VA CERTIFICATE OF ELIGIBILITY OVERVIEW

READ LENGTH: 2-Minute Read

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What is a Certificate of Eligibility?

A **Certificate of Eligibility** (COE) is a document from the Department of Veterans Affairs (VA) that confirms an applicant meets the minimum military service requirements to receive a VA home loan. Without it, veterans or servicemembers will not be able to secure a VA home loan.

How to get a Certificate of Eligibility

There are three easy ways to request a COE:

- **Request online**: Veterans and servicemembers can log in or create an account through the eBenefits portal on the Veterans Affairs website.
- **Request via mail**: Veterans and servicemembers can print off VA Form 26-1880 and return it to the address listed there.[1]
- **Ask the lender**: A VA-approved lender can access the Automated Certificate of Eligibility (ACE) database and order a COE on behalf of a borrower. All that is needed is the veteran's Social Security Number and date of birth.

Depending on military status, there may be additional documents or requirements needed to obtain a COE:

Veterans

Depending on the nature of service, additional documents may be required, including the veteran's DD-214.

Active-Duty Military Servicemembers

Servicemembers may need to submit a current statement of service.

National Guard/ Reservist Servicemembers

Servicemembers need to submit their latest annual retirement points and statement of service.

Surviving Military Spouses

Spouses need to return a Determination of Loan Guaranty Eligibility and a copy of the veteran's DD-214 or acceptable separation papers.[2]

Does a Certificate of Eligibility guarantee a VA home loan?

Unfortunately, no one is guaranteed to receive a VA home loan. The COE only verifies whether the applicant meets the basic military service requirements. Additional loan criteria must also be met:

- Borrower qualifications (credit score, debt, income) must meet VA lender standards.
- The home must meet the VA minimum property requirements.
- The home purchased must be owner occupied. A VA home loan can't be used for a vacation home or investment property.

[1] Length of time may vary depending on COE request method. Online COE requests can be completed in minutes, whereas mail requests may take four to six weeks.

[2] Surviving military spouses must have first received dependency and indemnity compensation benefits.