

Department of Veterans Affairs REQUEST FOR A CERTIFICATE OF ELIGIBILITY	FOR VA USE ONLY	MAIL COMPLETED APPLICATION TO THE REGIONAL LOAN CENTER OF JURISDICTION. SEE PAGE 3 FOR REGIONAL LOAN CENTER ADDRESSES.
	COE REF. NO.	

IMPORTANT: For faster processing, VA encourages you to visit the eBenefits portal at www.ebenefits.va.gov for your Certificate of Eligibility, or contact the lender of your choice to submit an application electronically. In most cases, an eligibility determination can be made instantly.

NOTE: Please read information on reverse before completing this form. If additional space is required, attach a separate sheet.

1. NAME OF VETERAN (<i>First, Middle, Last</i>)	2. DATE OF BIRTH	3. SOCIAL SECURITY NUMBER
4A. DID YOU SERVE UNDER ANOTHER NAME? <input type="checkbox"/> YES <input type="checkbox"/> NO (<i>If "Yes," complete Item 4B</i>)	4B. NAME(S) USED DURING MILITARY SERVICE (<i>If different from name in Item 1</i>)	
5. DAYTIME TELEPHONE NUMBER	6. E-MAIL ADDRESS (<i>If applicable</i>)	
7A. ADDRESS (<i>Number and street or rural route, city or P.O., State and ZIP Code</i>)		
8A. WERE YOU DISCHARGED, RETIRED, OR SEPARATED FROM SERVICE BECAUSE OF DISABILITY? <input type="checkbox"/> YES <input type="checkbox"/> NO	8B. VA CLAIM NUMBER (<i>If known</i>)	

MILITARY SERVICE (SEE INSTRUCTIONS FOR PROOF OF SERVICE ON THE NEXT PAGE)

9A. ARE YOU CURRENTLY ON ACTIVE DUTY? (*If you currently serving on active duty, leave the "Date Separated" field blank.*)
 YES NO

IMPORTANT: Please provide your dates of service. In many cases eligibility can be established based on data in VA systems. However, it is recommended that proof of service be provided, if readily available. Proof of service is required for persons who entered service after September 7, 1980 and were discharged after serving less than 2 years.	BRANCH OF SERVICE	DATE ENTERED	DATE SEPARATED	OFFICER OR ENLISTED	SERVICE NUMBER <i>(if different from Social Security Number)</i>
9B. ACTIVE SERVICE - <i>Do not include any periods of Active Duty for Training or Active Guard Reserve service. Do include any activation for duty under Title 10 U.S.C. (e.g. Reserve or Guard unit mobilized.)</i>					
9C. RESERVE OR NATIONAL GUARD SERVICE <i>Include any periods of Active Duty for Training (ADT) or Active Guard Reserve service. Do not include any activation for duty under Title 10 U.S.C. (e.g. Reserve or Guard unit mobilized.)</i>					

PREVIOUS VA LOANS (SEE INSTRUCTIONS ON THE NEXT PAGE - Attach a separate sheet if information for all homes will not fit in Item 10)

10A. DO YOU NOW OWN ANY HOME(S) PURCHASED OR REFINANCED WITH A VA-GUARANTEED LOAN? <input type="checkbox"/> YES (<i>If "Yes," complete Items 10B through 10D</i>) <input type="checkbox"/> NO (<i>If "No," skip to Item 14</i>) <input type="checkbox"/> NOT APPLICABLE (NA) - I HAVE NEVER OBTAINED A VA-GUARANTEED HOME LOAN (<i>If "NA," skip to Item 14</i>)	10B. DATE OF LOAN <i>(Month and Year)</i>	10C. STREET ADDRESS	10D. CITY AND STATE
11A. ARE YOU APPLYING FOR THE ONE-TIME ONLY RESTORATION OF ENTITLEMENT TO PURCHASE ANOTHER HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO (<i>If "Yes," complete Items 11B through 11D</i>)	11B. DATE OF LOAN <i>(Month and Year)</i>	11C. STREET ADDRESS	11D. CITY AND STATE
12A. ARE YOU APPLYING FOR A RESTORATION OF ENTITLEMENT TO OBTAIN A REGULAR (CASH-OUT) REFINANCE ON YOUR CURRENT HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO (<i>If "Yes," complete Items 12B through 12D</i>)	12B. DATE OF LOAN <i>(Month and Year)</i>	12C. STREET ADDRESS	12D. CITY AND STATE
13A. ARE YOU REFINANCING AN EXISTING VA LOAN TO OBTAIN A LOWER INTEREST RATE WITHOUT RECEIVING ANY CASH PROCEEDS (IRRRL)? <input type="checkbox"/> YES <input type="checkbox"/> NO (<i>If "Yes," complete Items 13B through 13D</i>)	13B. DATE OF LOAN <i>(Month and Year)</i>	13C. STREET ADDRESS	13D. CITY AND STATE

I CERTIFY THAT the statements in this document are true and complete to the best of my knowledge.

