Veteran Information Portal:
Obtaining Your Certificate of Eligibility Online
I. Register for the Portal

Step 1: To obtain a User Name and password, go to the Veterans Information Portal at https://vip.vba.va.gov. Select “User Registration” by double-clicking on the hyperlink found on the left-hand side of your screen.

Step 2: Answer the questions that appear on the User Registration screen. Most Veterans and Servicemembers will answer “Yes” to the first question and “None” to the second question. Once complete, click the “Next” button to continue.
Step 3: Enter the information requested on the Personal Information screen (the red asterisk denotes that the field is required). Be sure to answer the questions accurately and completely. The information entered should match your DD214 or, if on active duty, your statement of service. If you served under a different last name, be sure to select “Yes” to the last question on the screen. A box will then appear for you to enter the name (last name only) that you served under. Once complete, click the “Next” button to continue.

Note: If you experience any problems registering with the VA Portal at any time in the process, a Help Desk form will appear. Please complete the form and submit it to VA.
Step 4: Enter the information requested on the Contact Information screen. If you wish to receive information by email, be sure to select “Yes” to the last question on the screen. A box will then appear for you to enter your email address. Once complete, click the “Next” button to continue.

![Contact Information form]

New address fields will appear if Yes is selected.

Step 5: Enter the information requested on the Login Security/Information screen. Your password has to meet strong password requirements so be sure to use a combination of upper and lower case letters, numbers, and some special characters. Once complete, click the “Next” button to continue.

Note: Do not use an exclamation point as your special character. The system will not accept it.
Step 6: Read the terms and conditions. Once read, click the "I Accept" box and then the "Submit" button to complete the registration process.

Note: It is very important to remember that a Veteran's personal information may be accessed through the portal account and that the user name and password should not be shared.
Step 7: You will receive a Successful Registration Notice! An email notification will also be sent to your email address if provided during registration.
II. Obtaining Your Certificate of Eligibility

Step 1: To obtain a Certification of Eligibility (COE), go to the Veterans Information Portal at https://vip.vba.va.gov. Sign into the system using your User Name and Password and then click on the arrow next to the password field to continue.

Step 2: Obtain your COE by double-clicking on the “Click Here” hyperlink found in the box labeled “My Home Loan Benefit Eligibility and Entitlement.” (Additional benefits may be applied for through your homepage, such as the SAH grant.)
Step 3: You may now view and print your COE. In cases where the COE shows zero basic entitlement, VA may have incomplete information about your benefits or you may need to request restoration of your entitlement. In such cases, please follow the instructions in Part III.

**Note:** You may request a restoration of entitlement if your VA loan is paid in full and you no longer own the property. Please note that restoration is possible without disposal of the property one time only; however, any future restoration would require disposal of all properties obtained with a VA loan.

Note: In many cases, zero basic entitlement will require the veteran to apply for restoration of entitlement.

**Note:** If your message states that VA is unable to issue your COE, you will need to submit an application following the instructions outlined in Part III.
III. Submitting an Application or Requesting Restoration of Entitlement

Step 1: After logging into the Veterans Information Portal at https://vip.vba.va.gov, double-click on the “apply for benefits online click here” hyperlink found in the box labeled “My Home Loan Benefit Eligibility and Entitlement.”

Step 2: Enter the information requested on the “Personal Information” screen. Be sure to answer all of the questions accurately and completely. Once complete, click the “Next” button to continue.
Step 3: Enter the information requested on the “Active/Reserve Tour Data” screen. You have to enter your tour(s) of service on this page; in most cases, a qualifying tour of service will require two years of active duty and honorable discharge. Six years of Reserve/National Guard time is usually required for the Reserve/National Guard. Once complete, click the "Next" button to continue.

Note: You will be required to upload a DD214 or a points statement to verify an active duty or Reserve/National Guard tour of service at a later stage in the process.
**Step 4:** Answer the questions on the “Prior VA Loan Information” screen. Once complete, click the “Next” button to continue.

![Certificate of Eligibility Application - Prior VA Loan Information](image)

If you select “Yes” to the second question, additional information is requested (as illustrated in the second screen shown below). Please note that you should only answer “Yes” to one of the five questions. The following bullets provide helpful information for answering these questions.

- **Do you want your entitlement restored to refinance this home (cash out refinance)?**
  
  = Only answer “Yes” to this question if you plan to obtain a “cash-out” or “regular” refinance loan.

- **Are you applying for a Certificate of Eligibility because you plan to refinance an existing VA loan to obtain a lower interest rate without receiving any cash proceeds (IRRRL/Streamline)?**
  
  = Only answer “Yes” to this question if you plan to obtain an Interest Rate Reduction Loan.

- **Do you want your entitlement restored to use on a different home?**
  
  = Only answer “Yes” to this question if you want to restore your entitlement without disposal of the property. Please note that any future restoration would require disposal of all properties obtained with a VA loan.

- **Do you intend to sell this home before closing on your next VA guaranteed home loan?**
  
  = Only answer “Yes” to this question if you plan to sell this home before closing on your new 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 restoring**
  
  = Only answer “Yes” to this question if you want to know your remaining entitlement and do not want to restore your entitlement.
Once complete, click the “Next” button to continue.

**Step 5:** Depending on the reason you are submitting an application, you may need to upload documents, such as a HUD-1 or a DD-214. Select the appropriate “Document Type” from the drop-down menu. Next, enter a short description of the document. Click on the “Browse” button and search for the appropriate document saved on your computer. Click on the “Upload File button.” Repeat as necessary. Once all documents are saved, then select the “Next” button to continue.

**What Documents Should Veterans Upload?**
- If you are currently serving on active duty, then upload a Statement of Service.
- If you previously served on active duty, then upload a copy of the DD214 with type of discharge.
- If you served or are serving in the Reserves or National Guard, then upload Points Statement that displays six years of service.
- If seeking restoration of entitlement because you have paid off your previous VA Home Loan, then upload one of these documents: HUD-1, Mortgage Payoff Statement, or Settlement Statement.
Step 6: Certify and submit your application for processing. If successful, you will obtain an online message confirming receipt of your submission. Please check your homepage weekly to see if the determination has been completed.