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- Step 1 is highlighted in red.
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The city or zipcode you entered is not recognized



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- 1
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People in household
Monthly(H2) income

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\$ (H4)

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The veteran or servicemember owns their own home and they are worried about foreclosure ✕

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Choose the issue you need help with

Housing



The veteran or servicemember owns their own home and they are worried about foreclosure



The bank has not contacted them but they are either behind on payments or about to fall behind on payments



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Help for Your Legal Problem

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Foreclosure (H2)

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You told us the veteran or servicemember may be facing foreclosure. Read through our resources below to learn more.

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Title of Resource

Type of Content or Topic

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You Said: (H2)

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Housing...

The veteran or servicemember owns their own home and they are worried about foreclosure...

The bank has not contacted them but they are either behind on payments or about to fall behind on payments

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Your Info:

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Zipcode: 60602

County: Cook

Town: Chicago

State: Illinois

Household Size: 2

Income: 2000

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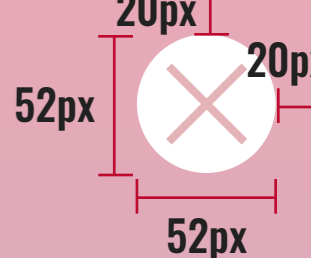
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3:2 (image aspect ratio)



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- Disability Compensation
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Housing & Real Estate

- Homeownership
- Subsidized Housing
- Lanlord/Teasant
- Living Conditions

Money & Debt

- Collections & Repossession
- Bankruptcy
- Credits & Loans
- Taxes

Women

- Healthcare

Civil Rights & Immigration (H2)

- Immigration Overview
- Citizenship
- Civil Rights (Font Size 16px)
- Voting

Health & Safety

- Health Insurance Programs
- Military Sexual Trauma
- Medical Care & Leave
- PTSD & TBI

Education & Employment

- Training & Termination
- Discrimination
- Spouse Employment
- Education Benefits
- Learning Disabilities

Family Matters

- Divorce
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What do I do if the VA says they overpaid me?

Last updated January 2018

How to Ask the VA to Waive an Overpayment

If the VA decides they paid you too much money, they will send you a letter telling you that you've been overpaid. A few weeks later, you will receive your first notice from the VA Debt Management Center (DMC). This notice will tell you how much you owe the VA. If you receive benefits, the VA will plan to withhold the entire amount each month until it has recovered the overpayment.



Once you get the written DMC notice, you can file a written waiver request. Your waiver request is a request to cancel the overpayment. Essentially, you are telling the VA that if it withholds your benefits to recover the overpayment, you won't have enough money to pay for rent, food, or clothing.

You have 180 days from the date of the first DMC notice to request a waiver. But you should file your request as soon as possible and no later than 30 days from the date on the DMC notice. If you file within 30 days, the VA must continue to pay you your full monthly benefits while it's processing your waiver request. This usually takes several months.

If you file after 30-days but before 180-days, the VA will still process your waiver request, but it will begin to withhold all of your monthly benefit payments - you will get \$0 a month in montly benefits when this happens. You can only avoid this by your written waiver request [within 30 days](#) of the date on the first DMC notice.

When you get the first DMC notice, you can also dispute the amount, or existence, of the debt. There is no deadline for disputing the existence or amount of the debt, but if you do so before the 30-day deadline, the VA will continue to pay you in full until the dispute is resolved.

What Should My Waiver Request Include

Your waiver request should include a [statement](#) telling the VA why you believe it should cancel the overpayment. However, if a deadline is near, you can preserve your rights by sending in a two-sentence waiver request, and submitting the statement as soon as possible afterward:

The Debt Management Center sent me a notice, dated, stating that the VA has overpaid me \$ in VA benefits. I dispute the existence and amount of the claimed overpayment, and I request a waiver of the full amount. If possible, file your waiver request on VA Form 21-4138, Statement in Support of Claim (link is external). Otherwise, submit your request in a letter to the DMC.

“You have 180 days from the date of the first DMC notice to request a waiver.”

You may need to send your waiver request to the DMC by FedEx, UPS Next Day Air, or USPS Express Mail, to make sure it arrives before the 30-day deadline. If you have time, you should use USPS Certified Mail, Return Receipt Requested. Using any of these methods will give you proof that DMC received your request.

