

**Veteran Information Portal:  
Obtaining Your Certificate of Eligibility Online**

## I. Register for the Portal

**Step 1:** To obtain a User Name and password, go to the Veterans Information Portal at <https://vip.vba.va.gov>. Select "User Registration" by double-clicking on the hyperlink found on the left-hand side of your screen.



**Step 2:** Answer the questions that appear on the User Registration screen. Most Veterans and Servicemembers will answer "Yes" to the first question and "None" to the second question. Once complete, click the "Next" button to continue.

The screenshot shows the 'User Registration' screen. The first question is: "Are you a Veteran/Military Service Member/Beneficiary applying for benefits or curious as to what services and benefits VA has to offer?" with radio buttons for "Yes" (selected) and "No". A red arrow points to the "Yes" option, and a red note says "Select Yes if registering as a Veteran". The second question is: "Are you registering on VIP as a member of any of the groups below?" with radio buttons for "VA Affiliate", "VA Employee", and "None" (selected). At the bottom, there is a "NEXT" button with the text "Click Next to continue the application".

**Step 3:** Enter the information requested on the Personal Information screen (the red asterisk denotes that the field is required). Be sure to answer the questions accurately and completely. The information entered should match your DD214 or, if on active duty, your statement of service. If you served under a different last name, be sure to select "Yes" to the last question on the screen. A box will then appear for you to enter the name (last name only) that you served under. Once complete, click the "Next" button to continue.

**Note:** If you experience any problems registering with the VA Portal at any time in the process, a Help Desk form will appear. Please complete the form and submit it to VA.

Personal Information	
<b>What is your name?</b>	
Legal First Name*	<input type="text"/>
Middle Name	<input type="text"/>
Legal Last Name*	<input type="text"/>
Suffix	<input type="text"/>
<b>Do You have a Social Security Number (SSN)?</b> <input checked="" type="radio"/> Yes <input type="radio"/> No	
SSN*	<input type="text"/>
Confirm SSN*	<input type="text"/>
<b>If registering as a Beneficiary, Do you have Veteran's VA Claim Number?</b> <input type="radio"/> Yes <input checked="" type="radio"/> No	
<b>If registering as a Military personal, Is your Service Number different from SSN?</b> <input type="radio"/> Yes <input type="radio"/> No	
<b>What is your date of birth?</b>	
Date of Birth (mm/dd/yyyy)*	<input type="text"/>
<b>What is your Gender?</b>	
Gender*	<input type="radio"/> Male <input type="radio"/> Female
<b>Did you serve under another last name?</b> <input type="radio"/> Yes <input type="radio"/> No	
<hr/>	
<a href="#">Back</a>	<a href="#">Next</a> <i>Click Next to proceed to the next step of the registration process</i>

**Step 4:** Enter the information requested on the Contact Information screen. If you wish to receive information by email, be sure to select "Yes" to the last question on the screen. A box will then appear for you to enter your email address. Once complete, click the "Next" button to continue.

**Contact Information**

**What is your residential address?**

Select a Location

Address Line 1\*

Address Line 2

Address Line 3

City\*

State\*

Zipcode\*  -

**Is your mailing address same as your residential address?**  Yes  No

**What is your contact phone number?**

Primary Phone Type\*

Primary Phone Number\*

Secondary Phone Type

Secondary Phone Number

FAX Number

**Do you have an e-mail address to contact you?**  Yes  No

*Click Next to proceed to the next step of the registration process*

**Step 5:** Enter the information requested on the Login Security/Information screen. Your password has to meet strong password requirements so be sure to use a combination of upper and lower case letters, numbers, and some special characters. Once complete, click the "Next" button to continue.

**Note:** Do not use an exclamation point as your special character. The system will not accept it.

**Login Security/ Information**

**What user name would you like to use?**

User Name\*

Confirm User Name\*

**What is your password?**

Password\*

Confirm Password\*

**Please select 5 security questions. Check the help hints for more information.**

Security Question 1\*

Answer security question 1\*

Security Question 2\*

Answer security question 2\*

Security Question 3\*

Answer security question 3\*

Security Question 4\*

Answer security question 4\*

Security Question 5\*

Answer security question 5\*

*Click Next to proceed to the next step of the registration process*

**Create your login id. The simplest login id to remember is First name dot last name.**

**The password should have multiple characters, letters and numbers. A strong password provides account security.**

**Step 6:** Read the terms and conditions. Once read, click the "I Accept" box and then the "Submit" button to complete the registration process.

