

Federal Definition of “Qualified Veteran” for the Veterans Mortgage Loan Program

Qualified Veterans

A "qualified veteran" must meet the following criteria.

1. The veteran has not been discharged from active duty for more than **25** years prior to the date of submission to AHFC for loan commitment.
2. If retired, discharged, or released from duty, separation must have been under conditions other than dishonorable.
3. If not retired, discharged, or released from active duty, has completed his or her initial period of duty and would have been entitled to a discharge or release under conditions other than dishonorable at the end of his or her initial period of duty.

B. Active Duty

1. Duty in Armed Forces

Full time duty, **other than for training**, in the United States Army, Navy, Marine Corps, Air Force, or Coast Guard or in a reserve component of the United States Army, Navy, Marine Corps, Air Force or Coast Guard.

Note: "Full time" duty for a reservist should not be confused with weekend duty."Full time" duty means reporting for regular, full time employment that constitutes the individuals "primary" employment. Upon discharge from "full time" duty, the soldier receives a Form DD-214. "Weekend" duty is considered active duty for training and the individual normally has other "primary" employment. Upon discharge from "weekend" duty, which does not meet the eligibility criteria, the soldier is issued a Form NGB-22.

2. Duty in Public Health Service



Full time duty, **other than for training**, as a Commissioned Officer of the Public Health Service, or of the Reserve Corps of the Public Health Service, on or after July 29, 1945, or, if the duty occurred prior to that date, under circumstances affording entitlement to full military benefits. The corporation will seek the assistance of the VA in determining whether an individuals service before July 29, 1945, in the Public Health Service was under circumstances affording entitlement to full military benefits.

3. Duty in National Oceanic and Atmospheric Administration or in Coast and Geodetic Survey

Full time duty as a Commissioned Officer of the National Oceanic and Atmospheric Administration or of the Coast and Geodetic Survey on or after July 29, 1945, or, if the duty occurred prior to that date; the person was on transfer to the United States Army, Navy, Marine Corps, Air Force, or Coast Guard; or if during time of war or national emergency declared by the President, the person was assigned to duty on a project for the US Army, Navy, Marine Corps, Air Force or Coast Guard in an area determined by the Secretary of Defense to be of immediate military hazard; or the person served continuously in the Philippine Islands from December 7, 1941 to July 28, 1945.

4. Duty in United States Military, Air Force, Coast Guard or Naval Academy

Service as a cadet at the US Military, Air Force, or Coast Guard Academy or as a midshipman at the US Naval Academy.