



**HOW TO ORDER A
CERTIFICATE OF ELIGIBILITY
USING THE VA PORTAL
Lender User Guide**

Version 1

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Introduction

The Department of Veterans Affairs (VA) encourages lenders and authorized representatives to use the Automated Certificate of Eligibility (ACE) system located in VA's portal to obtain a Certificate of Eligibility (COE) on behalf of Veterans and certain surviving spouses. Using this feature is the preferred method, as it greatly reduces COE processing time. Procedures outlined in this document are intended to assist lenders and authorized representatives in navigating through VA portal to obtain and/or correct a COE. Lenders may rely on a COE as proof that the Veteran / surviving spouse is eligible for the VA home loan benefit.

In many cases, VA internal systems have sufficient information to make an eligibility determination. If VA internal systems do not have sufficient information to make an automated determination, VA Regional Loan Centers (RLCs) will provide an eligibility determination within 5-business days from receipt of the electronic COE application.

1. Processing Eligible Veterans

1.1 How to Obtain a Certificate of Eligibility (COE)

STEP 1. To order a COE using VA's portal, you must have access to the LGYHub. Upon a successful login to the LGYHub, you will be directed to the LGYHub home page. All LGY applications that you have permission to access, based on your role as an external user, will appear as links in the left navigation menu.

The screenshot shows the LGYHub interface. The top navigation bar includes the title 'VA Loan Guaranty' and user information 'Welcome, USER' with links for 'Help' and 'Sign Out'. A left-hand navigation menu is highlighted with a red border, listing 'WebLGY', 'SAR TPSS Training', 'Credit Standards Course', and 'Sign up for LGY Communications'. The main content area is organized into a grid of four panels: 'Announcements' (listing three new automation updates), 'Builder Report' (with search fields for Name and State), 'Condo Report' (with search fields for Name and State), and 'Guaranty Percentage Calculator' (with search fields for State and County). Each panel includes a 'Submit' button.

Figure 1: LGYHub user access

STEP 2. From the LGYHub home page, select the WebLGY link in the left navigation menu.



Figure 2: LGYHub WebLGY access link

STEP 3. The Search/Automated Certificate of Eligibility link is used to submit an electronic COE application. You may access the Search/Automated Certificate of Eligibility link from two places within the WebLGY home page: Eligibility Links or Eligibility dropdown box. Select **Search/Automated Certificate of Eligibility** under the **Eligibility Link** or from the **Eligibility** dropdown box.

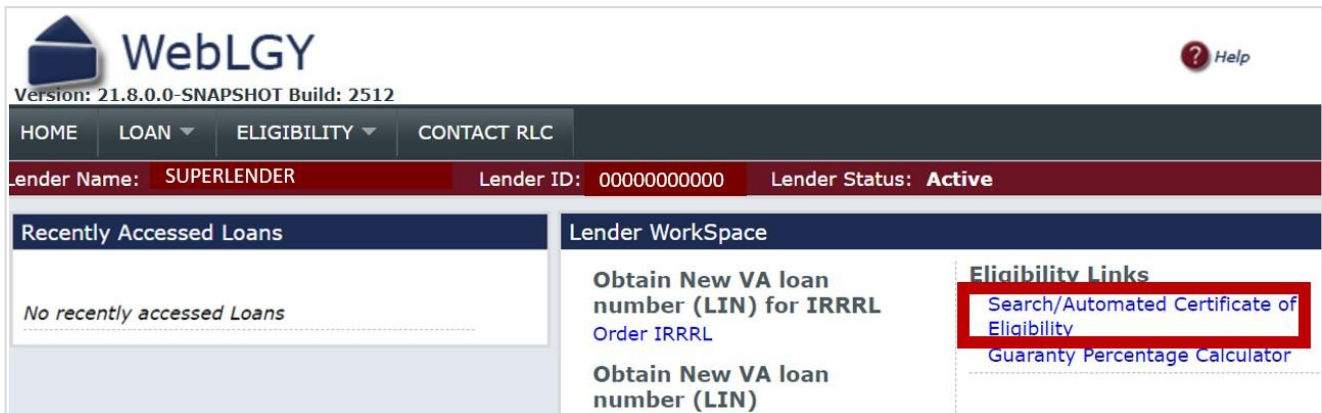


Figure 3: WebLGY Search/Automated Certificate of Eligibility Link

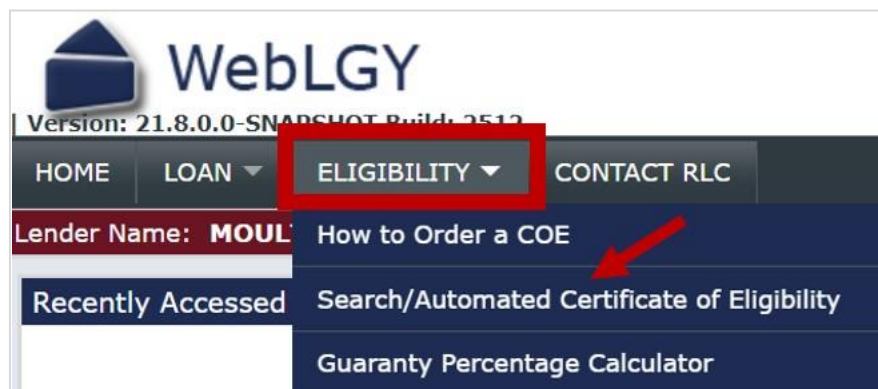


Figure 4: Eligibility Dropdown Box

STEP 4. Enter the Veteran's social security number (SSN) and the Veteran's year of birth (YYYY format). Then select **Submit**. It is critical that you enter the SSN and year of birth accurately. The ACE system will search/retrieve the Veteran's military service information available in VA's systems of record. Failure to enter accurate data will result in delayed processing or require evidence of

military service documentation.