**Note:** *It is very important to remember that a Veteran's personal information may be accessed through the portal account and that the user name and password should not be shared.*

[Main](#) | [Personal Information](#) | [Contact Information](#) | [Security Information](#)

**Terms and Conditions**

**Please read carefully through all the terms and conditions. Please click submit to accept these terms and conditions.**

These Terms of Use and Rules of Behavior apply to all users of the Veterans Information Portal.

Why Security Is Important For Everyone!

All users of the Veterans Information Portal should be aware that any system can potentially contain valuable and sometimes sensitive government and/or personal information, which must be protected to prevent disclosure, unauthorized changes, and loss. Each part of a system can introduce vulnerabilities to the whole, so protection must be consistent in order to be effective. On a larger scale, since these resources are typically connected to VA and other sensitive government networks (e.g., Social Security Administration, Internal Revenue Service, Department of Defense), any system compromise is a potential threat on a grand scale to the Federal Government.

User Information and Contacts [Click Here](#)

This site provides you with the following information when you are granted authorized user privileges on the Veterans Information Portal. After that, it is your responsibility to stay up-to-date on key personnel and phone numbers to assist you in using the Veterans Information Portal.

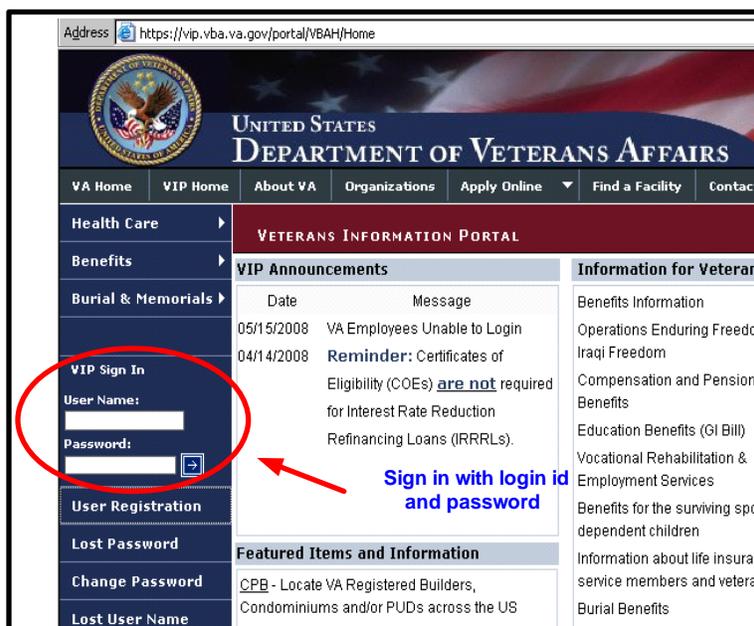
I Accept  *Click "Submit" to complete the registration*

**Step 7:** You will receive a Successful Registration Notice! An email notification will also be sent to your email address if provided during registration.

