

Instructions For Obtaining VA Loan

Certificate of Eligibility



To be eligible for a VA Loan, you must have satisfactory credit, sufficient income, and a valid Certificate of Eligibility (COE). The home must be for personal occupancy of the Servicemember and Veteran, spouse, or other eligible beneficiary. Below are some helpful instructions and links to obtain your COE.

Applying for a COE

The documentation you will need to establish your eligibility for a COE will depend on a number of factors. For a full list of documentation needed for your specific status visit: <https://www.va.gov/housing-assistance/home-loans/how-to-apply/>

To apply for your COE online, go to the U.S. Department of Veterans Affairs eBenefits portal and log in or register. <https://www.ebenefits.va.gov/ebenefits/manage/housing>

You may also apply via mail using the form found at: <https://www.vba.va.gov/pubs/forms/vba-26-1880-are.pdf>

Obtaining a Replacement COE

If you have lost or otherwise need a replacement Certificate of Eligibility you will need to contact U.S. Department of Veterans Affairs.

You may submit a secure inquiry via their website's Inquiry Routing & Information System. You will need to fill out your contact information and ask for a replacement in the question section. <https://iris.custhelp.va.gov/app/ask>

You will then receive a replacement via postal mail.

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