Note: If you are requesting a COE for a surviving spouse, please see 2.1. How to Obtain a COE for a Surviving Spouse.

Figure 5: ACE Home Page

STEP 5. If the Veteran has a prior loan(s) in which entitlement has not been restored, you may request restoration of entitlement on behalf of the Veteran.

1. If the Veteran has an active VA-guaranteed loan, you will be directed to the Select Cash-Out Refinance Loan page. Entitlement may be restored to obtain a new VA-guaranteed loan on the same property. If restoration is desired, select the property being refinanced. If restoration is not desired to obtain a refinance loan, select “None.”

Figure 6: Cash-Out Refinance Restoration

2. If the Veteran has a paid-in-full VA-guaranteed loan in which entitlement has not been restored, you will be directed to the Automated Restoration of Entitlement page. Entitlement shown on a paid-in-full loan cannot be restored until the Veteran applies for restoration. If the property is no longer owned, you may request a restoration of entitlement on the Veteran’s behalf.

Figure 7: Paid-in-Full Restoration

STEP 6. If the Veteran’s military service information is available in VA’s systems of record, ACE will issue the COE immediately. Select the **View Certificate of Eligibility** link to view the COE.

Note: If a COE is not issued immediately, you will be prompted to complete the electronic COE application. See Section 1.2. How to Complete the Electronic COE Application. The inability to obtain a COE immediately does not mean that the Veteran is ineligible for the VA home loan benefit, only that the system does not have sufficient information to make an automatic determination of eligibility.

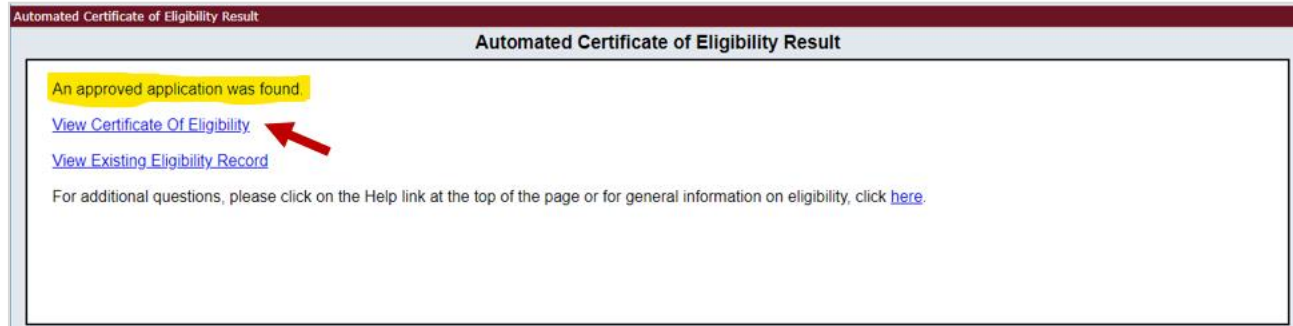


Figure 8: View Certificate of Eligibility

1. Select the **View COE** link in the left navigation menu to view and print the COE.



Figure 9: View and Print COE

2. If the COE application has been approved but edits are needed for the Veteran’s name, contact information, branch of service, or funding fee exemption status, it is not necessary to enter a new electronic COE application. You may use the **Correct COE** self-service option in the left navigation menu. A change of the Veteran’s last name may require uploading of legal documentation for VA review.



Figure 10: Correct COE

3. If the COE application has been approved, but the COE needs amending due to a condition that must be removed, entitlement that needs restoration, etc., you must submit a new COE application. The **New Application** option should be used for all COE corrections not listed above. (See #2.) Please enter a note detailing the specifics of the desired amendments. VA staff will process the COE application. Do not enter notes or upload documents without first completing an electronic COE application. See Section 1.2 How to Complete the Electronic COE Application.



Figure 11: New Application

STEP 7. If you encounter a pending application under review by VA, a COE application already exists. The application may have been submitted by you or another lender, or VA needs supporting documentation. The average processing time for an application is 3-5 business days upon receipt of a complete application package. Select the **View Existing Eligibility Record** link to review the Veteran's eligibility record summary.

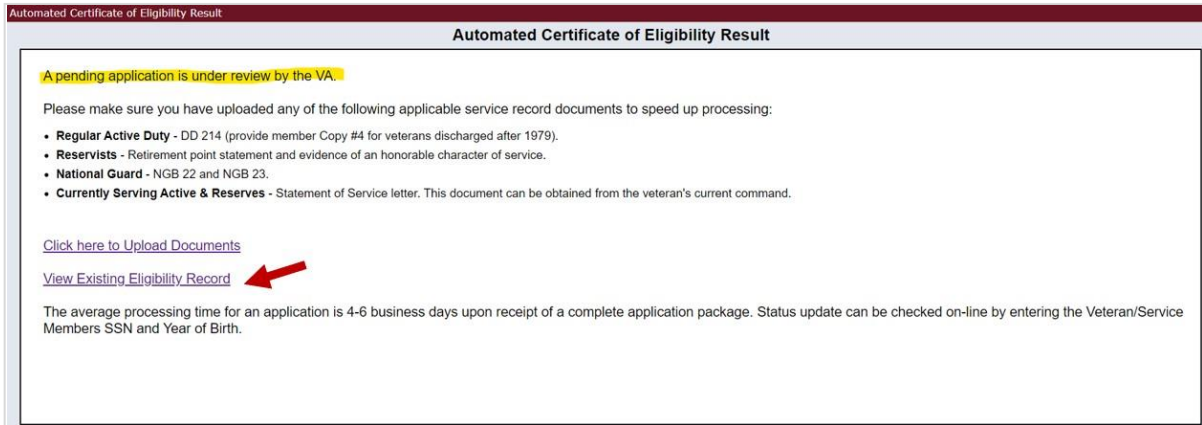


Figure 12: View Existing Eligibility Record

1.2. How to Complete the Electronic COE Application

STEP 1. Enter the Veteran’s Personal Information. Generally, the COE is issued in the Veteran’s name under which he/she served in the military. If the Veteran’s current legal name is different than the name under which he/she served in the military, you may be asked to provide supporting legal documentation for VA review.