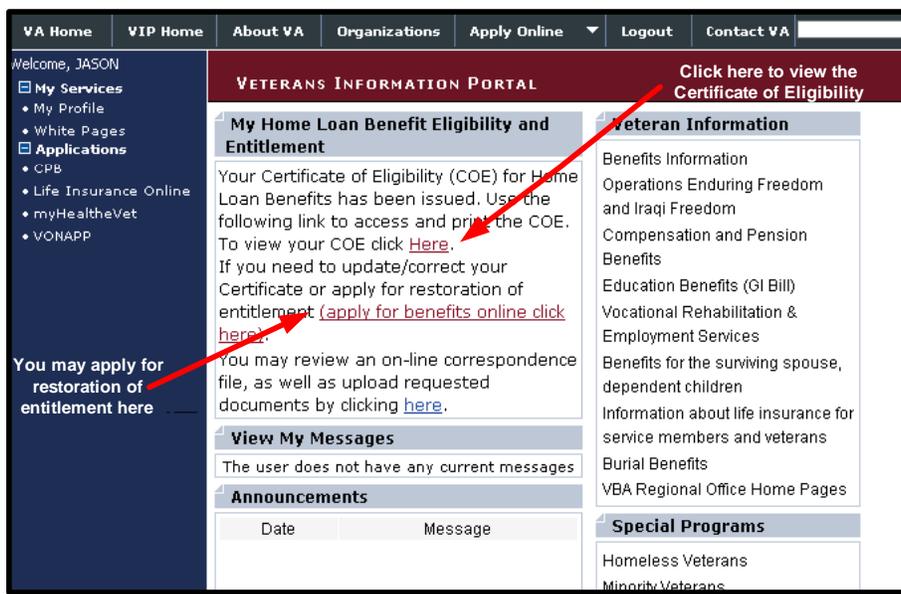


## II. Obtaining Your Certificate of Eligibility

**Step 1:** To obtain a Certification of Eligibility (COE), go to the Veterans Information Portal at <https://vip.vba.va.gov>. Sign into the system using your User Name and Password and then click on the **arrow** next to the password field to continue.



**Step 2:** Obtain your COE by double-clicking on the "Click Here" hyperlink found in the box labeled "My Home Loan Benefit Eligibility and Entitlement." (Additional benefits may be applied for through your homepage, such as the SAH grant.)



**Step 3:** You may now view and print your COE. In cases where the COE shows zero basic entitlement, VA may have incomplete information about your benefits or you may need to request restoration of your entitlement. In such cases, please follow the instructions in Part III.

**Note:** You may request a restoration of entitlement if your VA loan is paid in full and you no longer own the property. Please note that restoration is possible without disposal of the property one time only; however, any future restoration would require disposal of all properties obtained with a VA loan.

**VA** Department of Veterans Affairs **CERTIFICATE OF ELIGIBILITY - TEST**  
**REFERENCE NUMBER** FOR LOAN GUARANTY BENEFITS

NAME OF VETERAN In many cases, zero basic entitlement will require the veteran to apply for restoration of entitlement. SERVICE NUMBER  
SOCIAL SECURITY NUMBER **XXX-XX-0929**

ENTITLEMENT CODE **10** BRANCH OF SERVICE **Marine Corps**

Prior Loans charged to entitlement					
VA Loan Number	State	Loan Amount	Date of Loan	Entitlement Charged	Status
44-44-6-	CA	\$413,707	09/19/2008	\$103,426	Active

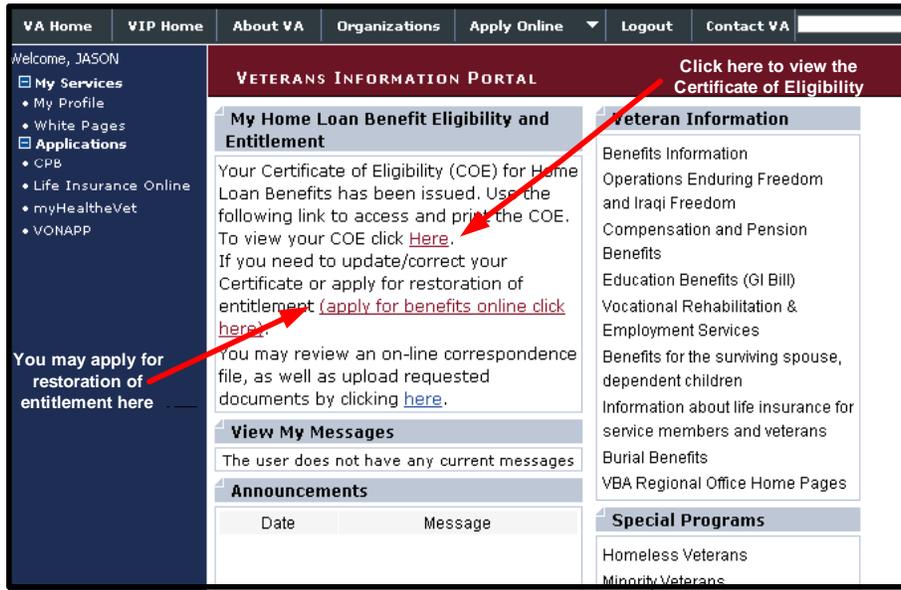
**THIS VETERAN'S BASIC ENTITLEMENT IS \$0\***  
**TOTAL ENTITLEMENT CHARGED TO PREVIOUS VA LOANS IS \$103,426\***

**Note:** If your message states that VA is unable to issue your COE, you will need to submit an application following the instructions outlined in Part III.

