

Product Release

Information for Correspondent Lenders of Truist Bank October 24, 2025 • COR25-064

Alert Update Reminder Clarification Training Information Preview

VA Reserve Documentation Update

Truist Bank (Truist) announces alignment with VA's recent announcement regarding acceptable reserve service documentation for home loan benefits for newly discharged members of reserve components.

Effective Dates

Effective for existing and new VA loan applications on or after October 24, 2025.

Background Information

As of July 2025, all of the military's reserve components now issue standardized service documents to reservists upon final discharge.

Bulletin Details

On September 22, 2025, VA announced an update regarding acceptable reserve service documentation for requesting a Certificate of Eligibility (COE) for home loan benefits for newly discharged members of reserve components. Form DD214, Certificate of Uniformed Service, and Form DD214-1, Certificate of Uniformed Service, Reserve Component Addendum, summarize the Veteran's periods of active (and inactive) service, their character of service upon final discharge from their reserve component, as well as their "points" earned toward retirement. The newly issued documents are designed to be a more comprehensive record and will make it easier for reservists to apply for the benefits and entitlements they earned at separation or retirement.

Loan Guaranty Service (LGY) will now accept the DD214 and DD214-1. Lenders can upload the documents to facilitate the request for a COE. This documentation will assist LGY in determining if the length of service and character of service requirements have been satisfied. LGY will need both documents to complete the review. Reservists discharged prior to the adoption of the new forms are not impacted and other documents are still accepted to verify their service.

Other Resources

Support Group	Description and Contact Information:
Correspondent Relationship Coordinator	Specific questions on applying this procedure to specific loan files. Contact your Correspondent Relationship Coordinator at 800.382.2111, option 1.
Product Support	Provides phone and email support on products, policies, and procedures as well as new product rollout and existing product enhancement. Contact Product Support at 800.382.2111, option 3.

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