■■ VA Loan COE Mini-Guide

Your Step-by-Step Guide to Getting Your Certificate of Eligibility

Prepared by The Huntress Home Loan Pro

Helping Veterans and Service Members Secure Their Dream Homes with Confidence.

What Is a COE?

Your Certificate of Eligibility (COE) is an official document issued by the U.S. Department of Veterans Affairs (VA). It confirms that you meet the service requirements for a VA-backed home loan. In other words — it's your proof of eligibility for one of the most powerful home financing benefits available to veterans and active-duty service members.

Who Is Eligible?

Veterans: Served 90+ days active duty during wartime or 181+ days during peacetime and were discharged honorably.

Active-Duty: Currently serving on active duty for at least 90 continuous days.

National Guard/Reserve: Served at least 6 years and were honorably discharged or placed on retired list.

Surviving Spouses: Unmarried spouse of a service member who died in the line of duty or from a service-connected disability.

Documents You'll Need

Service Type	Required Documentation
Veteran	DD Form 214 – Certificate of Release or Discharge from Active Duty
Active-Duty	Statement of Service signed by your commanding officer or personnel office
National Guard / Reserve	NGB Form 22 and/or NGB Form 23 (or equivalent)
Surviving Spouse	Veteran's DD214, VA Form 26-1817, marriage license, and death certificate

How to Get Your COE

- **1. Through Your VA-Approved Lender (Recommended):** The Huntress Home Loan Pro can request your COE instantly through the VA's WebLGY system.
- **2. Online via VA.gov:** Log in, select "Request a Certificate of Eligibility," and follow prompts to download your COE.
- **3. By Mail:** Complete VA Form 26-1880 and mail it with your documentation to the VA Loan Eligibility Center (may take several weeks).

What Happens Next?

Once you have your COE, your lender can confirm your entitlement, help you pre-qualify, and guide you through the VA Loan process — with no down payment and no PMI. Your COE is the first step toward homeownership with the benefits you've earned.

■ Let The Huntress Help You

You've served — now it's our turn to serve you. At Huntress Home Loan Pro, we make the VA loan process clear, fast, and stress-free. We'll verify your eligibility, handle your COE request, and walk with you every step of the way — from pre-approval to closing day.

■ Ready to find out if you qualify?

Visit HuntressHomeLoanPro.com to get started today!