Close API continuing for more than 30 days as required by 38 CFR Section 36.4303(a)(1).

Enumerated

Description	Type
The lender certification that any construction, repairs, alterations or improvements made after the appraisal of reasonable value and paid for out of proceeds of the loan have been completed properly in full accordance with the plans and specifications upon which the appraisal was based as required by 38 CFR Section 36.4303(a)(2).	Enumerated
The lender certification that the loan being submitted to the Pre-Close API conforms with all aplicable provisions of 38 USC chapter 37 and all regulations concerning guaranty of loans to veterans as required by 38 CFR Section 36.4303(a)(3).	Enumerated
A section for lenders to communicate more current information about the loan being submitted to the Pre-Close API or other loans bearing on it. This section also allows lenders to communicate that they acknowledge loans whose data triggered certain exceptions, understand and accept the consequences of those exceptions and desire to proceed with closing notwithstanding those exceptions. See closing API Companion Document for additional details.	
Collection of Veterans on the loan from whom the lender has received consent to unequally charge their entitlement on a joint loan with multiple Veterans.	
The amount of unequal entitlement the Veteran consents to have charged for the loan being submitted to the Pre-Close API.	Amount 9.2
Base 64 encoded PDF of the signed consent of the Veteran to have unequal entitlement charged against them.	String
The Social Security number of the Veteran for whom the unequal entitlement is being charged	String 9
Indicator that the obligor on an IRRRL who is the widow of the entitling Veteran on the loan being refinanced was also an obligor on the loan being refinanced	Boolean
Base 64 encoded PDF of the documentary evidence that the obligor on an IRRRL who is the widow of the entitling Veteran on the loan being refinanced was also an obligor on the loan being refinanced	Boolean
Lender assertion that although the UCD data indicates the loan is an IRRRL, the loan was closed as a VA Cashout Refinance	Boolean
Lender assertion that the property state for the subject property of the loan being submitted to the Pre-Close API is correct and the property state on the VA appraisal is incorrect	Boolean
Lender assertion to proceed with remitting for Guaranty a loan that requires life of loan indemnification due to the violation of certain statury/regulatory rules. Lender acknowledges this loan requires a signed life of loan indemnification agreement prior to securing evidence of Guaranty.	Boolean
Lender assertion to proceed with remitting a loan for Guaranty that requires a lender to remediate violations of statutory/regulatory rules by refunding the borrowers in cash and/or paying down the principal balance of the loan. Lender acknowledges they will: refund the Veteran in cash by the amount specified in LenderOverrides.AmountRefundedToVeteranInCash, reduce the principal balance of the loan by the amount specified in LenderOverrides.AmountOfPrincipalPaydown and provide documentary evidence of such to the VA prior to securing evidence of Guaranty.	Boolean
Lender assertion to proceed with remitting the loan for Guaranty despite undercollecting the VA Funding Fee from the Veteran at closing. Lender acknowledges that the VA will collect the correct required Funding Fee amount from the Lender.	Boolean
Lender assertion to proceed with remitting the loan for Guaranty despite the loan having less than maximum Guaranty.	Boolean
Base 64 encoded PDF of a lender-signed indemnification agreement for lender overrides that required a lender to life of loan indemnify the VA.	String
The amount the lender has refunded or will refund the Veteran in cash to remediate violations of statutory and regulatory rules or overcollected funding fees.	Amount 9.2
The amount the lender has or will paid down the principal balance of the loan to remediate violations of statutory and regulatory rules or overcollected funding fees.	Amount 9.2
Base 64 encoded PDF of the documentary evidence demonstrating that the lender has refunded the Veteran in cash by the amount specified in AmountRefundedToVeteranInCash.	String
Base 64 encoded PDF of the documentary evidence demonstrating that the lender has paid down the principal by the amount specified in AmountOfPrincipalPaydown.	String

Collection of lender known dispositions of prior loans that are currently encumbering the entitlement of one of the Veterans on the loan being submitted to the Pre-Close API.

