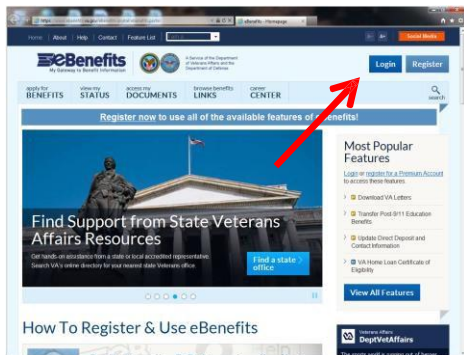


## Ordering a COE via Ebenefits.va.gov

- Register for basic access at Ebenefits.va.gov
  - Only basic access is required to order COE
- Second-level access required only:
  - to apply for VA disability compensation
  - to track the status of your disability claim
  - you are receiving VA disability payments

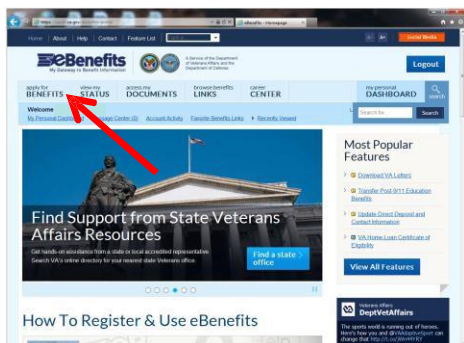
1. You will need to first register at eBenefits.va.gov.



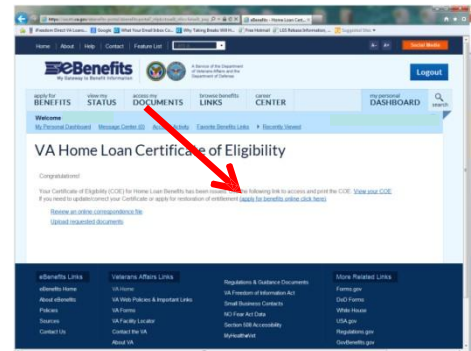
4. Click on the link for “VA Home Loan Certificate of Eligibility”.



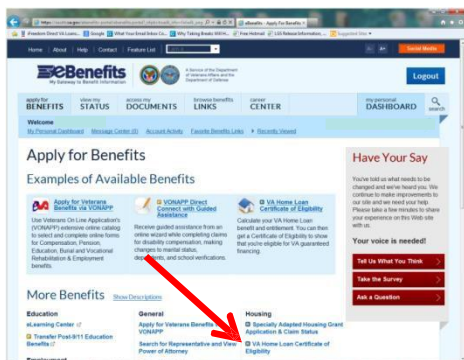
2. Once registered, login to eBenefits.



5. The system will generate a COE based on the information saved in the profile. Click on “View your COE” to open the document.



3. Click on “apply for BENEFITS”. [NOTE: The screen may appear slightly different than seen here.]



The COE will show entitlement available, exempt status and, if exempt, the amount of compensation being paid monthly, if any.

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**NOTE: In most situations this will be the final step.  
Proceed only if necessary.**

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The following instructions are only necessary if a COE is not returned or corrections are needed.

6. To request changes to the COE (such as to restore entitlement for a home that has been sold), click on the link “(apply for benefits online click here)” to complete an electronic application.

VA Home Loan Certificate of Eligibility

Eligibility Status (Personal Information)

OMB Approved No. 3200-0066  
Response Burden: 18 minutes

**PRIVACY ACT NOTICE:** VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or the 36 Code of Federal Regulations 1.556 for routine uses (for example, the authorized release of information to Congress when requested for legislative purposes, release to the VA system of records, 38 USC Loan Guaranty Trusts, Compensation and Pensions/Retirement Loan Guaranty Trusts, Special Accession Health Appeal Records, and records from the VA, and associated VA Health Program. Your applicant's request is insured in order to describe the qualifications for a loan.

**RESPONSE BURDEN:** This information is needed to help determine a veteran's qualifications for a VA guaranteed home loan. Title 38, U.S.C. section 5124 authorizes collection of the information. This estimate that you will need an average of 18 minutes to review the instructions, fill in the information and submit the VA loan request or approval application for information on a loan. OMB control number: 3200-0066. You are not required to respond to this information if you are not a veteran. Send OMB control number to the public comment page: [www.reginfo.gov/public/do/PRMain](http://www.reginfo.gov/public/do/PRMain). If needed, you can call 1-800-827-1600 to get information on when to send comments or suggestions about this form.

**Personal Information**  
Select a location:

**What is your address?**  
Select a location:

Address Line 1:

Address Line 2:

City:

State:

Zipcode:

**Contact Information**  
What is your email address?  
Email Address:

Custom Email Address:

What is your primary phone number?  
Phone Number:

Select a method for the VA to contact you  
Contact Method:

Next >>> Click Next to continue the Certificate of Eligibility Application

7. Complete basic identifying and contact information. The Contact Method chosen will determine how (or to whom) the COE is delivered. Once all fields have been filled, click “Next”.

