Guaranty Remittance API Data Dictionary

Datapoint Path	Description	Data Type	Supported Enumerations	Conditionality	Conditionality Details
NewLoan	The loan being remitted for Guaranty			Required	
NewLoan.LoanData	Information about the loan being remitted for Guaranty			Required	
NewLoan.LoanData.VALoanNumber	The twelve digit VA loan identification number for the loan being remitted for Guaranty. 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		Required	
NewLoan.LoanData.LoanOfficerName	The name of the loan officer of record for the loan being remitted for Guaranty.	String 150		Required	
NewLoan.LoanData.FirstPaymentDueDate	The date the first payment is due on the loan being remitted for Guaranty.	MM/DD/YYYY		Required	
NewLoan.LoanData.BorrowerPaidDiscountPointsCollectedInCash	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 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		Conditionally Required	If the loan being remitted is an IRRRL
NewLoan.LoanData.BorrowerPaidFundingFeeCollectedInCash	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		Conditionally Required	If the loan being remitted is not a Cashout Refinance
NewLoan.LoanData.BorrowerPaidClosingCostsExcludingDiscountPointsFundingFeePrepaidsandEscrowsCollectedInCash	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 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		Conditionally Required	If the loan being remitted is an IRRRL
NewLoan.LoanData.LenderCertifiedFeeRecoupmentPeriod	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		Conditionally Required	If the loan being remitted is and IRRRL or Type-1 Cashout Refinance VA to VA
NewLoan.UnderwriterData	Information related to the underwriting of the loan being remitted for Guaranty.			Conditionally Required	If the loan being remitted is a Purchase, Cashout Refinance, or Construction loan
NewLoan.UnderwriterData.AggregateResidualIncome	The aggregate residual income used to qualify the Veteran for the loan being remitted for Guaranty.	Amount 9.2		Required	
NewLoan.UnderwriterData.FamilySize	The total number of household members including all dependents and non-dependents residing in the property.	Integer		Required	
NewLoan.UnderwriterData.JrUnderwriterName	The name of the underwriter (if any) who assisted the Underwriter of record for the loan being remitted for Guaranty.	String 150		Optional	
NewLoan.UnderwriterData.ResidualIncomeGuideline	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 remitted for Guaranty.	Amount 9.2		Optional	
NewLoan.UnderwriterData.RiskClassification	The final risk classification returned by an automated underwriting system for the loan being remitted for Guaranty.	Enumerated	APPROVE, REFER	Conditionally Required	If NewLoan.UnderwriterData.UnderwritingMethod in ("AUS/Desktop Underwriter", "AUS/Loan Prospector")
NewLoan.UnderwriterData.UnderwriterID	The VA identification number for the VA approved underwriter of record for the loan being remitted for Guaranty.	Number		Required	
NewLoan.UnderwriterData.UnderwritingMethod	The method by which the loan being remitted for Guaranty was underwritten.	Enumerated	AUS_DESKTOP_UNDERWRITER, AUS_DESKTOP_PROSPECTOR, MANUAL	Required	
NewLoan.UnderwriterData.CreditScore	The average credit score for the Veteran obligor on the loan being remitted for Guaranty.	Number		Required	
NewLoan.UnderwriterData.DebtToIncomeRatio	The debt to income ratio for the loan being remitted for Guaranty.	Percent 3.4		Required	
NewLoan.UnderwriterData.LiquidAssets	The monetary amount of liquid assets available to the Veteran obligor when the loan being remitted for Guaranty was closed.	Amount 9.2		Required	
