



**DEPARTMENT OF VETERANS AFFAIRS**  
**Regional Loan Center**  
**1 Federal Drive**  
**St. Paul, MN 55111**

Dear Veteran:

In Reply Refer To:  
335/264

Thank you for your interest in the Department of Veterans Affairs **Native American Direct Loan (NADL)** program. To expedite your application, you will need to **complete the following application process**.

**How To Apply**

- Please **complete, sign and return** the enclosed **Residential Loan Application (NADL)**
- Please sign the enclosed **Release of Information Authorization** form
- If you already have a **Certificate of Eligibility (COE)**, please send the original to us. If you do not have a **COE**, please complete and return the **Request for Certificate of Eligibility (VA Form 26-1880)** and, if available, submit a copy of your discharge document (**DD 214**).
- Please provide evidence of **Tribal Membership**
- Include a copy of your most recent **pay stub** or **evidence of current income**

**Where To Send The Information**

All of the above mentioned documents and information may be mailed to:

**St. Paul Regional Loan Center**  
**Attn: NADL (335/264)**  
**1 Federal Drive**  
**St. Paul, MN 55111**

**If You Have Questions**

Should you have any questions or need assistance regarding the information requested, please call 1-800-827-0611, extension 3716.

Sincerely,

**Department of Veteran Affairs**  
**Fax: 215- 991-5232**  
**Email: RLC335@va.gov**

# Residential Loan Application (NADL)

Borrower				I. BORROWER INFORMATION				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)							
Social Security #	Date of Birth (mm/dd/year)	Home Phone (incl. area code)	Cell Phone (incl. area code)	Social Security #	Date of Birth (mm/dd/year)	Home Phone (incl. area code)	Cell Phone (incl. area code)	Social Security #	Date of Birth (mm/dd/year)	Home Phone (incl. area code)	Cell Phone (incl. area code)
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried <small>(include single, divorced, widowed)</small>		<b>Dependents</b> <small>(not listed by Co-Borrower)</small> Number      Ages		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried <small>(include single, divorced, widowed)</small>		<b>Dependents</b> (not listed by Borrower) Number      Ages					
<b>Present Address</b> <input type="checkbox"/> Own <input type="checkbox"/> Rent    No. Yrs. ____ <small>(street, city, state, ZIP)</small>				<b>Present Address</b> <input type="checkbox"/> Own <input type="checkbox"/> Rent    No. Yrs. ____ <small>(street, city, state, ZIP)</small>							
<b>Mailing Address</b> (if different from Present Address)				<b>Mailing Address</b> (if different from Present Address)							
<b>Email Address:</b>											
<b>If at present address for less than two years, complete the following:</b>											
<b>Former Address</b> <input type="checkbox"/> Own <input type="checkbox"/> Rent    No. Yrs. ____ <small>(street, city, state, ZIP)</small>				<b>Former Address</b> <input type="checkbox"/> Own <input type="checkbox"/> Rent    No. Yrs. ____ <small>(street, city, state, ZIP)</small>							

II. PROPERTY INFORMATION AND PURPOSE OF LOAN											
<b>Subject Property Address - Home OR Building Site</b> (street, city, state & ZIP)											
<b>Legal Description of Subject Property</b> , (attach lease agreement if necessary)											
<b>Purpose of Loan</b> <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Remodel						<b>Property will be:</b> <input checked="" type="checkbox"/> <b>Primary Residence</b>					
<b>Complete this line if Construction or Remodel loan</b>				<b>Cost of Improvements:</b> \$ _____				<b>Describe Improvements:</b> _____			
<b>Complete this line if this is a refinance loan.</b>											
Year Acquired	Original Cost \$	Amount of Existing Loans	Purpose of Refinance								
<b>Title will be held in what name(s)</b>			<b>Manner in which Title will be held</b>			<b>Estate will be held in:</b> <input type="checkbox"/> Leasehold (expiration date, if set) <input type="checkbox"/> Allotted Land					
<b>Source of Down Payment, Settlement Charges, and/or Subordinate Financing</b> , such as Tribal Assistance or grant (explain)											
<b>Loan Amount</b> \$ _____		<b>VA will set % rate</b>		<b>Term of Loan</b> <input type="checkbox"/> 15 yr <input type="checkbox"/> 30 yr		<input checked="" type="checkbox"/> <b>Fixed Rate</b>					

