



Department of Veterans Affairs

FOR VA USE ONLY

COE REF. NO.

MAIL COMPLETED APPLICATION TO THE REGIONAL LOAN CENTER OF JURISDICTION. SEE PAGE 4 FOR REGIONAL LOAN CENTER ADDRESSES.

**REQUEST FOR A CERTIFICATE OF ELIGIBILITY**

**IMPORTANT:** For faster processing, VA encourages you to visit [www.va.gov](http://www.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 Privacy Act Information on page 2 before completing this form. If additional space is required, attach a separate sheet.

**SECTION I: VETERAN'S IDENTIFYING INFORMATION**

1. NAME OF VETERAN TO APPEAR ON COE (First, Middle Initial, Last)		2A. DID YOU SERVE UNDER ANOTHER NAME? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Item 2B) (If "No," skip to Item 3)	
2B. OTHER NAME(S) USED DURING MILITARY SERVICE (If different from name shown in Item 1)			
3. CURRENT MAILING ADDRESS (Number and street or rural route, P.O. Box, City, State, and ZIP Code)			
4. DATE OF BIRTH (MM/DD/YYYY)	5. SOCIAL SECURITY NUMBER	6. SERVICE NUMBER (If applicable)	
7. TELEPHONE NUMBER (Include Area Code)	8. EMAIL ADDRESS (If applicable)		
9A. WERE YOU DISCHARGED, RETIRED, OR SEPARATED FROM SERVICE BECAUSE OF DISABILITY? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Item 9B)		9B. VA CLAIM NUMBER (If known)	

**SECTION II: MILITARY SERVICE INFORMATION (See Instructions For Proof of Service on Page 3)**

10A. ARE YOU CURRENTLY ON ACTIVE DUTY? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "No," skip to Item 11))	10B. ARE YOU A PURPLE HEART RECIPIENT? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," see instructions, page 3)	10C. DO YOU HAVE A PRE-DISCHARGE CLAIM PENDING WITH VA? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," see instructions, page 3)
--	---	--

**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.

	BRANCH OF SERVICE	DATE ENTERED	DATE SEPARATED
<b>11A. ACTIVE SERVICE - Do not include any periods of Active Duty for Training or Active Guard Reserve service. Do include any Reserve or Guard Unit activation under Title 10 U.S.C. or full time National Guard Duty under Title 32 U.S.C. Sections 316, 502, 503, 504 or 505.</b>			
<b>11B. RESERVE OR NATIONAL GUARD SERVICE - Include any periods of Active Duty for Training (ADT) or Active Guard Reserve service. Do not include any Reserve or Guard unit activation under Title 10 U.S.C. or Full Time National Guard Duty under Title 32 U.S.C. Sections 316, 502, 503, 504, or 505.</b>			

**SECTION III: INFORMATION REGARDING PREVIOUS VA LOANS (See Instructions on Page 3)**

12. INDICATE HOW YOU WILL USE YOUR CERTIFICATE OF ELIGIBILITY (Check appropriate box)

ENTITLEMENT INQUIRY ONLY     PURCHASE A HOME     CASH-OUT REFINANCE     INTEREST RATE REDUCTION REFINANCE LOAN

13A. HAVE YOU USED THE VA HOME LOAN PROGRAM BEFORE? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Item 13B) (If "No," skip to Item 19A)	13B. DO YOU STILL <b>OWN</b> ANY OF THE HOMES YOU USED THE VA HOME LOAN PROGRAM FOR? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Items 14A thru 16D if applicable) (If "No," skip to Item 19A)
--	--

**PREVIOUS VA LOANS (SEE INSTRUCTIONS ON PAGE 3 - If additional space is needed for all homes use Item 18, Remarks or attach a separate sheet)**

14A. COMPLETE ADDRESS	14B. LOAN NUMBER	14C. DATE OF LOAN (Month and Year)	14D. ARE YOU APPLYING FOR ENTITLEMENT RESTORATION? <input type="radio"/> NO, ENTITLEMENT INQUIRY ONLY <input type="radio"/> CASH-OUT REFINANCE RESTORATION <input type="radio"/> INTEREST RATE REDUCTION REFINANCE <input type="radio"/> ONE-TIME RESTORATION (Note: See instructions on page 3)
-----------------------	------------------	------------------------------------	--

**SECTION III: INFORMATION REGARDING PREVIOUS VA LOANS - CONTINUED (See Instructions on Page 2)**

15A. COMPLETE ADDRESS	15B. LOAN NUMBER	15C. DATE OF LOAN (Month and Year)	15D. ARE YOU APPLYING FOR ENTITLEMENT RESTORATION?  <input type="radio"/> NO, ENTITLEMENT INQUIRY ONLY <input type="radio"/> CASH-OUT REFINANCE RESTORATION <input type="radio"/> INTEREST RATE REDUCTION REFINANCE <input type="radio"/> ONE-TIME RESTORATION (Note: See instructions on page 3)
16A. COMPLETE ADDRESS	16B. LOAN NUMBER	16C. DATE OF LOAN (Month and Year)	16D. ARE YOU APPLYING FOR ENTITLEMENT RESTORATION?  <input type="radio"/> NO, ENTITLEMENT INQUIRY ONLY <input type="radio"/> CASH-OUT REFINANCE RESTORATION <input type="radio"/> INTEREST RATE REDUCTION REFINANCE <input type="radio"/> ONE-TIME RESTORATION (Note: See instructions on page 3)