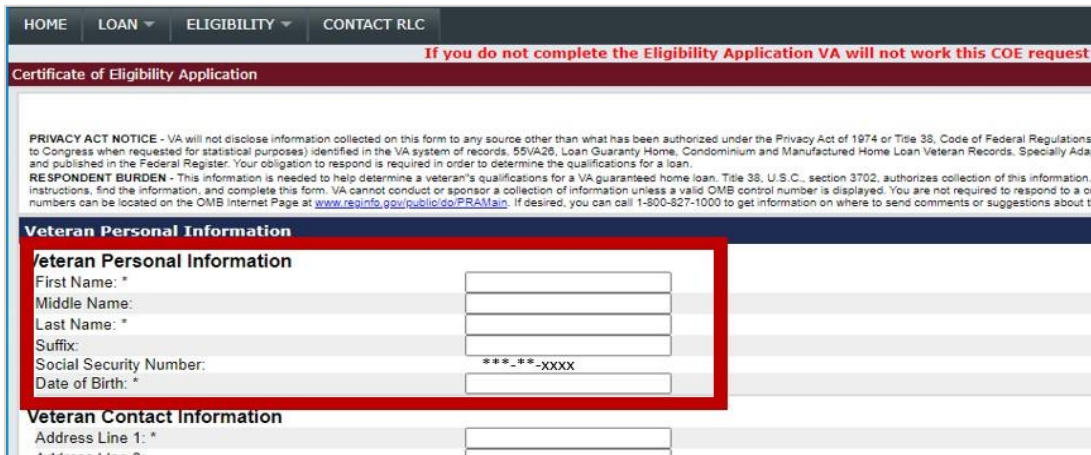


Figure 13: Veteran Personal Information

STEP 2. Enter the Veteran’s current contact information. Do not enter the lender’s or authorized representative’s contact information.

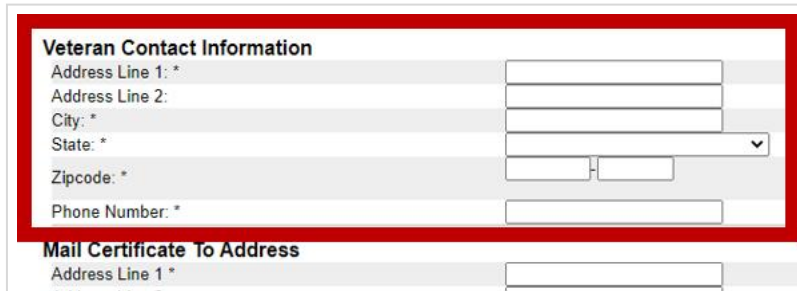


Figure 14: Veteran Contact Information

STEP 3. Enter the mailing address and email address to which you want the COE delivered. Then

select **Next** to continue the COE application. You may enter the lender’s or authorized representative’s mailing and/or email address. COE correspondence will be sent to the email address provided. COE correspondence may be mailed upon request.

Figure 15: Mailing Address

STEP 4. Answer the questions shown on the *Active/Reserve Tour Data* page by using the appropriate dropdown box. You must answer “Yes” or “No” to each question. When you have answered all questions, select **Next** to continue the COE application.

1. Is the Veteran currently on active duty? Select “Yes” or “No” from the dropdown box. If “Yes” is selected, you must enter the tour of service. By entering a tour, you may be required to provide supporting documentation.

Figure 16: Active Duty Tour

2. Is the Veteran a Purple Heart Recipient? Select “Yes” or “No” from the dropdown box.

Figure 17: Purple Heart Recipient

3. Has the Veteran already completed one or more periods of active duty? Select “Yes” or “No” from the dropdown box. If “Yes” is selected, you must enter the additional tour(s). Enter all periods of duty served as a member of the Selected Reserve or National Guard activated for duty under Title 10 USC. For National Guard members, you may enter full-time active duty served under 32 U.S.C. §§ 316, 502, 503, 504, or 505. Do not include inactive duty for training (IDT) or basic or initial active duty training (IADT). A tour can be added by selecting **Add Tour**. If the Veteran had a break(s) in service, list each period of service separately.

Figure 18: Add Completed Periods of Active Duty

4. Select **Save Tour** after you enter each period of service.

Figure 19: Save Completed Periods of Active Duty

5. Is the Veteran currently serving in the Selected Reserve or National Guard? Select “Yes” or “No” from the dropdown box. If “Yes” is selected, you must enter the entry date into the Selected Reserve or Nation Guard and the branch of service.

Figure 20: Selected Reserve or National Guard Tour

6. Has the Veteran already completed one or more periods of service in the Selected Reserve or National Guard? Select “Yes” or “No” from the dropdown box. If “Yes” is selected, you must add a tour. You can add a tour by selecting **Add Tour**. If the Veteran had a break(s) in service, list each period of service separately. Select **Save Tour** after you enter each period of service.

Figure 21: Add and Save Completed Selected Reserve and National Guard Tours

7. Was the Veteran discharged, retired, or separated from service because of a disability? Select “Yes” or “No” from the dropdown box. Select **Next** to continue the COE application.