NewLoan.UnderwriterData.SpousalMonthlyIncome	The gross monthly income for the spouse of the Veteran obligor on the loan being remitted for Guaranty.	Amount 9.2		Required	
NewLoan.UnderwriterData.TotalMonthlyGrossIncome	The total gross monthly income used to qualify the Veteran obligor on the loan being remitted for Guaranty.	Amount 9.2		Required	
NewLoan.UnderwriterData.TotalMonthlyGrossIncomeIncludesSpousalIncome	Indicator indicating whether the total monthly gross income is inclusive of spousal income.	Boolean		Required	
NewLoan.UCDXML	The final Uniform Closing Dataset conformant XML for the loan being remitted for Guaranty expressed in MISMO Residential Reference model version 3.3.	String Unlimited		Required	
NewLoan.ULADXML	The final Uniform Loan Application Dataset conformant XML for the loan being remitted for Guaranty expressed in MISMO Residential Reference model version 3.4.	String Unlimited		Required	
NewLoan.IRRRLReasonableValue	The current reasonable value for the property being streamline refinanced. This value is necessary if the lender is refinancing a fixed rate VA loan into an ARM VA Loan and is including discount points in the loan.	Amount 9.2		Conditionally Required	If the loan being remitted is an IRRRL that refinances a fixed rate into and ARM and the lender is including discount points in the loan
NewLoan.EnergyEfficientMortgageAmountIncludedInLoan	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		Required	
NewLoan.EnergyImprovements[]	Collection of any VA Energy Efficient Mortgage projects that have been financed by the loan being remitted for Guaranty.			Conditionally Required	If the loan finances any VA energy efficient mortgage projects
NewLoan.EnergyImprovements[].Type	The type of VA Energy Efficient Mortgage project being financed by the loan being remitted for Guaranty	Enumerated	INSTALLATION_OF_SOLAR_HEATING_COOLING, REPLACEMENT_OF_A_MAJOR_SYSTEM, ADDITION_OF_A_NEW_FEATURE, INSULATION_CAULKING_WEATHER_STRIPPING, OTHER_IMPROVEMENTS	Required	

Guaranty Remittance API Data Dictionary

Datapoint Path	Description	Data Type	Supported Enumerations	Conditionality	Conditionality Details
RefinancedLoan	The loan being refinanced by the loan being remitted for Guaranty			Conditionally Required	If the loan being remitted is an IRRRL or a cashout refinance loan
RefinancedLoan.AggregateResidualIncome	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		Conditionally Required	If the loan being remitted is a cashout refinance loan
RefinancedLoan.AmortizationType	The amortization type of the loan refinanced by the loan being remitted for Guaranty.	Enumerated	FIXED_RATE, ADJUSTABLE_RATE	Required	
RefinancedLoan.ClosingDate	The closing date/origination date of the loan refinanced by the loan being remitted for Guaranty.	MM/DD/YYYY		Required	
RefinancedLoan.CurrentPaymentAmountPI	The current principal and interest portion of the monthly payment due on the loan refinanced by the loan being remitted for Guaranty.	Amount 9.2		Required	
RefinancedLoan.CurrentPaymentAmountPMI	The current private mortgage insurance portion of the monthly payment due on the loan refinanced by the loan being remitted for Guaranty.	Amount 9.2		Required	
RefinancedLoan.CurrentPaymentAmountTI	The current taxes, insurance and other escrowed items portion of the monthly payment due on the loan refinanced by the loan being remitted for Guaranty.	Amount 9.2		Required	
RefinancedLoan.FirstPaymentDueDate	The date the first payment was due for the loan refinanced by the loan being remitted for Guaranty.	MM/DD/YYYY		Required	
RefinancedLoan.InterestRate	The current interest rate on the loan refinanced by the loan being remitted for Guaranty.	Percent 3.4		Required	
