



HOW TO OBTAIN A VA CERTIFICATE OF ELIGIBILITY (COE)

The first step that a veteran must take to meet VA loan eligibility is to obtain the veteran's Certificate of Eligibility (COE). The options for obtaining the COE are:

Mortgage Broker – Order Online

The WebLGY system is an Internet-based application that can be used to establish eligibility and issue an online COE quickly. The broker must have a WebLGY credentials to access. Full instructions on how to order the COE are located on the [Lender COE Tutorial](#).

Veteran – Apply Online

The veteran can obtain their COE by going to the [eBenefits](#) portal. If the veteran does not have login credentials, click the Register box and follow the directions on the screen. If assistance is needed, the eBenefits Help Desk can be reached at 1-800-983-0937, Monday-Friday, 8am to 8pm EST.

Veteran – Apply by Mail

The veteran can apply by mail completing [VA Form 26-1880](#) and send the application to their Regional Loan Center (RLC) of Jurisdiction. Click [here](#) to find Regional Loan Center areas of jurisdiction and contact information.

Surviving Spouses

Spouses must apply by mail using [VA Form 26-1817, Request for Determination of Loan Guaranty Eligibility - Unmarried Surviving Spouses](#). If the veteran spouse passed away after service, VA must determine that the death was due to a service-connected disability. Please allow 2-3 months for this process unless you know that the decision on service-connected death has already been made.

What You Need to Request a COE

Veterans who are a current or former activated National Guard or Reserve member:

- ✓ Copy of discharge paperwork
- ✓ Separation papers aka, [DD214](#).

Veterans who are an active duty service member or a current member of the National Guard or Reserves that has never been activated:

- ✓ Signed statement from the veteran's commander, adjutant, or personnel officer, stating the following:
 - ✓ Full name
 - ✓ Social security number
 - ✓ Date of birth
 - ✓ Date you entered duty
 - ✓ Duration of any lost time
 - ✓ Name of the command providing the information

Veterans who are a current member of the National Guard or Reserves that has never been activated, their commander, adjutant, or personnel officer will also need to include in their signed statement:

- ✓ Total number of creditable years of service