VA Home Loan Certificate of Eligibility

Eligibility Status (Personal Information) | **Certificate of Eligibility Application** | Active | Reserve Your Date

OMB Approved No. 3200-0066  
Response Burden: 18 minutes

Are you currently employed or in the Selected Reserve or National Guard?

Have you already completed one or more periods of active duty? (Exclude any periods served as a member of the Selected Reserve or National Guard or served for duty under Title 10 USC. Do not include periods of active duty for training (ACTT) or ADT annual)

Enter each period of active duty service below by clicking Add Tour. If you had a break in service, please list each period separately (click Save Tour to add the tour and enter another).

Are you currently serving in the Selected Reserve or National Guard?  
Have you already completed one or more periods of service in the Selected Reserve or National Guard?  
Were you discharged, released or separated from service because of a disability?

Next >>> Click Next to continue the Certificate of Eligibility Application

8. Respond to questions regarding military service. Click on the “Add Tour” button to enter service dates, branch of service, etc. Once all fields have been filled, click “Next”.

VA Home Loan Certificate of Eligibility

Eligibility Status (Personal Information) | **Certificate of Eligibility Application** | Application Submitted

Are you currently employed or in the Selected Reserve or National Guard?  
Have you already completed one or more periods of service in the Selected Reserve or National Guard?  
Were you discharged, released or separated from service because of a disability?

Are you ever had a VA home loan?  
Have you ever been granted a VA home loan?  
Have you ever been granted a VA home loan in the last 12 months?  
Have you ever been granted a VA home loan in the last 12 months?

Enter the following information about the home(s) you will own:  
Date:

State:

Date of Loan (month/year):

Loan Status:

Next >>> Click Next to continue the Certificate of Eligibility Application

9. Respond to a series of questions about prior VA loans. Starred (\*) items are required. [Continued on next slide]

VA Home Loan Certificate of Eligibility

Eligibility Status (Personal Information) | **VA Home Loan Certificate of Eligibility**

Do you want your entitlement restored to refinance the home (cash out refinance)?  
Do you apply for a Certificate of Eligibility because you plan to refinance an existing VA home loan? (You must select a loan interest rate without entering any loan product.)  
Do you want your entitlement restored to use as a second home?  
Do you intend to sell the home before closing on your next VA guaranteed home loan?  
Are you applying for a Certificate of Eligibility to determine the amount of home loan entitlement you have available for another VA loan without making additional cash for the loan?

Save Loan >>> Click to add loan. If entering this loan, submit the loan using the "Next" button below.

10. Answering this series of questions will determine whether restoration should be granted. Once all fields are complete, click “Save Loan” to add additional loans (if necessary) or “Next” when all loans have been entered.

VA Home Loan Certificate of Eligibility

Eligibility Status (Personal Information) | **VA Home Loan Certificate of Eligibility**

Do you want your entitlement restored to refinance the home (cash out refinance)?  
Do you apply for a Certificate of Eligibility because you plan to refinance an existing VA home loan? (You must select a loan interest rate without entering any loan product.)  
Do you want your entitlement restored to use as a second home?  
Do you intend to sell the home before closing on your next VA guaranteed home loan?  
Are you applying for a Certificate of Eligibility to determine the amount of home loan entitlement you have available for another VA loan without making additional cash for the loan?

Save Loan >>> Click to add loan. If entering this loan, submit the loan using the "Next" button below.

11. The system should identify items that need to be uploaded (DD-214, HUD-1, etc.). For each document, fill in the three required fields, then click “Upload File”. Once all documents have been uploaded, click “Next”.

VA Home Loan Certificate of Eligibility

Eligibility Status (Personal Information) | **VA Home Loan Certificate of Eligibility**

Upload Documents

Documents to be uploaded:

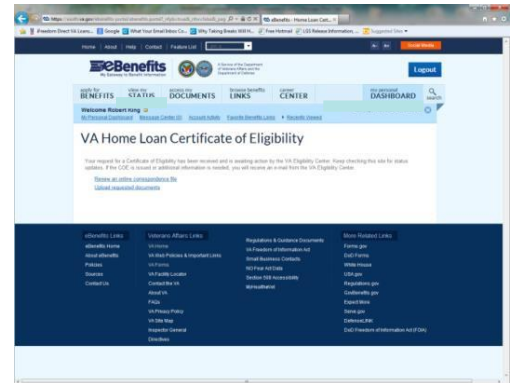
Document Type	Completion Type	Description	Date
DD-214	Required	DD-214	
HUD-1	Required	HUD-1	
VA Form 100-10	Required	VA Form 100-10	

Upload File >>> Click to upload a document.

12. Review the summary page. To make corrections, click “BACK”. If everything is correct, click “Print”. Once information is verified, click “Certify/Submit Application” to complete the process.



13. You will be redirected to a confirmation page indicating the application has been submitted.



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To check the status of the application or to upload additional documents, click on the “my personal DASHBOARD” tab. The Certificate of Eligibility or other documentation will be delivered by the method chosen in Step 7.

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