



Lender Instructions

Scenario # 1:

Go to WebLGY, Eligibility, Automated Certificate of Eligibility, Fill out electronic application, upload the 1880 and DD214 or Points Summary Statement. Check back in a few days for completion.

Scenario # 2:

See scenario # 1

*Reminder: The COE will only be good for Cash Out Refinance purposes only. There will be a condition listed on the COE.

Scenario # 3

See scenario # 1

*Please note: This can only be done ONCE in the veteran's lifetime.



1 Federal Drive
St. Paul, MN 55111
Phone: 1-800-827-0611



**RESTORATION
OF
ENTITLEMENT**
is easy!





SCENARIO # 1

"My COE states I have \$0 of entitlement remaining. My old VA loan reflects 'PIF/No Restoration'. I sold this property a long time ago."

SCENARIO # 2

"My COE states that I have \$0 of entitlement. I am trying to do a Cash Out Refinance on my current VA loan. This is the only VA loan I've ever had."



SCENARIO # 3

"I paid my home off and own it in full. The property has been rented out. My COE still shows the loan and my lender says that I don't have enough entitlement available for a new loan."



"Is there anything I can do to obtain another VA Loan?"

Am I still eligible? YES! Apply for Restoration of Entitlement

What should I do? Apply for Restoration of Entitlement for Cash Out Refinance purposes only

Yes! Apply for a One-Time Restoration

Check the following boxes on the 1880

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PREVIOUS VA LOANS (SEE INSTRUCTIONS ON T
10A. DO YOU NOW OWN ANY HOMES(S) PURCHASED OR REFINANCED WITH A VA-GUARANTEED LOAN? <input type="checkbox"/> YES (If "Yes," complete Items 10B thru 10D) <input checked="" type="checkbox"/> NO (If "No," skip to Item 14) <input type="checkbox"/> NOT APPLICABLE (NA) - I HAVE NEVER OBTAINED A VA-GUARANTEED HOME LOAN (If "NA," skip to Item 14)
11A. ARE YOU APPLYING FOR THE ONE-TIME ONLY RESTORATION OF ENTITLEMENT TO PURCHASE ANOTHER HOME? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (If "Yes," complete Items 11B thru 11D)
12A. ARE YOU APPLYING FOR A RESTORATION OF ENTITLEMENT TO OBTAIN A REGULAR (CASH-OUT) REFINANCE ON YOUR CURRENT HOME? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (If "Yes," complete Items 12B thru 12D)
13A. ARE YOU REFINANCING AN EXISTING VA LOAN TO OBTAIN A LOWER INTEREST RATE WITHOUT RECEIVING ANY CASH PROCEEDS (IRRRL)? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (If "Yes," complete Items 13B thru 13D)

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