The screenshot shows the VA Department of Veterans Affairs website. The main content area displays a message under the heading "My Home Loan Benefit Eligibility and Entitlement". The message states: "We are unable to issue you a Certificate of Eligibility (COE) for Home Loan Benefits based on the information we presently have available in our systems. Please complete an electronic application by clicking [Here](#). Once completed and submitted, it will be reviewed by the VA Eligibility Center in Winston-Salem, North Carolina. Keep checking this site for status updates. If the COE is issued or additional information is needed, you will receive an email from the VA Eligibility Center. You may review an on-line correspondence file, as well as upload requested documents by clicking [here](#)."

### III. Submitting an Application or Requesting Restoration of Entitlement

**Step 1:** After logging into the Veterans Information Portal at <https://vip.vba.va.gov>, double-click on the "apply for benefits online click here" hyperlink found in the box labeled "My Home Loan Benefit Eligibility and Entitlement."



**Step 2:** Enter the information requested on the "Personal Information" screen. Be sure to answer all of the questions accurately and completely. Once complete, click the "Next" button to continue.

The screenshot shows the "Certificate of Eligibility Application - Personal Information" form. The form is divided into several sections: "Personal Information" with fields for Name, Social Security Number (pre-filled with XXX-XX-0929), and Date of Birth; "What is your address?" with a dropdown for Location (United States), and text boxes for Address Line 1 (11 HOPE DRIVE), Address Line 2, City (WALDORF), State (Maryland), and Zipcode; "Contact Information" with fields for Email Address, Confirm Email Address, and Phone Number (pre-filled with (301)888-9999); and "Select a method for the VA to contact you" with a dropdown for Contact Method. A red note states: "Most of the info on this page will pre-populate from the veterans profile". At the bottom, there is a "NEXT" button and a link: "Click Next to continue the Certificate of Eligibility Application".

**Step 3:** Enter the information requested on the "Active/Reserve Tour Data" screen. You have to enter your tour(s) of service on this page; in most cases, a qualifying tour of service will require two years of active duty and honorable discharge. Six years of Reserve/National Guard time is usually required for the Reserve/National Guard. Once complete, click the "Next" button to continue.

**Note:** You will be required to upload a DD214 or a points statement to verify an active duty or Reserve/National Guard tour of service at a later stage in the process.

**Certificate of Eligibility Application - Active / Reserve Tour Data**

Are you currently on active duty? \*

---

Have you already completed one or more periods of active duty? \*  
(Include any periods served as a member of the Selected Reserve or National Guard activated for duty under Title 10 USC. Exclude periods of active duty for training (ADT) or AGR service)  Yes

---

**Enter each period of active duty service below by clicking Add Tour. If you had a break(s) in service, please list each period separately (click Save Tour to add the tour and enter another)**

Date Entered (mm/dd/yyyy) \*

Date Released (mm/dd/yyyy) \*

Service Number if different from SSN

Branch of Service \*

Last Name used if different than current name

Officer / Enlisted \*

**Saved Tours:**  
No Tours Saved

---

Are you currently serving in the Selected Reserve or National Guard? \*  No

---

Have you already completed one or more periods of service in the Selected Reserve or National Guard? \*  Yes

---

Were you discharged, retired or separated from service because of a disability? \*  Yes

**Step 4:** Answer the questions on the "Prior VA Loan Information" screen. Once complete, click the "Next" button to continue.

**Certificate of Eligibility Application - 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 your application. **The next screen will provide you the opportunity to upload your documentation.***

Have you ever had a VA home loan? \*

Do you now own any home(s) that you purchased or refinanced with a VA guaranteed loan? \*

*Click Next to continue the Certificate of Eligibility Application*

If you select "Yes" to the second question, additional information is requested (as illustrated in the second screen shown below). Please note that you should only answer "Yes" to **one** of the five questions. The following bullets provide helpful information for answering these questions.

- Do you want your entitlement restored to refinance this home (cash out refinance)? = Only answer "Yes" to this question if you plan to obtain a "cash-out" or "regular" refinance loan.
- Are you applying for a Certificate of Eligibility because you plan to refinance an existing VA loan to obtain a lower interest rate without receiving any cash proceeds (IRRRL/Streamline)? = Only answer "Yes" to this question if you plan to obtain an Interest Rate Reduction Loan.
- Do you want your entitlement restored to use on a different home? = Only answer "Yes" to this question if you want to restore your entitlement without disposal of the property. Please note that any future restoration would require disposal of all properties obtained with a VA loan.
- Do you intend to sell this home before closing on your next VA guaranteed home loan? = Only answer "Yes" to this question if you plan to sell this home before closing on your new loan.
- Are you applying for a Certificate of eligibility to determine the amount of home loan entitlement you have available for another VA loan without restoring = Only answer "Yes" to this question if you want to know your remaining entitlement and do not want to restore your entitlement.

