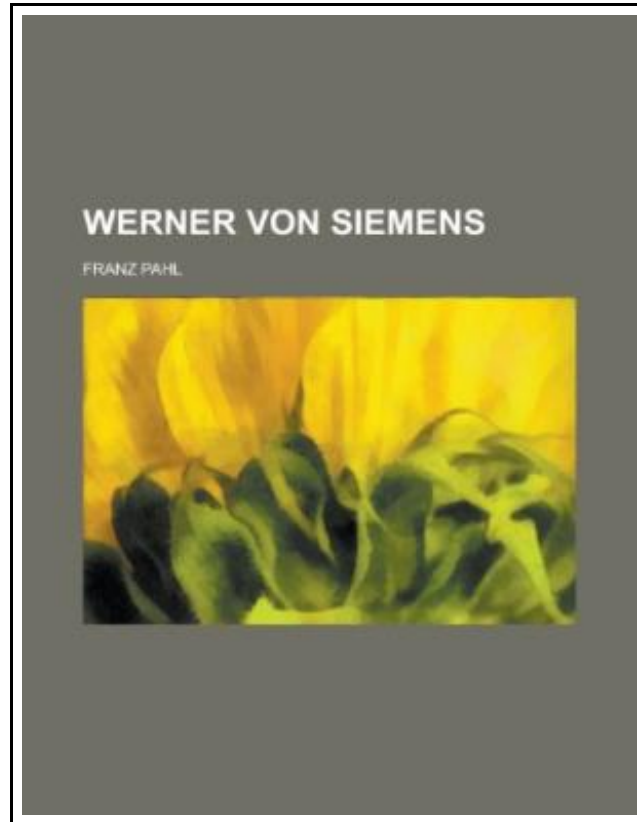


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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 72 pages. Original publisher: Washington: U. S. G. P. O. , 2010. LC Number: KF25 . E2 2009n OCLC Number: (OCoLC)613333786 Subject: Predatory lending -- United States. Excerpt: . . . 15 to complete the application for benefits. Similarly, section 5103 (a) of title 38 requires that VA, when it receives a complete or a sub-stantially complete application for benefits, notify the applicant of any information or evidence necessary to substantiate the claim. Section 5103 (b) states that if information or evidence requested under section 5103 (a) is not received within one year of the date of such notification, then no benefits may be paid by reason of that application for benefits. Prior to the enactment of the Veterans Claims Assistance Act of 2000 (hereinafter, VCAA), Public Law 106 - 475, a one-year time window was afforded to claimants for providing information and evidence necessary to complete an application for benefits. VCAA created a new one-year limitation with respect to the time claim-ants have to submit evidence necessary to substantiate claims, but the statute omitted to restate the one-year time limitation with re-spect to completion of an initial application for benefits. VA has in-formed the Committee that the omission could be construed to pro-hibit VA from ever closing an application as abandoned. VA has also expressed concern that VCAs one-year time limita-tion on substantiating a claim might be construed to prohibit VA from issuing an initial decision on a claim prior to the lapse of a one-year period beginning with the date VA sent notice to a claim-ant requesting necessary information and evidence. Under such a construction, if VA were to have sufficient evidence to grant bene-fits, but it still...



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