Lender certification that the subject property of the prior VA loan is no longer owned by the Veteran.	Boolean
Base 64 encoded PDF of the documentary evidence demonstrating that the subject property of the prior VA loan is no longer owned by the Veteran.	String
Lender certification that the prior VA loan has been paid in full.	Boolean
Base 64 encoded PDF of the documentary evidence demonstrating that prior VA loan has been paid in full by the Veteran.	String
Lender certification the the Veteran intends to exercise their one time right to have a paid off but unsold prior VA loan be ignored while calculating Guaranty Entitlement Available.	Boolean
Base 64 encoded PDF of the signed consent of the Veteran to exercise their one time right to have a paid off but unsold prior VA loan be ignored while calculating Guaranty Entitlement Available.	String
Lender certified date that the Veteran intends to or has disposed of the subject property of a prior VA loan.	Date
The twelve digit VA loan identification number for the prior VA loan that the lender is providing disposition information on.	String 12

Collection of lender clarifications of how individuals who are on the title of the subject property for the loan being submitted to the Pre-Close API, but are not obligors on the loan relate to the obligors on the loan.

The full name of a person who is on the title of the subject property for the loan being submitted to the Pre-Close API, but is not an obligor on that loan and whose relationship to the obligors on the loan needs clarification.	String 150
For a person who is on the title of the subject property for the loan being submitted to the Pre-Close API, but is not an obligor on that loan, the relationship of that person to the obligors on that loan.	Enumerated

Business Conditionality	Business Conditionality Details
Required	
Required	
Required	
Required	
Required	
Conditionally Required	If the loan being remitted is an IRRRL
Conditionally Required	If the loan being remitted is not a Cashout Refinance
Conditionally Required	If the loan being remitted is an IRRRL
Conditionally Required	If the loan being remitted is and IRRRL or Type-1 Cashout Refinance VA to VA
Conditionally Required	If the loan being remitted is a Purchase, Cashout Refinance, or Construction loan
Required	
Optional	
Optional	
Conditionally Required	If NewLoan.UnderwriterData.UnderwritingMethod in ("AUS/Desktop Underwriter", "AUS/Loan Prospector")
Required	
Required	
Required	
Required	
Required	
Required	
Required	
Required	
Required	

Required	
Required	
Conditionally Required	If the loan finances any VA energy efficient mortgage projects
Required	
Conditionally Required	If the loan being remitted is an IRRRL or a cashout refinance loan
Conditionally Required	If the loan being remitted is a cashout refinance loan
Required	
Required	
Required	
Required	
Required	
Required	
Required	
Conditionally Required	If the loan being remitted is a cashout refinance loan
Required	
Conditionally Required	If the loan being remitted is a cashout refinance loan
Conditionally Required	RefinancedLoan.LoanType = "VA"
Conditionally Required	If the loan being remitted is a cashout refinance loan
Conditionally Required	If the loan being remitted is a cashout refinance loan
Required	
Required	
Required	
Conditionally Required	If the loan being remitted is an IRRRL
Required	
Conditionally Required	If IRRRL payment is 20% more than the refinanced loans payment
Conditionally Required	If the loan being remitted is an IRRRL or a cashout refinance loan AND RefinancedLoan.GuarantorInsurerType = "VA"
Conditionally Required	If the loan is an IRRRL
Required	
Required	

Conditionally Required   If NOV conditions for repairs exist.

Required

Optional

Optional

Required

Required

Required

Conditionally Optional   If the loan being remitted is an IRRRL

Conditionally Required   WidowOnIRRRLWasObligorOnRefinancedLoanIndicator = True

Optional

Optional

Optional

Optional

Optional

Optional

Optional

Conditionally Required   If LenderOverrides.LenderProceedsWithLoanRequiringMonetary Remediation = TRUE

Conditionally Required   If LenderOverrides.LenderProceedsWithLoanRequiringMonetary Remediation = TRUE

Optional

Optional

Optional

Optional

Conditionally Optional   If LenderCertifiedNoLongerOwned = true
Optional

Conditionally Optional   If LenderCertifiedPIF = true

Optional

Conditionally Optional   If LenderCertifiedUseOTR = true

Optional

Required

Optional

Required

Required