14A. SIGNATURE OF VETERAN (<i>Do NOT print</i>)	14B. DATE SIGNED
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FEDERAL STATUTES PROVIDE SEVERE PENALTIES FOR FRAUD, INTENTIONAL MISREPRESENTATION, CRIMINAL CONNIVANCE OR CONSPIRACY PURPOSED TO INFLUENCE THE ISSUANCE OF ANY GUARANTY OR INSURANCE BY THE SECRETARY OF VETERANS AFFAIRS

FOR VA USE ONLY (<i>Please do not write below this line</i>)	DATE RETURNED
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REASON(S) FOR RETURN

INSTRUCTIONS FOR VA FORM 26-1880

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 Title 38, Code of Federal Regulations 1.576 for routine uses (for example: the authorized release of information to Congress when requested for statistical purposes) identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - VA, and published in the Federal Register. Your obligation to respond is required in order to determine the qualifications for a loan. Your obligation to respond is required to obtain or retain benefits. Your obligation to respond is required to obtain or retain benefits. Giving us your SSN account information is voluntary. Refusal to provide your SSN by itself will not result in the denial of benefits. VA will not deny an individual benefits for refusing to provide his or her SSN unless the disclosure of the SSN is required by a Federal Statute of law in effect prior to January 1, 1975, and still in effect.

RESPONDENT BURDEN - This information is needed to help determine a veteran's qualifications for a VA guaranteed home loan. Title 38, U.S.C., section 3702, authorizes collection of this information. We estimate that you will need an average of 15 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at www.reginfo.gov/public/do/PRAMain. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

A. YOUR IDENTIFYING INFORMATION

Item 1 - Tell us your complete name, *as you would like it to appear on your Certificate of Eligibility (COE)*.

Item 4B - If you served under another name, provide the name as it appears on your discharge certificate (DD Form 214).

Item 7 - You can have your Certificate of Eligibility sent to you at your current mailing address, or directly to your lender, or to any mailing address you provide in Item 7B.

Item 8B - In most cases, your VA claim number is the same as your Social Security Number. If you are not sure of your VA claim number, leave this field blank.

B. MILITARY SERVICE

Item 9 - **NOTE** - Cases involving other than honorable discharges will usually require further development by VA. This is necessary to determine if the service was under other than dishonorable conditions.

Item 9A - If you are currently serving on regular active duty, eligibility can usually be established based on data in VA systems. However, in some situations you may be asked to provide a statement of service signed by, or by direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters. The statement may be in any format; usually a standard or bulleted memo is sufficient. It should identify you by name and social security number, and provide: (1) your date of entry on your current active duty period and (2) the duration of any time lost (or a statement noting there has been no lost time). Generally this should be on military letterhead.

Item 9B - **Active Service** (not including Active Duty Training or Active Guard Reserve service) - the best evidence to show your service is your discharge certificate (DD Form 214) showing active duty dates and type of discharge. If you were separated after October 1, 1979, the DD214 was issued in several parts (copies). We are required to have a copy showing the character of service (Item 24) and the narrative reason for separation (Item 28). We prefer the MEMBER-4 copy, however, we can accept any copy that contains these items. The copy number is shown on the bottom right of the form. We don't need the original; a photocopy is acceptable. Any Veterans Services Representative in the nearest Department of Veterans Affairs office or center will assist you in securing necessary proof of military service.

Item 9C - **National Guard Service**: You may submit NGB Form 22, Report of Separation and Record of Service, or NGB Form 23, Retirement Points Accounting, or their equivalent. We are required to have a copy showing character of service.