Borrower				III. EMPLOYMENT INFORMATION				Co-Borrower			
<b>Name &amp; Address of Employer</b> <input type="checkbox"/> Self Employed		Dates (from - to)		<b>Name &amp; Address of Employer</b> <input type="checkbox"/> Self Employed		Dates (from - to)					
		Monthly Income \$ _____				Monthly Income \$ _____					
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)					

**PREVIOUS EMPLOYERS:**

<b>Name &amp; Address of Employer</b> <input type="checkbox"/> Self Employed		Dates (from - to)		<b>Name &amp; Address of Employer</b> <input type="checkbox"/> Self Employed		Dates (from - to)	
		Monthly Income \$ _____				Monthly Income \$ _____	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
<b>Name &amp; Address of Employer</b> <input type="checkbox"/> Self Employed		Dates (from - to)		<b>Name &amp; Address of Employer</b> <input type="checkbox"/> Self employed		Dates (from - to)	
		Monthly Income \$ _____				Monthly Income \$ _____	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	

### IV. ASSETS AND LIABILITIES

ASSETS (Description)	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary.		
Cash deposit on home:	\$	<b>LIABILITIES</b>	<b>Monthly Payment &amp; Months Left to Pay</b>	<b>Unpaid Balance</b>
<i>List all checking and savings accounts below</i>				
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Automobiles owned (make and year)	\$	Name and address of Company	\$ Payment/Months	\$
		Acct no.		
		Alimony / Child Support owed to:	\$ Payment/Months	\$
Other Assets (itemize)	\$			
<b>Total Assets:</b>	<b>\$</b>		<b>Total Monthly pmts:</b> \$	<b>Total Liabilities:</b> \$

### V. DECLARATIONS

If you answer "Yes" to any questions (a through i), please use continuation sheet for explanation.	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you declared bankruptcy within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to any lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?  If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the property will not be used for any illegal or prohibited purpose or use; (3) the property will be occupied as indicated in this application; (4) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved, may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented should change prior to closing of the Loan; (5) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (6) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (7) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

**Acknowledgement:** Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or re-verify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

<b>Borrower's Signature</b> X	<b>Date</b>	<b>Co-Borrower's Signature</b> X	<b>Date</b>
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**DEPARTMENT OF VETERANS AFFAIRS**  
**Regional Loan Office**  
**1 Federal Drive**  
**St. Paul, MN 55111-4050**

**AUTHORIZATION FOR RELEASE OF INFORMATION**

To Whom It May Concern:

I, hereby, authorize the Department of Veterans Affairs, as well as its authorized agents, to verify the information contained in my/our loan application and in other documents required in connection with my/our mortgage loan application, either before the loan is closed or as part of its quality control program. In addition, I/we authorize you to provide the Department of Veterans Affairs, as well as its authorized agents, with any and all information and documentation that they may request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; copies of income tax returns, and mortgage payment records and balances. Furthermore, a photocopy of this form may be accepted as an original and serve as authorization.

**PLEASE DO NOT REMOVE THIS AUTHORIZATION FROM THE ATTACHED VERIFICATION REQUEST.**

Your prompt reply is appreciated,

Thank you,

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

<b>Department of Veterans Affairs</b>  <b>REQUEST FOR A CERTIFICATE OF ELIGIBILITY</b>	<b>FOR VA USE ONLY</b>  <b>COE REF. NO.</b>	<b>MAIL COMPLETED APPLICATION TO:</b>  Atlanta Regional Loan Center Attn: COE (262) P. O. Box 100034 Decatur, GA 30031

**NOTE: Please read information on reverse before completing this form. If additional space is required, attach a separate sheet.**

1. NAME OF VETERAN ( <i>First, Middle, Last</i> )	2. DATE OF BIRTH	3. SOCIAL SECURITY NUMBER
4A. DID YOU SERVE UNDER ANOTHER NAME? <input type="checkbox"/> YES <input type="checkbox"/> NO ( <i>If "Yes," complete Item 4B</i> )	4B. NAME(S) USED DURING MILITARY SERVICE ( <i>If different from name in Item 1</i> )	
5. DAYTIME TELEPHONE NUMBER	6. E-MAIL ADDRESS ( <i>If applicable</i> )	
7A. ADDRESS ( <i>Number and street or rural route, city or P.O., State and ZIP Code</i> )	7B. MAIL CERTIFICATE OF ELIGIBILITY TO: ( <i>Complete ONLY if the Certificate is to be mailed to an address different from the one listed in Item 7A.</i> )	
8A. WERE YOU DISCHARGED, RETIRED, OR SEPARATED FROM SERVICE BECAUSE OF DISABILITY? <input type="checkbox"/> YES <input type="checkbox"/> NO	8B. VA CLAIM NUMBER ( <i>If known</i> )	