RefinancedLoan.GuarantorInsurerType	The type of Guarantor or Insurer for the loan refinanced by the loan being remitted for Guaranty.	Enumerated	VA, FHA, CONVENTIONAL, OTHER	Conditionally Required	If the loan being remitted is a cashout refinance loan
RefinancedLoan.PaymentDueDate	The current payment due date for the loan refinanced by the loan being remitted for Guaranty.	MM/DD/YYYY		Required	
RefinancedLoan.RemainingTerm	The remaining term in months for the loan refinanced by the loan being remitted for Guaranty.	Integer		Conditionally Required	If the loan being remitted is a cashout refinance loan
RefinancedLoan.VALoanNumber	The twelve digit VA loan identification number for the loan refinanced by the loan being remitted for Guaranty.	String 12		Conditionally Required	RefinancedLoan.LoanType = "VA"
RefinancedLoan.InterimConstructionRepairLoanIndicator	Indicator indicating whether the loan refinanced by the loan being remitted for Guaranty was an interim construction loan.	Boolean		Conditionally Required	If the loan being remitted is a cashout refinance loan
LenderCashoutRefinanceDisclosures	Evidence of required lender disclosures to obligors regarding the cashout refinance loan being remitted for Guaranty.			Conditionally Required	If the loan being remitted is a cashout refinance loan
LenderCashoutRefinanceDisclosures.DisclosureCertification	The lender certification that Cashout Refinance disclosure rules were successfully met on the loan being remitted for Guaranty.	Enumerated	LENDER_CERTIFIES_CASHOUT_REFI_DISCLOSURE_RULES_WERE_MET, LENDER_CANNOT_CERTIFIY_CASHOUT_REFI_DISCLOSURE_RULES_WERE_MET	Required	
LenderCashoutRefinanceDisclosures.FinalNTBDisclosureDocument	Base 64 encoded PDF of the final Cashout Net Tangible Benefits disclosure document disclosed to the Veteran(s) prior to closing.	String		Required	
LenderCashoutRefinanceDisclosures.InitialNTBDisclosureDocument	Base 64 encoded PDF of the Initial Cashout Net Tangible Benefits disclosure document disclosed to the Veteran(s).	String		Required	
LenderIRRRLCertifications	Lender certifications that certain requirements related to IRRRLS have been met for the loan being remitted for Guaranty.			Conditionally Required	If the loan being remitted is an IRRRL
LenderIRRRLCertifications.DisclosureCertification	The lender certification that IRRRL disclosure rules were successfully met on the loan being remitted for Guaranty.	Enumerated	LENDER_CERTIFIES_IRRRL_DISCLOSURE_RULES_WERE_MET, LENDER_CANNOT_CERTIFIY_IRRRL_DISCLOSURE_RULES_WERE_MET	Required	
LenderIRRRLCertifications.BorrowerQualifiesDespitePaymentIncreaseCertification	The lender certification that a borrower qualifies for the IRRRL when the payment (PITI) on the loan being remitted for Guaranty increases by 20% over the loan being refinanced.	Enumerated	LENDER_CERTIFIES_BORROWER_QUALIFIES_PAYMENTINCREASE_20PERCENT, LENDER_CANNOT_CERTIFIY_BORROWER_QUALIFIES_PAYMENTINCREASE_20PERCENT	Conditionally Required	If IRRRL payment is 20% more than the refinanced loans payment
LenderIRRRLCertifications.lenderCertIRRRLInterestRateDropNotSoleyDueToDiscountPoints	The lender certification that the interest rate drop on the fixed rate to adjustable rate was not solely due to the inclusion of discount points added to the loan amount	Boolean		Conditionally Required	If Fixed -> Adjustable rate IRRRL
LenderSeasoningCertifications	Lender certification that certain seasoning requirements have been met on the loan being remitted for Guaranty.			Conditionally Required	If the loan being remitted is an IRRRL or a cashout refinance loan AND RefinancedLoan.GuarantorInsurerType = "VA"
