

— FWD ASSIST HQ —

FIELD GUIDE

Getting Your COE and Starting a VA Home Loan

Get your Certificate of Eligibility and start a
VA-backed home loan.



J. Erickson

A FWD Assist HQ Field Guide

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This guide is education, not representation. It explains how part of the VA system works so you can handle your own business with confidence. It is not legal or claims advice, and reading it does not create any representative relationship between you and the author. The author is not affiliated with the Department of Veterans Affairs, and nothing here is endorsed by the VA.

This guide prints no live VA dollar figures and no rating percentages on purpose, because they change. Before you make a decision based on any number, check the current figure at va.gov. No book can promise you a rating; the evidence in your file decides the result. Help from an accredited Veterans Service Officer is always free.

In crisis? Call the **Veterans Crisis Line**: dial **988**, then press **1**. You can also text **838255** or chat online at veteranscrisisline.net. It is free, confidential, and available 24/7.

Getting Your COE and Starting a VA Home Loan

Get your Certificate of Eligibility and start a VA-backed home loan.

Companion to *The VA Home Loan Playbook*.

This is general education, not legal or claims advice, and not guidance for your specific claim. It cannot promise you a rating or an outcome, and no one can. For help with your own claim, see a free accredited representative (see [the back of this guide](#)). Nothing here creates a representative relationship.

Current as of October 2026. Rules, forms, and figures change. Check current details at va.gov.

THE BEST WAY TO USE THIS GUIDE

The strongest position is to be your own informed advocate and to work with a free accredited representative. An accredited Veterans Service Organization, such as the DAV, VFW, American Legion, or a county or state veterans office, helps at no charge. Accredited claims agents and attorneys can help too. They can't charge for work done before VA issues its initial decision on your claim, and after that they may charge a fee within the limits of 38 CFR 14.636. This guide is here so you understand your own situation and can work with them as a full partner instead of handing it over blind. If you'd rather handle this yourself, and you're comfortable doing that, the guide walks you through every step. Either way, you stay in control.

The Outcome and What You Need Before You Start

The outcome: By the end of this guide you'll understand your VA home loan benefit, request your Certificate of Eligibility (COE), check whether you're exempt from the funding fee, and take both to a VA-approved lender to start a VA-backed loan.

This guide prepares you for the task. It doesn't and can't promise a loan, a rate, or an outcome. VA guarantees part of the loan, a private VA-approved lender makes it, and your file and the property decide the result.

WHAT YOU NEED BEFORE YOU START

- ☐ Your DD-214 if you're a veteran, a statement of service if you're on active duty, or your Guard or Reserve service records (such as retirement points statements or NGB Form 22).
- ☐ Your VA disability award or rating decision letter, if you get compensation, so you can confirm the funding fee exemption.
- ☐ A VA.gov sign-in, for requesting the COE online.
- ☐ One folder, paper or digital, for your DD-214, COE, and disability letters.
- ☐ A short list of the same questions to ask every lender, so the answers line up.

When to start: Before you go house hunting. A record problem can take time to fix, and you don't want that delay once you're under contract.

Start Here: The Basics

The VA home loan benefit helps eligible veterans, service members, and some surviving spouses buy, build, or refinance a home, often with no down payment and no private mortgage insurance. The first document is your Certificate of Eligibility, or COE, which shows a lender you qualify. The loan itself comes from a private lender, and VA guarantees part of it. This guide walks getting your COE and starting the loan. Fees and limits change, so check current figures at [va.gov](https://www.va.gov).

The Steps

STEP 1

Understand what the benefit is.

VA doesn't lend you the money. A private, VA-approved lender does. VA guarantees part of that loan, which is why lenders can often offer it with no down payment and no private mortgage insurance.

Done when you can say it in one breath: VA backs the loan, the lender makes it.

STEP 2

Check your basic eligibility.

Eligibility depends on when you served, how long you served, and your character of discharge. You don't need to be retired, and you don't have to be a first-time buyer.