Once complete, click the "Next" button to continue.

Have you ever had a VA home loan? *	<input type="button" value="Yes"/>	<b>If you select yes then additional questions concerning your prior loan will appear</b>
Do you now own any home(s) that you purchased or refinanced with a VA guaranteed loan? *	<input type="button" value="Yes"/>	
<b>Please provide the following information about the home(s) you still own</b>		
Street Address *	<input type="text"/>	
City *	<input type="text"/>	
State *	<input type="text"/>	
County *	<input type="text"/>	
Date of Loan (mm/yyyy)	<input type="text"/>	
Loan Status	<input type="text"/>	
Do you want your entitlement restored to refinance this home (cash out refinance)? *	<input type="text"/>	
Are you applying for a Certificate of Eligibility because you plan to refinance an existing VA loan to obtain a lower interest rate without receiving any cash proceeds (IRRRL/Streamline)? *	<input type="text"/>	
Do you want your entitlement restored to use on a different home? *	<input type="text"/>	
Do you intend to sell this home before closing on your next VA guaranteed home loan? *	<input type="text"/>	
Are you applying for a Certificate of Eligibility to determine the amount of home loan entitlement you have available for another VA loan without restoring entitlement used for this home? *	<input type="text"/>	
<input type="button" value="Save Loan"/>	Click to add loan. If entering only one loan, submit the form using the 'Next' button below.	

**Step 5:** Depending on the reason you are submitting an application, you may need to upload documents, such as a HUD-1 or a DD-214. Select the appropriate "Document Type" from the drop-down menu. Next, enter a short description of the document. Click on the "Browse" button and search for the appropriate document saved on your computer. Click on the "Upload File button." Repeat as necessary. Once all documents are saved, then select the "Next" button to continue.

#### What Documents Should Veterans Upload?

- If you are currently serving on active duty, then upload a Statement of Service.
- If you previously served on active duty, then upload a copy of the DD214 with type of discharge.
- If you served or are serving in the Reserves or National Guard, then upload Points Statement that displays six years of service.
- If seeking restoration of entitlement because you have paid off your previous VA Home Loan, then upload one of these documents: HUD-1, Mortgage Payoff Statement, or Settlement Statement.

[Personal Information](#) | [Tour Information](#) | [Prior VA Loan Information](#) | [Document Uploads](#)  
**Certificate of Eligibility Application - Upload Documents**

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

Document Type \*

Description \*

Upload File \*

**Uploaded Documents:**

Id	Document Type	Correspondence Type	Description	Date
<input type="button" value="BACK"/> <input type="button" value="NEXT"/> <i>Click Next to continue the Certificate of Eligibility Application</i>				

**Step 6:** Certify and submit your application for processing. If successful, you will obtain an online message confirming receipt of your submission. Please check your homepage weekly to see if the determination has been completed.

**Certificate of Eligibility Application - Application Submission**

← Click Here to complete the application process

*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. By submitting this application, you certify, to the best of your knowledge, that the information entered was correct.*

**Personal Information**  
 Name: \_\_\_\_\_  
 Social Security Number: \_\_\_\_\_ XXX-XX-0929  
 Date of Birth: \_\_\_\_\_

**Contact Information**  
 Address: \_\_\_\_\_ 11 HOPE DRIVE \_\_\_\_\_, MD.  
 Email Address: \_\_\_\_\_  
 Phone Number: \_\_\_\_\_ (301)888-9999  
 Preferred Contact Method: \_\_\_\_\_ Email

**Tour Information**  
 Currently Active Duty: \_\_\_\_\_ No  
 Date Entered Active Duty: \_\_\_\_\_  
 Branch of Service: \_\_\_\_\_  
 Completed one or more periods of active duty: \_\_\_\_\_ No

Tours Entered:	Entered	Released	Service Num	Branch	Alt. Last Name	Officer/Enlisted
Entered:	01/01/1990	01/01/1990		Army		Enlisted

Serving in the Selected Reserve or National Guard: \_\_\_\_\_ No  
 Date Entered: \_\_\_\_\_  
 Branch of Service: \_\_\_\_\_