17A. DO YOU STILL OWN A PROPERTY THAT WAS FINANCED WITH A VA HOME LOAN THAT HAS BEEN SUBSTANTIALLY DAMAGED OR DESTROYED BY A FEDERALLY DECLARED NATURAL DISASTER?

YES  NO (If "Yes," complete Items 17B thru 17D)

17B. DATE OF LOAN (Month and Year)	17C. DATE OF LOSS (Month and Year)	17D. ADDRESS OF PROPERTY
------------------------------------	------------------------------------	--------------------------

18. REMARKS (If any)

**SECTION IV: CERTIFICATION AND SIGNATURE**

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

19A. SIGNATURE OF VETERAN (Do <b>NOT</b> print)	19B. DATE SIGNED
---	------------------

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 (e.g. 18 U.S.C. § 1001, 372 and 287)

**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, published in the Federal Register. Your response is required in order 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 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](http://www.reginfo.gov/public/do/PRAMain).

# INSTRUCTIONS FOR VA FORM 26-1880

## SECTION I. VETERAN'S IDENTIFYING INFORMATION

**Item 1** - Tell us your complete name, *as you would like it to appear on your Certificate of Eligibility (COE)*. If this name is different than what is shown on your service documents or in VA records provide documentation such as a marriage certificate, divorce decree, or court document to support the request. Do **NOT** send originals, copies of these documents are acceptable.

**Item 2A** - Indicate if you served under another name, provide the name as it appears on your discharge certificate (DD Form 214).

**Item 2B** - Provide the name as it appears on your discharge certificate (DD Form 214)

**Item 9B** - In most cases your claim number is the same as your Social Security number. If you are not sure about this number, leave this field blank.

## SECTION II. MILITARY SERVICE INFORMATION

**Item 10A** - Indicate if you are currently serving on active duty.

**Item 10B** - The VA funding fee **may not** be collected from a member of the Armed Forces who is currently serving on active duty and has been awarded the Purple Heart. You may be asked to provide evidence of having been awarded the Purple Heart. **Note:** Activations under Title 32 orders are not considered active duty for the purpose of a funding fee exemption.

**Item 10C** - The VA funding fee **may not** be collected from a veteran who rated eligible to receive compensation as the result of a pre-discharge disability examination and rating or based on a pre-discharge review of existing medical evidence (including service medical and treatment records) that results in the issuance of a memorandum rating. **Note:** If the proposed or memorandum rating is not obtained and a closing takes place, the funding fee exemption does not apply, and the service-member will not be entitled to a refund.

**Items 11A and 11B** - List your periods of military service.

**Item 11A - Active Service:** full-time duty in the Armed forces, other than active duty for training. The best evidence to show your service is your discharge certificate (DD Form 214), which indicates both character of service and the narrative reason for separation. A copy is acceptable. **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.

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 time lost). Generally, this should be on military letterhead.

**National Guard members who served full time duty** (only includes activations considered Full Time National Guard duty that is not inactive duty) under Title 32, U.S.C. sections 316, 502, 503, 504 or 505, may provide a DD Form 220, DD Form 214 or Report of Active Service, accompanied by orders for the same period is also acceptable. Copies are acceptable. If you are still serving on the activation, you should provide a statement of service that indicates (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 time lost), type of orders, if orders are for training, entry date for your current activation. Generally, this should be on military letterhead.

**Item 11B - National Guard Service/Selected Reserve Service:** You may submit for Selected Reserve Service Retirement Points Accounting and evidence of discharge which indicates the character of service, or their equivalent. For 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. 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 number of creditable years (years in which you earned more than 15 points). At least 6 years of honorable service must be documented.

## SECTION III - INFORMATION REGARDING PREVIOUS LOANS

Your eligibility is reusable depending on the circumstances. Generally, 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. Generally, 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 12** - Indicate how you will use your certificate of eligibility.

**ITEM 13A** - Indicate if you have ever had a VA-guaranteed home loan.

**ITEM 13B** - Indicate if you still **own** any homes you financed with a VA-guaranteed loan.

**ITEMS 14D, 15D, 16D** - Select the applicable type of restoration being requested. Indicate if you are applying for a restoration of entitlement.

**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.

**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.

**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 17A** - Disaster related. Indicate if you still own a home that was destroyed or substantially damaged by a Federally Declared Natural Disaster.

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 9500 Bay Pines Blvd. St. Petersburg, FL 33744