If you're a veteran, on active duty, or in the Guard or Reserve, **then** check the service requirements for your path at [va.gov/housing-assistance/home-loans/eligibility](https://www.va.gov/housing-assistance/home-loans/eligibility). **If** you're a surviving spouse, **then** there's a separate path. If you get DIC, use VA Form 26-1817, Request for Determination of Loan Guaranty Eligibility (Unmarried Surviving Spouses). If you don't get DIC, VA asks for VA Form 21P-534EZ, the DIC application, with your marriage license and the veteran's death certificate. Details are at [va.gov/family-and-caregiver-benefits/housing-assistance/surviving-spouse-home-loan](https://www.va.gov/family-and-caregiver-benefits/housing-assistance/surviving-spouse-home-loan).

Do not rule yourself out over a discharge that isn't honorable. VA decides character of discharge case by case, and a discharge upgrade or a VA character of discharge review may help.

Done when you've checked your service against the current requirements.

STEP 3

Gather your supporting documents.

Pull your DD-214, your statement of service if you're on active duty, or your Guard or Reserve records. If you get disability compensation, put your award or rating letter with them.

Done when your service proof and any disability letters are in one folder.

STEP 4

Know what the COE is before you request it.

The Certificate of Eligibility is VA's written confirmation that you're eligible, with a statement of your entitlement. A lender needs it to go forward. It isn't loan approval and it isn't a rate quote.

Done when you understand the COE proves eligibility only, and the lender still has to approve the loan.

STEP 5

Pick your route and request the COE.

There are three routes. Online at va.gov/housing-assistance/home-loans/how-to-request-coe. Through your lender, who may be able to get it through VA's online system. Or by mail on VA Form 26-1880, Request for a Certificate of Eligibility, sent to the regional loan center address on the last page of the form.

If your records are already in VA's system, **then** the online or lender route is often fastest. **If** they aren't, **then** send VA Form 26-1880 with your service documents. Mail takes longer.

Done when you've sent a request through one of the three routes.

STEP 6

Read the certificate when it arrives.

Confirm it lists you as eligible. Check the entitlement. If you get compensation, look for the funding fee exemption note.

Do not wait until closing to fix anything that looks wrong. A record problem is far easier to solve before you're under contract.

Done when you've read the COE line by line.

STEP 7

Fix a record gap if the COE doesn't come back clean.

If VA can't find your records online, mail VA Form 26-1880 with a copy of your DD-214 or other service proof so VA can review it by hand.

If the problem is bigger than a missing record, such as a character of discharge question, **then** take it to a free accredited representative.

Done when a corrected COE arrives, or your resubmission is in the mail.

STEP 8

Understand the funding fee and check your exemption.

Most borrowers pay a one-time VA funding fee. You don't pay it if you get VA compensation for a service-connected disability (or would, if not for retired or active-service pay), if you're the surviving spouse of a veteran or service member who died from a service-connected disability, if you're on active duty and show proof of a Purple Heart on or before closing, or if you have a pre-discharge proposed or memorandum rating dated before closing. Check the current fee at [va.gov](https://www.va.gov).

If you get disability compensation, **then** confirm the exemption note shows on your COE. **If** you owe the fee, **then** you can pay it at closing or finance it into the loan.

Where this is written down: 38 U.S.C. § 3729(c).

Done when you know whether you owe the fee, and the exemption shows on your COE if it applies.

STEP 9

Choose a VA-approved lender and compare offers.

VA's rules are the same everywhere, but rates, fees, and service vary between lenders. Get more than one Loan Estimate in writing, and ask every lender the same questions.

Do not let one lender's "no" end the search. Lenders can add their own credit standards on top of VA's rules, so another VA-approved lender may see the same file differently.

Done when you have at least two Loan Estimates you can set side by side.

STEP 10

Tell your lender in writing that you're exempt.