LenderSeasoningCertifications.SixConsecutivePaymentsOnRefinancedLoanCertification	The lender certification that at least six consecutive payments on the VA loan being refinanced have been made.	Enumerated	LENDER_CERTIFIES_SIX_MONTHLY_PAYMENTS, LENDER_CANNOT_CERTIFIY_SIX_MONTHLY_PAYMENTS	Conditionally Required	If the loan is an IRRRL
LenderFirstLienCertification	The lender certification that the mortgage for the loan being remitted for Guaranty is in the first position and superior to any other liens.	Enumerated	LENDER_CERTIFIES_THAT_THE_MORTGAGE_ON_THE_LOAN_IS_IN_THE_FIRST_POSITION_AND_SUPERIOR_TO_ANY_OTHER_LIEN, LENDER_CANNOT_CERTIFY_THAT_THE_MORTGAGE_ON_THE_LOAN_IS_IN_THE_FIRST_POSITION_AND_SUPERIOR_TO_ANY_OTHER_LIEN	Required	
LenderNoThirtyDayDefaultCertification	The lender certification that no default exists on the loan being remitted for Guaranty continuing for more than 30 days as required by 38 CFR Section 36.4303(a)(1).	Enumerated	LENDER_CERTIFIES_THAT_THE_NO_DEFAULT_CONTINUING_MORETHAN_30DAYS_EXISTS_ON_THE_LOAN, LENDER_CANNOT_CERTIFY_THAT_THE_NO_DEFAULT_CONTINUING_MORETHAN_30DAYS_EXISTS_ON_THE_LOAN	Required	
LenderCompletedRepairsCertification	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	LENDER_CERTIFIES_THAT_ALL_CONSTRUCTION_REPAIRS_ALTERATIONS_IMPROVEMENTS_ACCORDANCE_WITH_THE_PLANS_SPECIFICATIONS, LENDER_CANNOT_CERTIFY_THAT_ALL_CONSTRUCTION_REPAIRS_ALTERATIONS_IMPROVEMENTS_ACCORDANCE_WITH_THE_PLANS_SPECIFICATIONS	Conditionally Required	If NOV conditions for repairs exist.
LenderStatutoryRegulatoryCertification	The lender certification that the loan being remitted for Guaranty conforms with all applicable 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	LENDER_CERTIFIES_THAT_THE_LOAN_BEING_REMITTED_CONFORMS_WITH_ALL_APPLICABLE_PROVISIONS_OF_38C_USC_CHAPTER37_AND_ALL_REGULATIONS, LENDER_CANNOT_CERTIFY_THAT_THE_LOAN_BEING_REMITTED_CONFORMS_WITH_ALL_APPLICABLE_PROVISIONS_OF_38C_USC_CHAPTER37_AND_ALL_REGULATIONS	Required	
LenderAgentRenewalFeesPaidCertification	The lender certification that the fees required to establish/renew the lender agent relationship are current.	Enumerated	LENDER_CERTIFIES_THAT_FEES_TO_ESTABLISH_RENEW_THE_LENDER_AGENT_RELATIONSHIP_ARE_CURRENT, LENDER_CANNOT_CERTIFY_THAT_FEES_TO_ESTABLISH_RENEW_THE_LENDER_AGENT_RELATIONSHIP_ARE_CURRENT	Required	

Datapoint Path	Description	Data Type	Supported Enumerations	Conditionality	Conditionality Details
LenderOverrides	A section for lenders to communicate more current information about the loan being remitted for Guaranty 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 Guaranty remittance notwithstanding those exceptions. See *Guaranty Remittance API Companion Document* for additional details.			Optional	
LenderOverrides.PriorLoanDispositions[]	Collection of lender known dispositions of prior loans that are currently encumbering the entitlement of one of the Veterans on the loan being remitted for Guaranty.			Optional	
LenderOverrides.PriorLoanDispositions[].LenderCertifiedNoLongerOwned	Lender certification that the subject property of the prior VA loan is no longer owned by the Veteran.	Boolean		Optional	
LenderOverrides.PriorLoanDispositions[].LenderCertifiedNoLongerOwnedEvidenceDocumentation	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		Conditionally Optional	If LenderCertifiedNoLongerOwned = true
LenderOverrides.PriorLoanDispositions[].LenderCertifiedPIF	Lender certification that the prior VA loan has been paid in full.	Boolean		Optional	
