



Initial Notice of Indebtedness

Department of Veterans Affairs
MONTGOMERY AL VARO
345 PERRY HILL ROAD
MONTGOMERY, AL 36109

November 02, 2017

JOHN F CXXXXXXXXX
350 COXXXXXXXX ST STE 201
MONTGOMERY, AL 36104

Dear JOHN F CXXXXXXXXX:

According to our records, you owe the United States Government \$18,252.57. This letter will explain why you have the debt, your rights and obligations regarding the debt, our collection charges, where to send your payment, and whom to contact if you have questions.

Why Do You Owe Money?

You have this debt because *[explain why the debt was established. Example: in MM YYYY our office erroneously sent you a payment to cover First Name Last Name's burial expenses. You are not entitled to that payment since you did not pay those expenses.]*

Your Rights and Obligations

If you do not believe you owe this debt or you think the amount is incorrect, you have a right to dispute the debt (see enclosed Notice of Rights and Obligations). Regardless of whether or not you dispute the debt, if you cannot repay this debt in full, you should contact us within 30 days from the date of this letter to work out a satisfactory payment plan.

Our Collection Charges

We will charge interest at an annual rate of 1% on debts being paid by installments. We may also charge a monthly administrative cost of collection fee of \$4.23 (subject to change annually). Further, we will assess a penalty charge of 6% annually on any account more than 90 days past due. If we receive full payment of the debt within 30 days, we will not charge any interest or administrative cost of collection fees or assess any penalty charges.

Where to Send Your Payment

Please make your check or money order payable to the Department of Veterans Affairs and send it to the above address along with the bottom portion of this letter. Please include your full name and Social Security number on your check or money order to insure proper credit.

Contact Information

If you have any questions concerning this letter, you may contact this office for assistance. Our telephone number is () - .

Sincerely yours,

Finance Office
Enclosure

FOR PROPER CREDIT TO YOUR ACCOUNT, PLEASE DETACH AND RETURN WITH YOUR PAYMENT

PAYMENT REMITTANCE			
*FILE NO./SSAN	NAME OF DEBTOR	AMOUNT ENCLOSED	YOUR TELEPHONE NO.
630819417	JOHN F CXXXXXXXXX		<i>(Include Area Code)</i>
	Bill Number: 3XX7KC00000	\$18,252.57	
ENTER YOUR CURRENT ADDRESS BELOW ONLY IF THE ONE ABOVE IS INCORRECT. PLEASE INCLUDE YOUR ZIP CODE.			
*Please include this number on your check or money order.			

NOTICE OF RIGHTS AND OBLIGATIONS

DEBTS OWED THE UNITED STATES GOVERNMENT: The law requires that the Department of Veterans Affairs (VA) collect debts owed the government. VA is required to offset future payments owed you to apply to this debt. In addition, VA refers debts to the Department of the Treasury for offset against most other Federal payments or for other collection action.

NOTE: Whenever this letter states that you have a period of time to take some action or to notify us, the period of time, begins to run from the date appearing on the front of this letter.

RIGHT TO DISPUTE THE EXISTENCE OR AMOUNT OF THE DEBT: If you tell us in writing within 30 days that you believe that you do not owe this debt or that the amount is incorrect, we will not withhold any current or future payments until we confirm that you do owe this debt and the amount is correct or we determine that the delay required to resolve the dispute will jeopardize our ability to collect the full amount of the debt. You should explain to the extent that you can, why you believe you do not owe the debt or why the amount is incorrect.

ADMINISTRATIVE COST OF COLLECTION FEES: The monthly administrative cost of collection fee will not be added to your debt if, within 30 days, full payment of the debt is received or an acceptable repayment plan is worked out. Other costs of collection may also be added to the debt if additional actions become necessary.

PENALTY CHARGES: The monthly penalty charge will not be added to your debt if, within 90 days, full payment the debt is received or an acceptable repayment plan is worked out. If an acceptable repayment plan is agreed upon and you default on that agreement, we will begin assessing a penalty charge 90 days after default.



Notice of TOP Referral

Department of Veterans Affairs
MONTGOMERY AL VARO
345 PERRY HILL ROAD
MONTGOMERY, AL 36109

January 02, 2018

JOHN F CXXXXXXXXXX
350 XXXXXXXXXXXXX ST STE 201
MONTGOMERY, AL 36104

Dear JOHN F CXXXXXXXXXX:

You owe the Department of Veterans Affairs \$[User, insert curren deb balance.]. We tried to contact you several times to satisfy this delinquent [User, insert typ of deb o reason for debt. debt. This letter tells you about the Treasury's Offset Program (TOP) and other collection procedures, what will happen next, how you can avoid collection fees, and other important information.

What is TOP?

The Treasury Offset Program allows VA to collect debts from other federal government payments. These payments include:

- Income tax refunds,
- Federal salary or federal retired pay,
- Military pay or military retired pay,
- Social Security (but not Supplemental Security Income) in excess of \$750.00,
- Railroad Retirement Board benefits (but not Tier 2 benefits),
- Black Lung Program payments (Part B), and/or
- Other federal payment to individuals.

The Debt Collection Act of 1982 and the Debt Collection Improvement Act are the authority for TOP.

What Happens Next

We will refer your debt to the Treasury for collection action in 60 days. This means the Treasury may collect all refunds and up to 25% of any monthly federal payment due you. Treasury charges a fee for each collection. We will add these fees to your debt. If you aren't currently entitled to any federal payments, the Treasury will refer your debt to a private collection agency.