Selected Reserve Service (Including Active Duty Training and Active Guard Reserve) - You may submit a copy of your latest annual retirement points statement and evidence of honorable service. There is no single form used by the Reserves similar to the DD Form 214 or NGB Form 22. The following forms are commonly used, but others may be acceptable:

Army Reserve	DA FORM 5016
Naval Reserve	NRPC 1070-124
Air Force Reserve	AF 526
Marine Corps Reserve	NA VMC 798
Coast Guard Reserve	CG 4174 or 4175

If you are still serving in the Selected Reserves or the National Guard, you must include an original statement of service signed by, or by the direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters showing your date of entry and the length of time that you have been a member of the Selected Reserves. At least 6 years of honorable service must be documented.

C. PREVIOUS LOANS

Items 10 through 14. Your eligibility is reusable depending on the circumstances. Normally, if you have paid off your prior VA loan and no longer own the home, you can have your used eligibility restored for additional use. Also, on a one-time only basis, you may have your eligibility restored if your prior VA loan has been paid in full but you still own the home. Normally VA receives notification that a loan has been paid. In some instances, it may be necessary to include evidence that a previous VA loan has been paid in full. Evidence can be in the form of a paid-in-full statement from the former lender, a satisfaction of mortgage from the clerk of court in the county where the home is located, or a copy of the HUD-1 or Closing Disclosure settlement statement completed in connection with a sale of the home or refinance of the prior loan. Many counties post public documents (like the satisfaction of mortgage) online.

Item 11A. **One-Time Restoration**. If you have paid off your VA loan, but still own the home purchased with that loan, you may apply for a one-time only restoration of your entitlement in order to purchase another home that will be your primary residence. Once you have used your one-time restoration, you must sell all homes before any other entitlement can be restored.

Item 12A. **Regular (cash-out) Refinance**. You may refinance your current VA or non-VA loan in order to pay off the mortgage and/or other liens of record on the home. This type of refinance requires an appraisal and credit qualifying.

Item 13A. **Interest Rate Reduction Refinancing Loan (IRRRL)**. You may refinance the balance of your current VA loan in order to obtain a lower interest rate, or convert a VA adjustable rate mortgage to a fixed rate. The new loan may not exceed the sum of the outstanding balance on the existing VA loan, plus allowable fees and closing costs, including VA funding fee and up to 2 discount points. You may also add up to \$6,000 of energy efficiency improvements into the loan. **A certificate of eligibility is not required for IRRRL**. Instead, a Prior Loan Validation, obtained through our online system WebLGY can be used in lieu of COE. Presently, this application is only available to lenders. In WebLGY, a lender can select Eligibility from the toolbar and then Prior Loan Validation. Enter the veteran's Social Security Number and Last Name. The system will then, in most cases, pull up the veteran's active loan information. Print the prior Loan Validation screen and use it in lieu of the COE.

If you live in:	Please send your completed application to:
Georgia, North Carolina, South Carolina, Tennessee	Department of Veterans Affairs Atlanta Regional Loan Center P.O. Box 100023 Decatur, GA 30031-7023
Connecticut, Delaware, Indiana, Maine, Massachusetts, Michigan, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont	Department of Veterans Affairs Cleveland Regional Loan Center 1240 East Ninth Street Cleveland, OH 44199
Alaska, Colorado, Idaho, Montana, Oregon, Utah, Washington, Wyoming	Department of Veterans Affairs Denver Regional Loan Center Box 25126 Denver, CO 80225
Hawaii, Guam, American Samoa Commonwealth of the Northern Marianas	Department of Veterans Affairs VA Regional Office Loan Guaranty Division (26) 459 Patterson Road Honolulu, HI 96819
Arkansas, Louisiana, Oklahoma, Texas	Department of Veterans Affairs Houston Regional Loan Center 6900 Almeda Road Houston, TX 77030-4200
Arizona, California, New Mexico, Nevada	Department of Veterans Affairs Phoenix Regional Loan Center 3333 N. Central Avenue Phoenix, AZ 85012-2402
District of Columbia, Kentucky, Maryland Virginia, West Virginia	Department of Veterans Affairs Roanoke Regional Loan Center 210 Franklin Road, S.W. Roanoke, VA 24011
Illinois, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin	Department of Veterans Affairs St. Paul Regional Loan Center 1 Federal Drive, Ft. Snelling St. Paul, MN 55111-4050
Alabama, Florida, Mississippi, Puerto Rico, U.S. Virgin Islands	Department of Veterans Affairs St. Petersburg Regional Loan Center P.O. Box 1437 St. Petersburg, FL 33731