LenderOverrides.PriorLoanDispositions[].LenderCertifiedPIFEvidenceDocumentation	Base 64 encoded PDF of the documentary evidence demonstrating that prior VA loan has been paid in full by the Veteran.	String		Conditionally Optional	If LenderCertifiedPIF = true
LenderOverrides.PriorLoanDispositions[].LenderCertifiedUseOTR	Lender certification that 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		Optional	
LenderOverrides.PriorLoanDispositions[].LenderCertifiedUseOTREvidenceDocumentation	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		Conditionally Optional	If LenderCertifiedUseOTR = true
LenderOverrides.PriorLoanDispositions[].LenderCertifiedPropertyDispositionDate	Lender certified date that the Veteran intends to or has disposed of the subject property of a prior VA loan.	Date		Optional	
LenderOverrides.PriorLoanDispositions[].VALoanNumber	The twelve digit VA loan identification number for the prior VA loan that the lender is providing disposition information on.	String 12		Required	
NewLoan.NonObligorsOnTitle[]	Collection of lender clarifications of how individuals who are on the title of the subject property for the loan being remitted for Guaranty, but are not obligors on the loan relate to the obligors on the loan.			Optional	
NewLoan.NonObligorsOnTitle[].NonObligorFullName	The full name of a person who is on the title of the subject property for the loan being remitted for Guaranty, but is not an obligor on that loan and whose relationship to the obligors on the loan needs clarification.	String 150		Required	
NewLoan.NonObligorsOnTitle[].RelationshipToObligors	For a person who is on the title of the subject property for the loan being remitted for Guaranty, but is not an obligor on that loan, the relationship of that person to the obligors on that loan.	Enumerated	SPOUSE_OF_VETERAN_USING_ENTITLEMENT, NOT_SPOUSE_OF_VETERAN_USING_ENTITLEMENT	Required	
NewLoan.Obligors[]	Collection of obligors on the loan. This obligors in this collection should match the parties in the ULAD with a Borrower role. Obligor information collected here allows the lender to specifically define the type of obligor it is (particularly for borrowers who were not Veterans Eligible for the benefit) and expressly establish marital relationships between borrowers on the loan.			Required	
NewLoan.Obligors[].SSN	The Social Security number of the Obligor on the loan being remitted for Guaranty	String		Required	
NewLoan.Obligors[].IsEligibleVeteran	Obligor for whom lender has request and received and approved COE during the origination of this loan.	Boolean		Required	
NewLoan.Obligors[].IsUsingEntitlement	Whether the obligor will be using available entitlement on the loan	Boolean		Required	
NewLoan.Obligors[].IsEligibleSurvivingSpouse	Surviving spouse per statutory definition	Boolean		Required	
NewLoan.Obligors[].IsWidowWidowerObligorOnIRRRL	Indicator that the obligor on the IRRRL is the widow of the entitling Veteran on the loan being refinanced was and also an obligor on the loan being refinanced	Boolean		Required	
NewLoan.Obligors[].SurvivingSpouseObligorOnIRRRLEvidenceDocument	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.	String		Optional	
NewLoan.Obligors[].OverrideAmountofChargedEntitlement	The amount of unequal entitlement the Veteran consents to have charged for the loan being remitted for Guaranty.	Amount 9.2		Required	
NewLoan.Obligors[].UnequalEntitlementEvidenceDocument	Base 64 encoded PDF of the signed consent of the Veteran to have unequal entitlement charged against them.	String		Optional	
NewLoan.Obligors[].SpouseSSN	The Social Security number of the Obligor's spouse. This only needs to be provided if the Obligor's spouse is also an Obligor on the loan being remitted for Guaranty.	String		Required	