**MILITARY SERVICE (SEE INSTRUCTIONS FOR PROOF OF SERVICE ON THE NEXT PAGE)**

9A. ARE YOU CURRENTLY ON ACTIVE DUTY? (*If you currently serving on active duty, leave the "Date Separated" field blank.*)  
 YES  NO

<b>IMPORTANT:</b> Please provide your dates of service. In many cases eligibility can be established based on data in VA systems. However, it is recommended that proof of service be provided, if readily available. Proof of service is required for persons who entered service after September 7, 1980 and were discharged after serving less than 2 years.	BRANCH OF SERVICE	DATE ENTERED	DATE SEPARATED	OFFICER OR ENLISTED	SERVICE NUMBER <i>(if different from Social Security Number)</i>
9B. ACTIVE SERVICE - <b>Do not</b> include any periods of Active Duty for Training or Active Guard Reserve service. <b>Do</b> include any activation for duty under Title 10 U.S.C. (e.g. Reserve or Guard unit mobilized.)					
9C. RESERVE OR NATIONAL GUARD SERVICE Include any periods of Active Duty for Training (ADT) or Active Guard Reserve service. <b>Do not</b> include any activation for duty under Title 10 U.S.C. (e.g. Reserve or Guard unit mobilized.)					

**PREVIOUS VA LOANS (SEE INSTRUCTIONS ON THE NEXT PAGE - Attach a separate sheet if information for all homes will not fit in Item 10)**

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

I CERTIFY THAT the statements in this document are true and complete to the best of my knowledge.

14A. SIGNATURE OF VETERAN ( <i>Do NOT print</i> )	14B. DATE SIGNED
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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

<b>FOR VA USE ONLY</b> ( <i>Please do not write below this line</i> )	DATE RETURNED
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REASON(S) FOR RETURN

# INSTRUCTIONS FOR VA FORM 26-1880

**PRIVACY ACT NOTICE** - VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 38, Code of Federal Regulations 1.576 for routine uses (for example: the authorized release of information to Congress when requested for statistical purposes) identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - VA, and published in the Federal Register. Your obligation to respond is required in order to determine the qualifications for a loan.

**RESPONDENT BURDEN** - This information is needed to help determine a veteran's qualifications for a VA guaranteed home loan. Title 38, U.S.C., section 3702, authorizes collection of this information. We estimate that you will need an average of 15 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at [www.reginfo.gov/public/do/PRAMain](http://www.reginfo.gov/public/do/PRAMain). If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

## A. YOUR IDENTIFYING INFORMATION

Item 1 - Tell us your complete name, *as you would like it to appear on your Certificate of Eligibility (COE)*.

Item 4B - If you served under another name, provide the name as it appears on your discharge certificate (DD Form 214).

Item 7 - You can have your Certificate of Eligibility sent to you at your current mailing address, or directly to your lender, or to any mailing address you provide in Item 7B.

Item 8B - In most cases, your VA claim number is the same as your Social Security Number. If you are not sure of your VA claim number, leave this field blank.

## B. MILITARY SERVICE

Item 9 - **NOTE** - Cases involving other than honorable discharges will usually require further development by VA. This is necessary to determine if the service was under other than dishonorable conditions.

Item 9A - If you are currently serving on regular active duty, eligibility can usually be established based on data in VA systems. However, in some situations you may be asked to provide a statement of service signed by, or by direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters. The statement may be in any format; usually a standard or bulleted memo is sufficient. It should identify you by name and social security number, and provide: (1) your date of entry on your current active duty period and (2) the duration of any time lost (or a statement noting there has been no lost time). Generally this should be on military letterhead.

