VA Lenders Handbook (VA Pamphlet 26-7), Chapter 2, Topic 3 — How to Apply For A Certificate of Eligibility

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3. How to Apply For A Certificate of Eligibility Change Date March 28, 2019 This chapter has been revised in its entirety. a. Procedures Lenders must first attempt to obtain a COE through the ACE application, which can be accessed through the VIP. If a COE cannot be obtained immediately, lenders should select the electronic application link that permits them to submit an electronic application. If the COE is issued with reduced entitlement and restoration is needed, use the “Correct COE” function to request an updated COE. The WebLGY system allows lenders to upload documentation, such as discharge papers or evidence to support restoration (Closing Disclosure, HUD-1 etc.), along with the electronic application. Lenders should not upload scanned documents without first completing an electronic application. Using this feature, rather than mail, is the preferred method, as it greatly reduces processing time. • Inability to obtain a COE in WebLGY does not mean the Veteran is ineligible, only that the system does not have sufficient information to make an automatic determination. Lenders should always continue the application process as described in the preceding paragraph. • Application for an Unmarried Surviving Spouses. A surviving spouse of a Veteran, who dies on active duty or from service-connected causes, may still be eligible for a COE. If the surviving spouse is remarried on or after age 57, and on or after December 16, 2003, they still may be eligible. Eligibility may also be granted to the spouse of an active duty member who is listed as MIA or POW for at least 90 days. Eligibility under this MIA/POW provision is limited to one-time use only. Continued on next page VA Pamphlet 26-7, Revised Chapter 2: Veteran’s Eligibility and Entitlement 2-11 3. How to Apply For A Certificate of Eligibility, continued a. Procedures, continued a) Surviving spouses of Veterans who died from non-service connected causes may also be eligible if any of the following conditions are met: (1) the Veteran was rated totally disabled for 10 years or more immediately preceding death; or (2) was rated totally disabled for not less than 5 years from date of discharge or release from active duty to date of death, or (3) the Veteran was a former POW who died after September 30, 1999, and was rated totally disabled for not less than 1 year immediately preceding death. The above eligibility requirements are determined by VA Compensation Department. Once completed, they will determine if the surviving spouse is eligible for qualifying Dependency Indemnity Compensation (DIC). b) If applying for the first time, surviving spouses must complete VA Form 26-1817, Request for Determination of Loan Guaranty Eligibility-Unmarried Surviving Spouses, instead of VA Form 26-1880. c) Both the VA Form 26-1817 and WebLGY should be completed by using the name of the surviving spouse, date of birth, social security number, and then upload the VA Form 26-1817 in WebLGY. VA Pamphlet 26-7, Revised Chapter 2: Veteran’s Eligibility and Entitlement 2-12

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