

VA Home Loan Benefits

A practical guide to getting your Certificate of Eligibility and moving through the VA-backed home-loan process.

1 | Could you be eligible?

VA home-loan eligibility is based primarily on qualifying service and discharge status. Requirements differ for Veterans, active-duty service members, National Guard/Reserve members, and some surviving spouses.

[CHECK VA HOME-LOAN ELIGIBILITY →](#)

2 | Get your Certificate of Eligibility (COE)

If the benefit may apply to you, the next practical step is the COE. It tells a lender that you meet VA service requirements; it does not guarantee loan approval.

- Veteran: DD214 or other discharge/separation papers may be needed.
- Active-duty service member: a signed statement of service may be needed.
- Guard/Reserve and surviving-spouse documentation can differ; use VA's COE instructions for your category.

[REQUEST YOUR COE ONLINE →](#)

[DOWNLOAD VA FORM 26-1880 →](#)

ANOTHER EASY OPTION

Ask a VA-approved lender to obtain your COE through VA's lender system. This is often the simplest route once you are speaking with a lender.

3 | Choose a lender and compare offers

- VA guarantees part of the loan; most VA-backed mortgages are made by private lenders.
- Compare interest rate, APR, lender fees, points/credits, and total cash needed—not just the monthly payment.
- Ask whether a VA funding fee applies and whether you may be exempt.

4 | Property, appraisal, underwriting, closing

- Your lender orders the VA appraisal. A VA appraisal is not the same as a home inspection.
- The lender reviews credit, income, debts, appraisal, title, and other underwriting requirements.
- Review the final loan terms and closing costs before signing.

[VA COE + NEXT-STEP INSTRUCTIONS →](#)