Is the Veteran currently serving in the Selected Reserve or National Guard? *	No ▾
Has the Veteran already completed one or more periods of service in the Selected Reserve or National Guard? *	No ▾
Was the Veteran discharged, retired or separated from service because of a disability? *	No ▾

Click Next to continue the Certificate of Eligibility Application

Figure 22: Discharged for Disability

STEP 5. Answer the question shown on the *Prior VA Loan Information* page. Select “Yes” or “No” from the dropdown box. Then select **Next** to continue the COE application.

If you do not complete the Eligibility Application VA will not work on this COE request

Certificate of Eligibility Application

OMB Approved No. 2900-0086
Respondent Burden: 15 minutes

Prior VA Loan Information

Normally VA receives notification from the lender that a loan has been paid, but this does not always happen. To prevent delays, it is advisable to provide evidence that the prior loan has been paid in full with the application. **The next screen will provide you the opportunity to upload the documentation.**

Has the Veteran ever had a VA home loan? *
 No ▾ |

Click Next to continue the Certificate of Eligibility Application

Figure 23: Prior VA Loan Information

1. Does the Veteran currently own any home(s) purchased or refinanced with a VA-guaranteed loan? Select “Yes” or “No” from the dropdown box. If “Yes” is selected, you must provide information about the home(s) the Veteran owns.

Prior VA Loan Information

Normally VA receives notification from the lender that a loan has been paid, but this does not always happen. To prevent delays, it is advisable to provide evidence that the prior loan has been paid in full with the application. **The next screen will provide you the opportunity to upload the documentation.**

Has the Veteran ever had a VA home loan? *
 Yes ▾ || Does the Veteran now own any home(s) that you purchased or refinanced with a VA guaranteed loan? * | Yes ▾ |

Figure 24: VA-Guaranteed Purchased or Refinanced Homes

- a) Enter the property address of the home owned by the Veteran which was purchased or refinanced with a VA-guaranteed loan, regardless if there is a mortgage on the home. If the exact address is not known, provide as much information as possible. Use the dropdown box (“Paid in Full” or “Active”) to provide the status of the VA-guaranteed loan used to purchase or refinance the home.

Does the Veteran now own any home(s) that you purchased or refinanced with a VA guaranteed loan? *
 Yes ▾ |

Please provide the following information about the home(s) the Veteran still owns

Street Address *	ABCD
City *	C-CITY
State *	Massachusetts ▾
County *	USA
Date of Loan (mm/yyyy)	mm/yyyy
Loan Status	Active ▾

Does the Veteran want entitlement restored to refinance this home (cash out refinance)? *
 ▾ |

Figure 25: Prior Loan Status

- b) Select “Yes” or “No” from the appropriate dropdown box for the next five questions. Only one “Yes” response should apply. The remaining four questions should reflect a “No” response.

1. Does the Veteran want entitlement restored to refinance this home (cash-out refinance)? Select “Yes” if the Veteran is seeking a cash-out/regular refinance loan, whereby the subject property is currently secured by a VA-guaranteed loan, or where the property was previously secured by a VA-guaranteed loan but is still owned by the

Veteran. Select “No” if the subject property has never been secured by a VA-guaranteed loan.

Does the Veteran want entitlement restored to refinance this home (cash out refinance)? * No ▾

Is the Veteran applying for a Certificate of Eligibility because he/she plans to refinance an existing VA loan to obtain a lower interest rate without receiving any cash proceeds (IRRRL/Streamline)? * No ▾

Does the Veteran want his/her entitlement restored to use on a different home? * No ▾

Figure 26: Cash-Out Refinance Loan

2. Is the Veteran applying for a Certificate of Eligibility because he/she plans to refinance an existing VA loan to obtain a lower interest rate without receiving any cash proceeds (IRRRL/Streamline)? VA does not require a COE for IRRRLs; however, the COE is available if the Veteran’s information needs to be corrected or updated (e.g., funding fee exemption).

Does the Veteran want entitlement restored to refinance this home (cash out refinance)? * No ▾

Is the Veteran applying for a Certificate of Eligibility because he/she plans to refinance an existing VA loan to obtain a lower interest rate without receiving any cash proceeds (IRRRL/Streamline)? * No ▾

Does the Veteran want his/her entitlement restored to use on a different home? * No ▾

Figure 27: Interest Rate Reduction Refinance Loan (IRRRL) / Streamline Refinance

3. Does the Veteran want his/her entitlement restored to use on a different home? Select “Yes” if the Veteran still owns a home that was secured by a VA-guaranteed loan that is paid-in-full and the Veteran wants to restore entitlement to obtain a VA-guaranteed loan on a different property. The Veteran may obtain a One-Time Restoration (OTR). The OTR option allows the Veteran one opportunity to restore entitlement used without selling the home. Note: This option may not be used on multiple properties.

Is the Veteran applying for a Certificate of Eligibility because he/she plans to refinance an existing VA loan to obtain a lower interest rate without receiving any cash proceeds (IRRRL/Streamline)? * No ▾

Does the Veteran want his/her entitlement restored to use on a different home? * No ▾

Does the Veteran intend to sell this home before closing on your next VA guaranteed home loan? * Yes ▾

Figure 28: One Time Restoration (OTR)

4. Does the Veteran intend to sell this home before closing on your next VA guaranteed home loan? Select “Yes” if the Veteran is doing a back-to-back closing.

Does the Veteran want his/her entitlement restored to use on a different home? * No ▾

Does the Veteran intend to sell this home before closing on your next VA guaranteed home loan? * Yes ▾

Is the Veteran applying for a Certificate of Eligibility to determine the amount of home loan entitlement he/she has available for another VA loan without restoring entitlement used for this home? * No ▾

Figure 29: Back-to-Back Loan Closings

5. Is the Veteran applying for a Certificate of Eligibility to determine the amount of home entitlement he/she has available for another VA loan without restoring entitlement used for this home? Select “Yes” if none of the above apply.