Finally, the VA can't process your waiver request until you have also submitted a standard Financial Status Report, VA Form 5655 (link is external). This form tells the VA what your income and expenses are. You'll use this form to show the VA that you need all of your current VA income to pay for your rent, food and clothing. If you can, submit this form with your waiver request. If not, submit it soon after.

You can mail all of these materials to:

US Department of Veterans Affairs
Debt Management Center
P.O. Box 11930
St. Paul, MN 55111

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- Benefits 20px
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Disability Compensation
Retirement & Pension
Federal Benefits
Overpayments
[Other Benefits](#)

Discharge Upgrades

DoD Discharge Upgrade
VA Character of Discharge Determination

Housing & Real Estate

Homeownership
Subsidized Housing
Lanlord/Teasant
Living Conditions

Money & Debt

Collections & Repossession
Bankruptcy
Credits & Loans
Taxes

Women

Healthcare

Civil Rights & Immigration

Immigration Overview
Citizenship
Civil Rights
Voting

Health & Safety

Health Insurance Programs
Military Sexual Trauma
Medical Care & Leave
PTSD & TBI

Education & Employment

Training & Termination
Discrimination
Spouse Employment
Education Benefits
Learning Disabilities

Family Matters

Divorce
Child Care & Support
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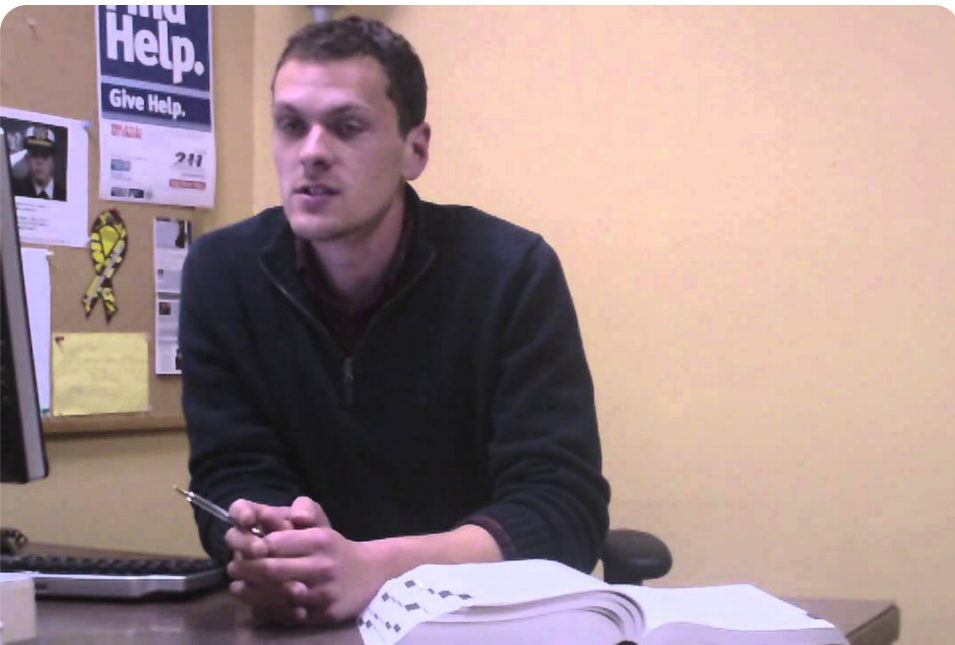




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- [See All](#)
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- Disability Compensation
- Retirement & Pension
- Federal Benefits
- Overpayments
- Other Benefits

Discharge Upgrades

- DoD Discharge Upgrade
- VA Character of Discharge Determination

Housing & Real Estate

- Homeownership
- Subsidized Housing
- Lanlord/Teasant
- Living Conditions

Money & Debt

- Collections & Repossession
- Bankruptcy
- Credits & Loans
- Taxes

Women

- Healthcare

Civil Rights & Immigration

- Immigration Overview
- Citizenship
- Civil Rights
- Voting

Health & Safety

- Health Insurance Programs
- Military Sexual Trauma
- Medical Care & Leave
- PTSD & TBI

Education & Employment

- Training & Termination
- Discrimination
- Spouse Employment
- Education Benefits
- Learning Disabilities

Family Matters

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- Child Care & Support
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