

There are 5 steps to get a VA Loan:

1. Apply for a Certificate of Eligibility. A Veteran who doesn't have a certificate can obtain one by filling out and sending the [VA Form 26-1880, Request for Determination of Eligibility and Available Loan Guaranty Entitlement](#), to the local VA office.

Department of Veterans Affairs

345 Perry Hill Rd.
Montgomery, AL 36109
Phone: 1-800-827-1000
Fax: (334) 213-3461

The form can be found by following the link above.

2. Decide on a home the buyer wants to buy and sign a purchase agreement.
3. Order an appraisal from VA. (This is usually done by lender.)
4. Apply to a mortgage lender for the loan. While the appraisal is being done, the lender can be gathering credit and income information. If the lender is authorized by the VA to do automatic processing, upon receipt of the appraised value determination, the loan can be approved and closed without waiting for VA review of the credit application. For loans that must first be approved by VA, the lender will send the application to the local VA office, which will notify the lender of its decision.
5. Close on loan and you move in!

(Forms requires the free Adobe Acrobat)