Figure 30: Entitlement Available Inquiry

- c) If entering more than one home loan, select **Save Loan** to add another home owned, purchased, or refinanced with a VA-guaranteed loan. If entering only one home loan, select **Next** to continue the COE application.

Figure 31: Save Loan

STEP 6. You are not required to upload documents as part of the COE application process; however, doing so may prevent delays in obtaining the COE. Upload supporting documents, if available. If not, select **Next** to continue the COE application.

- 1. Select the requested document in the Document Type dropdown box. Label the document type as accurately as possible.

Figure 32: Document Type

- 2. Enter the description of the document.

Upload Documents

Please upload supporting documents if they are available. If not, please click next to continue submission of this application.

1. HUD 1

Document Type * HUD 1

Description * Closing Disclosure

Upload File * Choose File UAT Test.docx

Upload File

Figure 33: Document Description

3. Select **Choose File** to upload a document from your computer. It is permissible and efficient to group document types into a single upload. Ex: Include all service documents in a single “DD 214” upload. Then select **Upload File**.

Upload Documents

Please upload supporting documents if they are available. If not, please click next to continue submission of this application.

1. HUD 1

Document Type * HUD 1

Description * Closing Disclosure

Upload File * Choose File UAT Test.docx

Upload File

Figure 34: Upload File

4. To confirm the intended document was uploaded for VA review, select the link in the **Id** column to view your document. There is no need to call VA to verify receipt of an uploaded document. When you are done uploading documents, select **Next** to continue the COE application.

Upload Documents

Please upload supporting documents if they are available. If not, please click next to continue submission of this application.

1. HUD 1

File Upload Successful!
Changes have been submitted for National Queue review.

Document Type * [Dropdown]

Description * [Dropdown]

Upload File * Choose File No file chosen

Upload File

Uploaded Documents:				
Id	Document Type	Correspondence Type	Description	Date
96526863	HUD 1	Document Received	Closing Disclosure	04/25/2021

BACK **NEXT** Click Next to continue the Certificate of Eligibility Application

Figure 35: Document Id

STEP 7. Review the COE application data for accuracy before you certify/submit the electronic application. Ensure the questions regarding ownership match the answers given by the Veteran on the signed VA Form 26-1880, *Request for A Certificate of Eligibility*. Select **Certify/Submit Application** to certify that the information entered is accurate and to submit the application to VA for processing. Failure to certify will cancel the COE application, and a COE will not be issued.

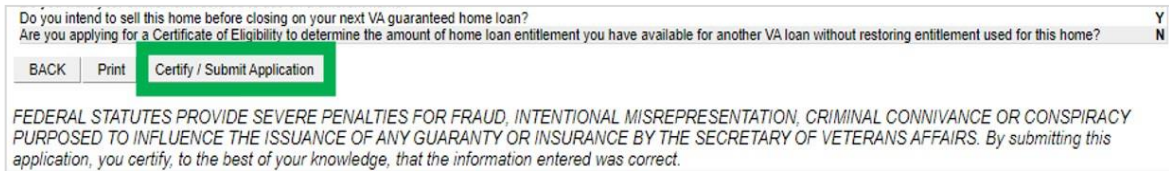


Figure 36: Certify and Submit Application

STEP 8. The ACE system will assign a reference number to the electronic COE application. The reference number should be used when making an inquiry regarding the COE application and after the COE is issued. VA staff will process the COE application and determine if the Veteran is eligible for the VA home loan benefit. Once a determination is made, you will be notified via email. A determination is defined as a returned, approved, denied, or Veteran Service Center (VSC) referral of the COE application. DO NOT close a loan before eligibility of the Veteran is established.

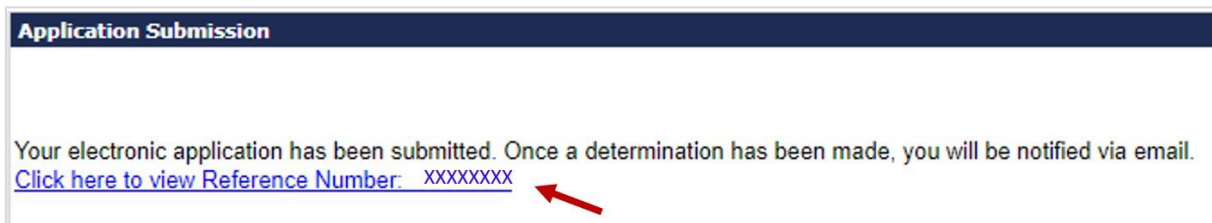


Figure 37: COE Reference Number

STEP 9. To exit the ACE system, select the **Home** link in the left-hand corner of the screen. The Home link will take you to the WebLGY home page.



Figure 38: WebLGY Link

2. Processing an Eligible Surviving Spouse

2.1. How to Obtain a Certificate of Eligibility (COE) for a Surviving Spouse

STEP 1. A surviving spouse's eligibility is based on the Veteran's military service. To order a COE for a surviving spouse using VA's portal, you must have access to the LGYHub. Upon a successful login to the LGYHub, you will be directed to the LGYHub home page. All LGY applications that you have permission to access, based on your role as an external user, will appear as links in the left navigation menu.

Note: A COE is not required if the surviving spouse is a co-obligor of an existing VA-guaranteed loan being refinanced with an Interest Rate Reduction Refinance Loan (IRRRL) / streamline refinance loan.

