

VETERANS BENEFITS & BEYOND

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JAN DILS 
ATTORNEYS AT LAW, L C



VA's Home Loan Guaranty Program Notifies Veterans of Potential Loan Fee Waivers

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Fish Tacos



Jan Dils

The U.S. Department of Veterans Affairs (VA) announced right before Memorial Day that Veterans who qualify for a VA Home Loan funding fee waiver are now being notified in their home loan eligibility certificate and disability compensation award letter.

The recent change to the Home Loan Guaranty program aims to improve benefits delivery to Veteran homebuyers.

"Through an internal quality improvement effort, VA has put a plan in place to better inform Veterans through key communications when the law allows the VA to waive the fee for a Veteran," said VA Secretary Robert Wilkie.

The VA also modified the "home loan welcome" letter to make sure Veterans know they may qualify for a loan fee waiver, should they later obtain a VA disability compensation award.

Historically, the VA tasked lenders with verifying the "exempt" status of Veteran homebuyers, and the department would identify waiver cases using its own internal

loan audit process or by relying on Veterans contacting the VA directly. Further internal procedural changes will provide a more regular review of program data, and the VA will soon issue policy and procedural changes to ensure a Veteran's up-to-date status for the fee waiver is correctly identified. A major issue under review is how VA credits borrowers who, after loan closing, were awarded disability compensation with retroactive effective dates. The department is working to determine how far the VA can go to provide relief, given the current restrictions of applicable laws.

The VA's ongoing quality review looked at millions of loans dating back to 1998 originations. Since the initiative is ongoing, the VA has not totaled how many borrowers might be helped by the new efforts. The VA notes that it routinely returns funding fees when appropriate. Since 2014, the department has provided an average total of \$75-\$100 million to roughly 5,000 Veterans each year. To see if you qualify, visit benefits.va.gov/homeloans/.



Jan's Letter

Thanks to changes to the Home Loan Guaranty program, Veterans may soon find it easier to settle into their own homes. The VA also modified the "home loan welcome" letter to make sure Veterans know they may qualify for a loan fee waiver, should they later obtain a VA disability compensation award.

It seems like every month we are reaching for the megaphone to get the attention of our government. There are 18.2 million Veterans in the United States, according to the most recent statistics from the U.S. Census. More than nine million Veterans are served each year by the Department of Veterans Affairs. Yet many of them suffer from chronic disease at disproportionate

rates. In this month's issue we talk about type 2 diabetes.

However, with all the hardship we do see at Jan Dils, Attorneys at Law, we continue to celebrate the numerous victories. It is unfortunate that without representation, so many people are not getting the outcomes they deserve. We're here to change that, one client at a time.

If you are a disabled Veteran living in the shadows, please don't hesitate to call us at 877.526.3457. Your first consultation is free. We're here for our heroes.

Sincerely,
Jan Dils

Jan Dils brings her expertise to issues that affect you and millions of other Americans every day. While her knowledge spans the critical areas pertaining to Personal Injury, Veterans' benefits, Social Security disability benefits and related appeals and claims, her practice remains focused on people, making sure you get the right answers and, above all, results.



Spotlight Employee

Bethany Wilson

Bethany Wilson is a VA Case Manager. She started here at the firm two-and-half years ago in October. When asked what her favorite part about working at Jan Dils, Attorneys at Law, is, she responded, "I love having such a big part in changing Veterans' lives."

Bethany is from Parkersburg, West Virginia. She graduated from West Virginia University's Parkersburg location with a bachelor's degree in business

administration with a specialty in accounting. Let's go, Mountaineers!

She is a huge Taylor Swift fan and loves to watch WVU and Marshall sports, especially football. She also loves shopping and her favorite food is pizza. In June she will be celebrating her two-year wedding anniversary. Bethany and her husband have a Cairn Terrier and Munchkin cat. They do not currently have kids, but love spending time with their three nieces.



Office Inbox

STAY PLUGGED INTO THE PRACTICE

Want the scoop on what's new with our business and the team? You can find it right here, so stay plugged into the practice.

We've sprung this spring with many new hires, interns and internal moves! Welcome **Kasey Myers** (Scheduling Coordinator), **Kayla Lowe** (Medical Records Requester), and **Asia Coon** (Case Management Support). **Aaron Hudkins**, **Lexi Haught**, and **Katrina Kirkpatrick** were all hired as VA Leads and Intake Specialists. **Amy McPeck** and **Whitney McAtee** are new C-File Reviewers. Internal: **Macie Tenney** and **Muriah Powell** were transferred to VA Case Management. **Ashleigh Harris** and **Hayden Conley** were transferred to Appeals.

Amanda Nicholson, a member of VA Support, was married. **Kayla Wentz**, our VA Case Manager, had a baby. **Alex Rickman** celebrated her one-year work anniversary, and **Angie Lowe** celebrated her 10-year anniversary with the firm.

Community Spotlight

Jan Dils, Attorneys at Law, strives to be a strong community partner. We're welcoming, caring and always stepping up and out to serve our Veterans. Last April, team members **Joe**, **Shannon** and **Devon** exemplified our passion for cause. The three attended the annual **Resource Fair** in Parkersburg, West Virginia, at the National Armory. Devon and Joe are both VA Case Managers and Shannon is the firm's Client Care and Outreach Specialist. The fair served as a perfect environment to connect with new people, as well as catch up with a few local clients getting free haircuts, dental checks, dinner and more.



Important Veterans Benefits News For Everyone

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Continued from inside story

Currently, the VA offers medical care, education, counseling, weight loss programs and blood glucose monitoring for more than 1.5 million Veterans with type 2 diabetes. This partnership provides a small group of Veterans access to Virta's proprietary, individualized, low-carbohydrate nutrition protocols on a 24/7 continuous remote care platform from medical providers and health coaches, an approach currently not widely in use at the VA.

Virta Health, a licensed medical provider in all 50 states, focuses on treating type 2 diabetes through noninvasive means. Their services, available 24/7, include personalized nutrition, peer support, health coaching and physician monitoring, all delivered remotely. This partnership exemplifies the work of the VHA Office of

Community Engagement (OCE), which supports and develops community and corporate partnerships to benefit Veterans. Veterans interested in the program

should visit virtahealth.com/veterans. For more information about VA health care, visit va.gov/health.

