

DEPARTMENT OF VETERANS AFFAIRS VARO 6900 ALMEDA ROAD HOUSTON, TX 77030 - 4200

September 16, 2015

RED DIAMOND HOME LOANS LLC ATTN MICHAEL PORTER 1202 KIRKCALDY CT SOUTHLAKE TX 76092 In Reply Refer to: 325/LGY VA Lender ID: 889802-00-00

Dear Michael Porter:

We are pleased to recognize your business relationship with Freedom Mortgage. We have also assigned you a VA Identification Number, which is shown above

Your VA Identification Number

Your VA Identification Number is needed to:

- Order appraisals
- Obtain loan number assignments for refinance loans
- Remit payment of the VA Funding Fee
- Request the Loan Guaranty Certificate (LGC) for a closed loan

Please refer to your agreement with your sponsoring lender to confirm which of these loan-related functions you will perform.

If You Become An Agent For Another Sponsoring Lender

If you become an agent for other sponsoring lenders, you will utilize the same VA Agent ID Number. A separate approval by VA will be required for any of the sponsors with whom you do more than 4 loans a year with. The sponsoring lender will contact the VA office they deal with to obtain this approval. You should request a copy of the VA approval letter from you sponsor.

For Further Information

Enclosed is pertinent information on the VA Home Loan Program. Please copy and distribute the information to your staff.

The enclosed Fact Sheet provides other pertinent information about the VA Home Loan Program. Please copy and distribute this information to your staff as appropriate

Again we welcome you and look forward to a productive relationship with your firm

Sincerely,

CELINA MORALES-MARTINEZ Loan Specialist

Quick Reference Sheet on the VA Home Loan Program

Obtaining Additional Information on the Program

- VA Lender's Website: VA has a website specifically dedicated to address lender issues at http://www.benefits.va.gov/homeloans. This website contains information on various topics such as recent changes to the program.
- VA Lender's Handbook: You must obtain a copy of the VA Lender's Handbook the primary guide to processing VA Home Loans. You can download a copy from the Internet at http://www.benefits.va.gov/warms/pam26_7.asp.
- Contact the VA directly:

HOUSTON REGIONAL OFFICE

Processing/Underwriting (713) 383-1808

Facsimile (713) 383-1845

General Email Address laura.rodriguez2@va.gov

Maintenance of Lender Records (E-Mail

address)

laura.rodriguez2@va.gov

Regional Loan Center Website

Phone Number

Mailing Address

Fax Number

E-Mail address

Website

Obtaining VA appraisal and Loan Number Assignments

WebLGY is an internet based system that allows lenders to obtain appraisal assignments and loan number assignments 24 hours a day. WebLGY is accessible through the Veteran's Information Portal at the Internet address below.

Internet Address: https://vip.vba.va.gov

User ID: 8898020000

PIN: F2xrCfDW

Email address for WebLGY tech support: vip@vba.va.gov