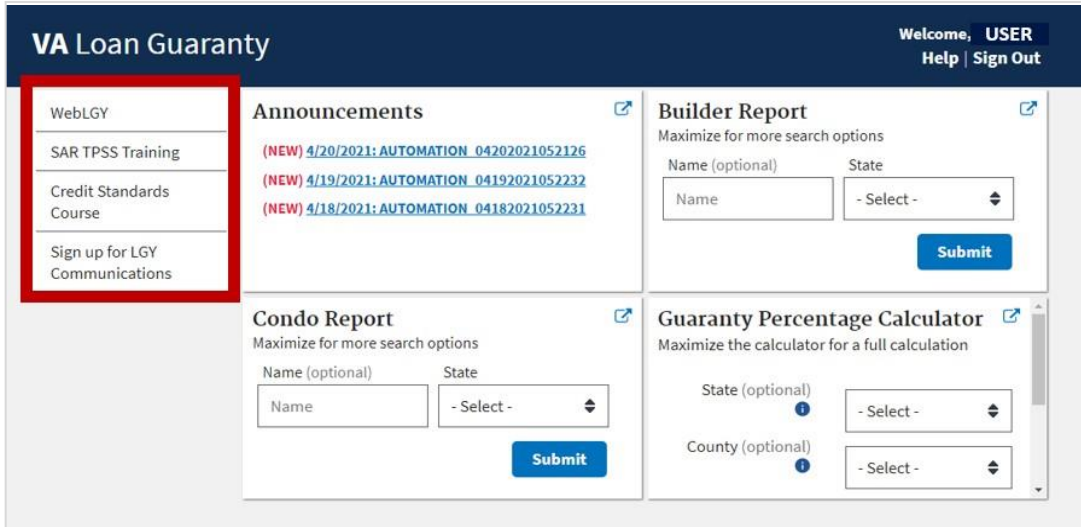


Figure 39: LGYHub user access

STEP 2. From the LGYHub home page, select the **WebLGY** link in the left navigation menu.



Figure 40: LGYHub WebLGY access link

STEP 3. The Search/Automated Certificate of Eligibility link is used to submit an electronic COE application. You may access the Search/Automated Certificate of Eligibility link from two places within the WebLGY home page: Eligibility Links or Eligibility dropdown box. Select **Search/Automated Certificate of Eligibility** under the **Eligibility Link** or from the **Eligibility** dropdown box.

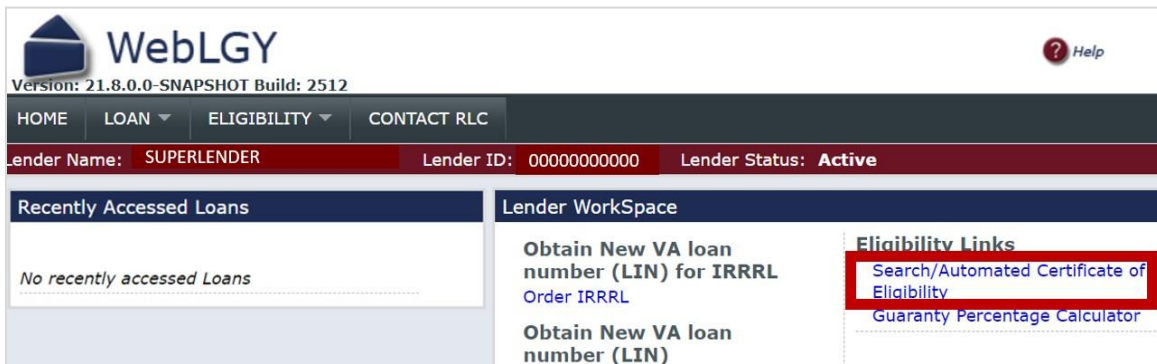


Figure 41: WebLGY Search/Automated Certificate of Eligibility Link

Figure 3.A.

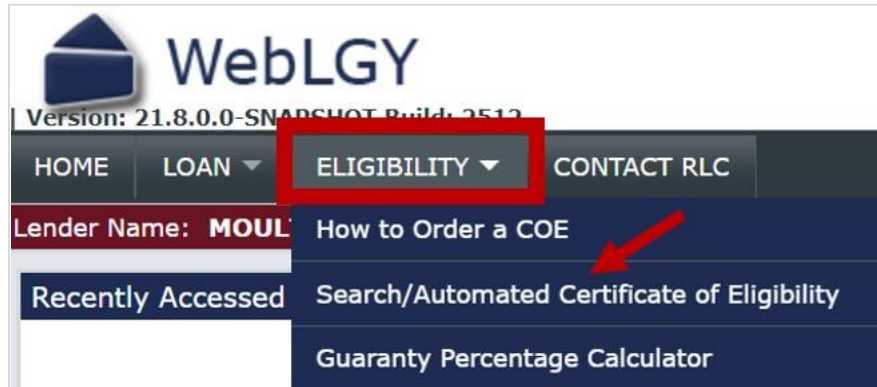


Figure 42: Eligibility Dropdown Box

STEP 4. Enter the deceased Veteran's social security number (SSN) and year of birth (YYYY format). It is critical that you enter the deceased Veteran's SSN and year of birth accurately. The ACE system will search/retrieve the deceased Veteran's military service information available in VA's systems of record. Failure to enter accurate data will result in delayed processing or require evidence of military service documentation.