Item 9B - **Active Service** (not including Active Duty Training or Active Guard Reserve service) - the best evidence to show your service is your discharge certificate (DD Form 214) showing active duty dates and type of discharge. If you were separated after October 1, 1979, the DD214 was issued in several parts (copies). We are required to have a copy showing the character of service (Item 24) and the narrative reason for separation (Item 28). We prefer the MEMBER-4 copy, however, we can accept any copy that contains these items. The copy number is shown on the bottom right of the form. We don't need the original; a photocopy is acceptable. Any Veterans Services Representative in the nearest Department of Veterans Affairs office or center will assist you in securing necessary proof of military service.

**NOTE** - A reservist or member of the National Guard can be called to active duty under either of two legal authorities. Title 10 U.S. Code covers those who are ordered to regular active duty under federal call up. Reservists may also be called to active service under the authority of Title 32 U.S. Code. Service covered under Title 32 U.S. Code includes basic training (Initial Active Duty for Training or IADT) annual training, as well as certain types of full-time duty may be called Active Guard Reserve, Active Duty for Special Work, Full-time National Guard Duty or Active Duty Support. Service under Title 10 U.S. Code is qualifying active duty for the VA Home Loan Benefit. Active service under Title 32 U.S. Code, however, does NOT qualify under the active duty requirements. Service under Title 32 U.S. Code can be used to meet the 6-year requirement to qualify as a member of the Selected Reserve or National Guard.

Item 9C - **National Guard Service:** You may submit NGB Form 22, Report of Separation and Record of Service, or NGB Form 23, Retirement Points Accounting, or their equivalent. We are required to have a copy showing character of service.

**Selected Reserve Service (Including Active Duty Training and Active Guard Reserve)** - You may submit (Including Active Duty Training and Active Guard Reserve) a copy of your latest annual retirement points statement and evidence of honorable service. There is no single form used by the Reserves similar to the DD Form 214 or NGB Form 22. The following forms are commonly used, but others may be acceptable:

Army Reserve	DARP FM 249-2E
Naval Reserve	NRPC 1070-124
Air Force Reserve	AF 526
Marine Corps Reserve	NA VMC 798
Coast Guard Reserve	CG 4174 or 4175

If you are still serving in the Selected Reserves or the National Guard, you must include an original statement of service signed by, or by the direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters showing your date of entry and the length of time that you have been a member of the Selected Reserves. At least 6 years of honorable service must be documented.

## C. PREVIOUS VA LOANS

Items 10 through 14. Your eligibility is reusable depending on the circumstances. Normally, if you have paid off your prior VA loan and no longer own the home, you can have your used eligibility restored for additional use. Also, on a one-time only basis, you may have your eligibility restored if your prior VA loan has been paid in full but you still own the home. Normally VA receives notification that a loan has been paid. In some instances, it may be necessary to include evidence that a previous VA loan has been paid in full. Evidence can be in the form of a paid-in-full statement from the former lender, a satisfaction of mortgage from the clerk of court in the county where the home is located, or a copy of the HUD-1 settlement statement completed in connection with a sale of the home or refinance of the prior loan. Many counties post public documents (like the satisfaction of mortgage) online.

Item 11A. **One-Time Restoration.** If you have paid off your VA loan, but still own the home purchased with that loan, you may apply for a one-time only restoration of your entitlement in order to purchase another home that will be your primary residence. Once you have used your one-time restoration, you must sell all homes before any other entitlement can be restored.

Item 12A. **Regular (cash-out) Refinance.** You may refinance your current VA or non-VA loan in order to pay off the mortgage and/or other liens of record on the home. This type of refinance requires an appraisal and credit qualifying.

Item 13A. **Interest Rate Reduction Refinancing Loan (IRRRL).** You may refinance the balance of your current VA loan in order to obtain a lower interest rate, or convert a VA adjustable rate mortgage to a fixed rate. The new loan may not exceed the sum of the outstanding balance on the existing VA loan, plus allowable fees and closing costs, including VA funding fee and up to 2 discount points. You may also add up to \$6,000 of energy efficiency improvements into the loan. **A certificate of eligibility is not required for IRRRL.** Instead, a Prior Loan Validation, obtained through our online system WebLGY can be used in lieu of a COE. Presently, this application is only available to lenders. In WebLGY, a lender can select Eligibility from the toolbar and then Prior Loan Validation. Enter the veteran's Social Security Number and Last Name. The system will then, in most cases, pull up the veteran's active loan information. Print the prior Loan Validation screen and use it in lieu of the COE.