[**https://www.va.gov/housing-assistance/home-loans/how-to-request-coe/**](https://www.va.gov/housing-assistance/home-loans/how-to-request-coe/)

**Word count: 1,097**

**\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\***

**Meta:** Find out how to request a VA home loan Certificate of Eligibility (COE) to prove to your lender that you qualify for a VA direct or VA-backed home loan based on your service history and duty status.

**H1: How to request a VA home loan Certificate of Eligibility (COE)**

Learn how to request a VA home loan Certificate of Eligibility (COE). This is the first step in getting a VA-backed home loan or Native American Direct Loan. It confirms for your lender that you qualify for the VA home loan benefit. Then, choose your loan type and learn about the rest of the loan application process.

**How do I prepare before I start a COE request?**

Gather the information you’ll need to request a COE. Select the description here that matches you best to find out what you’ll need.

**Veteran**

**If you’re a Veteran,** you’ll need a copy of your discharge or separation papers (DD214).

**Service member**

**If you’re an active-duty service member,** you’ll need a statement of service—signed by your commander, adjutant, or personnel officer—showing this information:

* Your full name
* Your Social Security number
* Your date of birth
* The date you entered duty
* The duration of any lost time
* The name of the command providing the information

**Current or former activated National Guard member**

**If you’re a current or former activated National Guard member,**you’ll need a copy of your DD214 or other discharge documents.

**If you’re a current or former activated National Guard member with at least 90 days of active-duty service including at least 30 consecutive days,** you’ll need a copy of 1 of these documents that shows your activation date:

* Your DD214 that shows 32 USC sections 316, 502, 503, 504, or 505 activation, **or**
* An annual point statement, **or**
* Your DD220 with accompanying orders

**Current or former activated Reserve member**

**If you’re a current or former activated Reserve member,**you’ll need a copy of your DD214 or other discharge documents.

**Current member of the National Guard or Reserve who has never been activated**

**If you’re a current member of the National Guard or Reserve and have never been activated,** you’ll need a statement of service—signed by your commander, adjutant, or personnel officer—showing this information:

* Your full name
* Your Social Security number
* Your date of birth
* The date you entered duty
* Your total number of creditable years of service
* The duration of any lost time
* The name of the command providing the information

**Discharged member of the National Guard who was never activated**

**If you’re a discharged member of the National Guard and were never activated,** you’ll need this information:

* Your Report of Separation and Record of Service (NGB Form 22) for each period of National Guard service, **and**
* Your Retirement Points Statement (NGB Form 23) and proof of the character of service

**Discharged member of the Reserve who was never activated**

**If you’re a discharged member of the Reserve and were never activated,** you’ll need:

* A copy of your latest annual retirement points, **and**
* Proof of your honorable service

**Surviving spouse of a Veteran who died on active duty or who had a service-connected disability**

**If you’re a surviving spouse** who qualifies for home loan benefits, you’ll need the Veteran’s discharge documents (DD214)—if available—and:

**If you’re receiving Dependency & Indemnity Compensation (DIC),** you’ll need to fill out and send us a Request for Determination of Loan Guaranty Eligibility—Unmarried Surviving Spouses (VA Form 26-1817).

[Get VA Form 26-1817 to download](https://www.va.gov/find-forms/about-form-26-1817) (in English)

**Or**

**If you’re not receiving DIC benefits,** you’ll need to send us all of these:

* A completed Application for DIC, Death Pension and/or Accrued Benefits (VA Form 21P-534EZ), **and**
* A copy of your marriage license, **and**
* The Veteran’s death certificate

[Get VA Form 21P-534EZ to download](https://www.va.gov/find-forms/about-form-21p-534ez) (in English)  
[Find out if you qualify for home loan benefits](https://www.va.gov/housing-assistance/home-loans/eligibility)  
[Get military service records online](https://www.archives.gov/veterans/military-service-records/) (in English)

[Find out how to request a COE as a surviving spouse](https://www.va.gov/housing-assistance/home-loans/surviving-spouse) (in English)

**H2: How do I request a COE?**

You can request a COE online right now.

Primary Action Link: [**Request a COE**](https://www.va.gov/housing-assistance/home-loans/request-coe-form-26-1880) **(in English)**

**H3: You can also request a COE:**

**H4: Through your lender**

Your lender may be able to use an online system (called Web LGY) to get your COE. Ask your lender about this option.

**H4: By mail**

To request a COE by mail, fill out a Request for a Certificate of Eligibility (VA Form 26-1880) and mail it to the address for your regional loan center. You can find the address on the last page of the form. Please note that mail requests may take longer than requesting a COE online or through your lender.

[Get VA Form 26-1880 to download](https://www.va.gov/find-forms/about-form-26-1880) (in English)

**H2:What happens after I request a COE?**

We’ll review your request and tell you our decision. You can check the status of your request online.

[Learn how to check the status of your home loan COE](https://www.va.gov/housing-assistance/home-loans/check-coe-status) (in English)

**H3:Next steps for getting a VA direct or VA-backed home loan**

Requesting a COE is only part of the process for getting a VA direct or VA-backed home loan. Your next steps will depend on the type of loan and the lender. (For most loans, the lender is a private bank or mortgage company. For the Native American Direct Loan, we’re the lender).

The lender will request a VA appraisal (assessment) of the house. An appraisal estimates the house’s market value at the time of inspection. An appraisal isn’t a home inspection or a guaranty of value.

The lender will review the appraisal and your credit and income information. If they decide to accept your application, they’ll work with you to select a title company (or other entity) to close (transfer ownership) on the house.

**What if I have questions about the loan process?**

If you have any questions that your lender can’t answer, you can call us at [877-827-3702](tel:+18778273702) ([TTY: 711](tel:711)) to talk to a VA home loan representative. We’re here Monday through Friday, 8:00 a.m. to 6:00 p.m. ET.

You can also contact your regional loan center directly.

[Find your regional loan center](https://www.benefits.va.gov/homeloans/contact_rlc_info.asp) (in English)

[Play a video about VA home loans and how to apply](https://www.youtube.com/watch?v=h3gR_BmMP7A) (in English)

**Loan options**

* [**Purchase loan**](https://www.va.gov/housing-assistance/home-loans/loan-types/purchase-loan) **(in English)**

Find out how to get a VA-backed purchase loan to buy a home.

* [**Interest Rate Reduction Refinance Loan (IRRRL)**](https://www.va.gov/housing-assistance/home-loans/loan-types/interest-rate-reduction-loan) **(in English)**

Find out how to get an IRRRL loan to refinance an existing loan.

* [**Cash-out refinance loan**](https://www.va.gov/housing-assistance/home-loans/loan-types/cash-out-loan) **(in English)**

Learn how to get cash from your home equity to pay off debts, pay for school, or take care of other needs.

* [**Native American Direct Loan (NADL)**](https://www.va.gov/housing-assistance/home-loans/loan-types/native-american-direct-loan) **(in English)**

Find out if you can get a NADL loan to buy, build, or improve a home on federal trust land.