1. Check the box shown below to request a COE for a Surviving Spouse.

Figure 43: Surviving Spouse

2. Check the box shown below if the surviving spouse is also a Veteran.

Figure 44: Surviving Spouse is a Veteran

3. Enter the surviving spouse's social security number (SSN).

Automated Certificate of Eligibility	
Please Enter The Indicated Information In The Spaces Below	
Veteran SSN *	<input type="text" value="000-00-0000"/>
Veteran Year of Birth *	<input type="text" value="0000"/>
Check here if this request is for a Surviving Spouse	<input checked="" type="checkbox"/>
Check here if Surviving Spouse is a Veteran	<input type="checkbox"/>
Surviving Spouse SSN *	<input type="text"/>
Surviving Spouse Year of Birth *	<input type="text"/>
<p><i>The search will only require the Social Security number and the Year of Birth, followed by a security feature. It is critical that you enter the Social Security number and Year of Birth accurately. Failure to do so may result in delayed processing.</i></p> <p style="text-align: center;">Submit</p>	

Figure 45: Surviving Spouse SSN

4. Enter the surviving spouse year of birth. Then select **Next** to continue the COE application.

Automated Certificate of Eligibility	
Please Enter The Indicated Information In The Spaces Below	
Veteran SSN *	<input type="text" value="000-00-0000"/>
Veteran Year of Birth *	<input type="text" value="0000"/>
Check here if this request is for a Surviving Spouse	<input checked="" type="checkbox"/>
Check here if Surviving Spouse is a Veteran	<input type="checkbox"/>
Surviving Spouse SSN *	<input type="text" value="XXXXXXXX"/>
Surviving Spouse Year of Birth *	<input type="text"/>
<p><i>The search will only require the Social Security number and the Year of Birth, followed by a security feature. It is critical that you enter the Social Security number and Year of Birth accurately. Failure to do so may result in delayed processing.</i></p> <p style="text-align: center;">Submit</p>	

Figure 46: Surviving Spouse Year of Birth

STEP 5. If there is sufficient information available in VA’s systems of record, ACE will issue the surviving spouse COE immediately. If a COE is not issued immediately, the application will be processed by VA staff. The average processing time is 3-5 business days after receipt of a complete surviving spouse COE application package. Select the **Electronic Application** link to complete the electronic application on behalf of the surviving spouse.

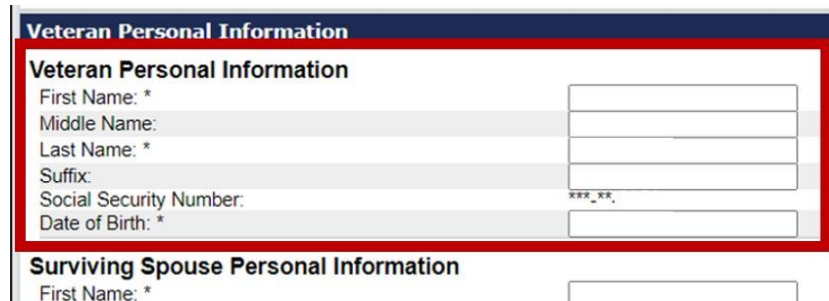
Note: The inability to obtain a surviving spouse COE immediately does not mean that the surviving spouse is ineligible for the VA home loan benefit, only that the system does not have sufficient information to make an automatic determination of eligibility.

HOME	LOAN	ELIGIBILITY	CONTACT RLC	LIN Search
Automated Certificate of Eligibility Result				
Automated Certificate of Eligibility Result				
<p>Your request for a COE cannot be processed automatically.</p> <p>Since this case requires manual processing by the VA, you must submit an Electronic Application.</p> <p>Click here for an Electronic Application.</p> <p>Electronic Application - Ensure your electronic application properly reflects any VA loan previously obtained by the Surviving Spouse using the Surviving Spouse's eligibility.</p> <p>The average processing time is 4-6 business days upon receipt of a complete application package. Status updates can be checked 6 business days after submission of application by calling 1-877-827-3702.</p> <p>For general information on eligibility, click here.</p>				

Figure 47: Surviving Spouse Electronic Application

2.2. How to Complete the Electronic COE Application

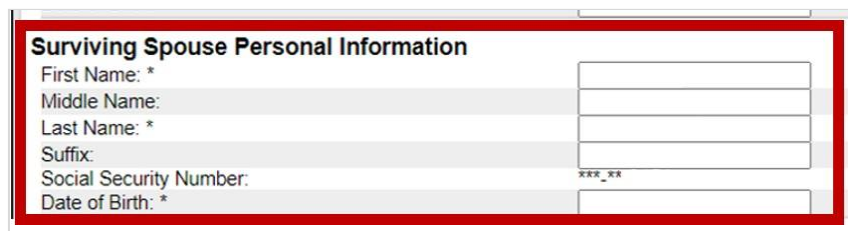
STEP 1. Enter the deceased Veteran's Personal Information. If the deceased Veteran's legal name is different than the name under which he/she served in the military, you may be asked to provide supporting legal documentation for VA review.



The screenshot shows a form titled "Veteran Personal Information" with a red border. The form contains the following fields: First Name: *, Middle Name: (with a light gray background), Last Name: *, Suffix: (with a light gray background), Social Security Number: (with a light gray background and a placeholder "xxx-xx-"), and Date of Birth: * (with a light gray background). Below this section, the start of the "Surviving Spouse Personal Information" section is visible, showing "First Name: *" with a light gray background.

Figure 48: Deceased Veteran Personal Information

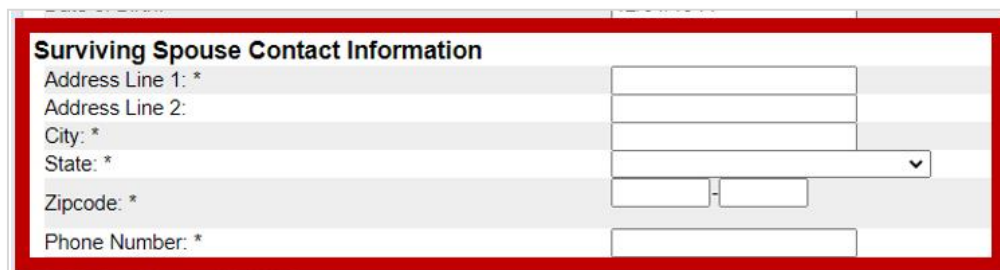
STEP 2. Enter the Surviving Spouse's Personal information.