As soon as you choose a lender, tell them in writing that you're exempt from the funding fee, attach your award letter, and ask them to confirm it back in writing.

Done when your lender has confirmed your exemption in writing, or you've confirmed you owe the fee.

STEP 11

Read the Closing Disclosure line by line.

Set your COE and your Closing Disclosure side by side. If you're exempt and a funding fee still shows, flag it and get a corrected disclosure before you sign.

Do not sign where the tabs point without reading. An exemption that didn't carry through means paying a fee you don't owe.

Done when the Closing Disclosure matches your COE and shows no fee you're exempt from.

STEP 12

Ask for a refund if you paid a fee you didn't owe.

If you paid the funding fee and VA later awards compensation with an effective date before your closing date, you may be owed a refund. Call your VA regional loan center at 877-827-3702 and have your rating decision showing the effective date ready.

If your compensation's effective date is before your closing date, **then** ask for the refund. **If** you only got a pre-discharge proposed or memorandum rating after closing, **then** VA says no refund is due on that rating. **If** you're unsure, **then** ask a free accredited representative.

Done when you've asked for the refund, or confirmed none is owed.

Recap Checklist

- ☐ I can explain the benefit: VA backs the loan, a VA-approved lender makes it.
- ☐ I checked my service against the current eligibility rules and didn't rule myself out.
- ☐ I gathered my service proof and any disability letters in one folder.
- ☐ I understand the COE proves eligibility, not loan approval.
- ☐ I requested my COE online, through a lender, or by mail on VA Form 26-1880.
- ☐ I read the COE line by line.
- ☐ I fixed any record gap with VA Form 26-1880 and my service proof, or took it to an accredited representative.
- ☐ I checked the funding fee and my exemption status.
- ☐ I got at least two Loan Estimates and didn't stop at one "no."
- ☐ I told my lender in writing I'm exempt and got written confirmation.
- ☐ I read the Closing Disclosure line by line against my COE before signing.
- ☐ I asked for a refund of any funding fee I paid but didn't owe.

Reminder: rules and rates change. Check any current figure at [va.gov](https://www.va.gov). Help from an accredited Veterans Service Organization is free. Accredited claims agents and attorneys can't charge for work done before VA issues its initial decision on your claim. After that, they may charge a fee within the limits of 38 CFR 14.636. This guide prepared you for the task. The evidence in your file decides the result.

Get Free, Accredited Help

For anything about your own claim, talk to an accredited representative. Help from an accredited Veterans Service Organization is free. Accredited claims agents and attorneys can't charge for work done before VA issues its initial decision on your claim. After that, they may charge a fee within the limits of 38 CFR 14.636. Free help is available through Veterans Service Organizations such as the DAV, VFW, and American Legion, and through county and state veterans offices.

To find one near you, visit va.gov/get-help-from-accredited-representative. Representation begins only when you sign VA Form 21-22 (for a Veterans Service Organization) or 21-22a (for an individual agent or attorney). With one rare exception for a single unpaid case, only accredited people can represent you before the VA, and only an accredited agent or attorney can charge you a fee. Nothing in this guide creates that relationship.

A warning about claim sharks. Anyone who offers to file your initial claim for a fee, or who guarantees you a rating or a percentage, is selling something you shouldn't buy. Accredited Veterans Service Organizations help at no charge, and accredited claims agents and attorneys may charge only after VA issues its initial decision, within the limits of 38 CFR 14.636. Report predatory companies to the VA Office of Inspector General at 1-800-488-8244.

Keep Going: The Full Guide

This field guide is the short, do-this-now companion to the book *The VA Home Loan Playbook*. See every FWD Assist HQ title that is out now at fwdassisthq.com/books.

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J. Erickson is a service-disabled Air Force veteran. He served as a military firefighter and as a veteran service officer, where he spent years walking veterans through the same claims process he writes about now. He holds an MBA and writes plain-language guides for veterans who want to understand the system without a translator.

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