The screenshot shows a form titled "Surviving Spouse Personal Information" with a red border. The form contains the following fields: First Name: *, Middle Name: (with a light gray background), Last Name: *, Suffix: (with a light gray background), Social Security Number: (with a light gray background and a placeholder "xxx-xx-"), and Date of Birth: * (with a light gray background).

Figure 49: Surviving Spouse Personal Information

STEP 3. Enter the surviving spouse's contact information. Do not enter the lender's or authorized representative's contact information.



The screenshot shows a form titled "Surviving Spouse Contact Information" with a red border. The form contains the following fields: Address Line 1: *, Address Line 2: (with a light gray background), City: *, State: * (with a dropdown arrow), Zipcode: * (with a light gray background and a hyphen separator), and Phone Number: * (with a light gray background).

Figure 50: Surviving Spouse Contact Information

STEP 4. Enter the mailing address and email address to which you want the surviving spouse's COE delivered. Then select **Next** to continue the COE application. You may enter the lender's or authorized representative's mailing and/or email address. COE correspondence will be sent to the email address provided. COE correspondence may be mailed upon request.

Figure 51: Mailing Address

STEP 5. You are not required to upload documents as part of the surviving spouse COE application process; however, doing so may prevent delays in obtaining the COE. Upload supporting documents, if available. If not, select **Next** to continue the COE application.

1. Select the Document Type from the dropdown box. Label the document type as accurately as possible.

Figure 52: Document Type

2. Enter the description of the document.

Figure 53: Document Description

3. Select **Choose File** to upload a document from your computer. It is permissible and efficient to group document types into a single upload. Ex: Include all service documents in a single “DD 214” upload. Then select **Upload File**.

Figure 54: Upload File

STEP 6. Review the COE application data for accuracy before you certify/submit the electronic application. Select **Certify/Submit Application** to certify that the information entered is accurate and to submit the application to VA for processing. Failure to certify the accuracy of the information entered will cancel the COE application, and a COE will not be issued.

Figure 55: Certify and Submit Application

STEP 7. The ACE system will assign a reference number to the electronic surviving spouse COE application. The reference number should be used when making an inquiry regarding the application and after the COE is issued. VA staff will process the COE application and determine if the surviving spouse is eligible for the VA home loan benefit. Once a determination is made, you will be notified via email. A determination is defined as a returned, approved, denied, or Veteran Service Center (VSC) referral of the COE application. DO NOT close a loan before eligibility of the surviving spouse is established.

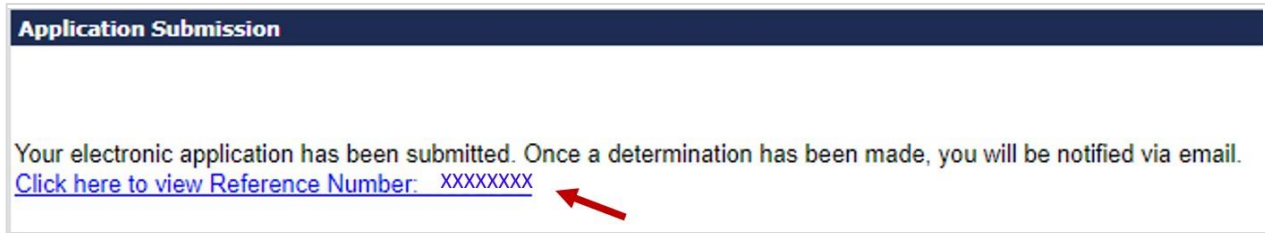


Figure 56: Surviving Spouse COE Reference Number

STEP 8. To exit the ACE system, select the **Home** link in the left-hand corner of the screen. The Home link will take you to the WebLGY home page.



Figure 57: WebLGY Link

3. COE Status

1. Approved (Ready to Issue)

The COE application has been approved. You may view and/or print the COE from the **View COE** link in the left navigation menu. No further processing is required.



Figure 58: Approved COE

2. Pending (Awaiting Supporting Documentation)

A pending COE application status generally means that a COE application is waiting to be processed by VA staff. An application may remain in a pending status if VA is awaiting requested documents. VA will notify you via email when an eligibility determination is made or when supporting documents are required. Please do not submit a new COE application.



Figure 59: Pending COE

3. Unsuccessful (Requires Manual Processing)

The unsuccessful COE application status indicates that the application was incomplete, or VA does not have sufficient Veteran information in our systems of records. You must complete a new COE application and upload any military service records and/or documents for VA review.



Figure 60: Unsuccessful

APPENDIX

A Veteran's eligibility for the VA home loan benefit may only be determined by VA. Lenders must not close a loan before eligibility of the Veteran is established.

Military Documents

Veterans may request military service documents through the [National Archives](#) by completing [SF-180, Request Pertaining to Military Records](#). Send the SF-180 Form to the address shown on the form. Do NOT send the SF-180 Form to VA. Review the tables on page 3 of the SF-180 Form to identify the correct location of the record you need (based on branch of service, dates of separation, and type of record). Send the completed form to the address identified on the table.

Other Qualifying Service

Congress has periodically granted Veteran status to groups other than members of the Army, Air Force, Space Force, Navy, Marine Corps, and Coast Guard, such as certain members of the Public Health Service and cadets of select service academies. Lenders should contact VA Regional Loan Center for assistance when one of these unique cases is encountered.

COE Issued in Error

If you believe a COE has been issued in error, immediately contact a VA Regional Loan Center for assistance. Any concerns should be remedied prior to loan closing.

Contact Information

VA Regional Loan Center (RLC) should be the first point of contact for eligibility and/or entitlement related questions. You may contact the RLC via email or call 877-827-3702 to speak with a VA Loan Specialist. Each RLC e-mail address is located at:
https://www.benefits.va.gov/HOMELOANS/contact_lp_email.asp