How You Can Avoid Referral To The Treasury

You can avoid referral and additional fees by settling your debt within 60 days. You can settle the debt in one of the following ways:

- Pay the debt in full.
- Establish a satisfactory payment agreement. Send us [User, include the next phrase regarding a Financial Status Report IF the debto is an individual bu not if the debto is a business.] your current financial information (VA Form 20-5655) , a written request for a monthly payment plan, and your first payment. We will apply your payment to the debt and notify you if we accept your offer.
- Submit a reasonable compromise offer. Send a written request explaining why we should accept your compromise offer as full settlement of the debt, [User, include the next phrase regarding a Financial Status Repor IF the

debtor is an individual but not if the debtor is a business.] current financial information (VA Form 5655), and a check or money order. We will tell you if we accept your offer.

- Send us proof of bankruptcy filing and the automatic stay.

Send your payments and documents to:

Department of Veterans Affairs
ATTN: [User, insert the name of your Agent Cashier or other Finance
employee who is responsible for collection of this debt]
345 PERRY HILL ROAD
MONTGOMERY, AL 36109

Other Important Information

Please read the following important information carefully.

Records: You may inspect and copy all our records regarding your debt. If you are unable to come to our office, you may request copies of those records by calling the telephone number below.

Federal Income Tax Refunds: You should contact the Internal Revenue Service before filing a joint tax return so they can tell you how to protect your spouse's share of your income tax return.

Federal Employee: If you are, or become, a federal employee, TOP will deduct up to 15% of your net pay until the debt, including interest and penalties, is paid in full. Offset will begin in the pay period that we submit your debt to TOP. You have the right to a hearing on the offset amount. If we receive your written request for a hearing within 20 days of the date of this letter, we will delay referral to TOP until we hold the hearing.

It is in your best interest to settle this debt within 60 days. The Treasury will take aggressive collection action once we refer your debt to them.

If you have any questions about your debt or how to prevent this referral, please call us at *[User, insert your office telephone number]*.

Sincerely yours,

Chief, Support Services Division

Enclosure: Financial Status Report (VA Form 5655)

cc:

FID HUBS

1. STA 319 - Columbia (serving Atlanta, Columbia, St. Petersburg, and Winston-Salem)
2. STA 326 - Indianapolis (serving Baltimore, Boston, Buffalo, Cleveland, Detroit, Hartford, Indianapolis, Manchester, Newark, New York, Philadelphia, Pittsburgh, Providence, Togus, White River Junction, and Wilmington)
3. STA 334 - Lincoln (serving Fargo, Houston, Lincoln, Muskogee, Sioux Falls, and Waco)
4. STA 327 - Louisville (serving Huntington, Jackson, Louisville, Montgomery, Nashville, Roanoke, and San Juan)
5. STA 330 - Milwaukee (serving Chicago, Des Moines, Little Rock, Milwaukee, New Orleans, St. Louis, and St. Paul)
6. STA 341 - Salt Lake City (serving Albuquerque, Anchorage, Boise, Cheyenne, Denver, Ft. Harrison, Honolulu, Los Angeles, Oakland, Phoenix, Portland, Reno, Salt Lake City, San Diego, and Seattle)

Station 319

Columbia Fiduciary Hub (Option 1): FL, GA, NC, SC
Columbia Fiduciary Hub
PO Box 9367
Columbia, SC 29209-9998

Station 326

Indianapolis Fiduciary Hub (Option 2): CT, DE, IN, MA, MD, ME, MI, NH, NJ, NY, OH, PA, RI
Indianapolis Fiduciary Hub
PO Box 441480
Indianapolis, IN 46244

Station 334

Lincoln Fiduciary Hub (Option 3): KS, ND, NE, OK, SD, TX
Lincoln Fiduciary Hub
PO Box 5444
Lincoln, NE 68505-5444

Station 327

Louisville Fiduciary Hub (Option 4): AL, KY, MS, PR, TN, VA, WV
Louisville Fiduciary Hub
PO Box 3487
Louisville, KY 40201

Station 330

Milwaukee Fiduciary Hub (Option 5): AR, IA, IL, LA, MN, MO, WI
Milwaukee Fiduciary Hub
PO Box 14975
Milwaukee, WI 53214-0975

Station 341

Salt Lake City Fiduciary Hub (Option 6): AK, AZ, CA, CO, HI, ID, MT, NM, NV, OR, UT, WA, WY
Salt Lake Fiduciary Hub
PO Box 58086
Salt Lake City, UT 84158



**Department of Veterans Affairs
Financial Services Center
PO Box 149975
Austin, TX 78714**

November 27, 2017

BANK NAME HERE
ATTN: ACH DEPARTMENT
100 Street Name
Bank City, BC XXXXX

ACH Department:

The Department of Veterans Affairs Financial Services Center is requesting the reversal of the following electronic funds transfer. Payment was transmitted to payee and is not entitled to the payment. The payment information is:

Vendor name: VENDOR NAME HERE
Tax identification number: XXXXXXXXXX
ABA number: XXXX
Account number: XXXX

<u>Trace Number</u>	<u>Amount</u>	<u>Deposit Date</u>
MMDDYYYY10103615TRACE#	\$110,000.00	MMDDYYYY

VA agrees to indemnify *BANK OF AMERICA* of any liability in acting in compliance with this request.

We thank you for your assistance and if you have any questions, please call *YOUR NAME* at *XXX.XXX.XXXX*.

Sincerely,

Your Name

The Stuff ALAC Expects You to Know

Receivable Write-off Verbiage

Autumn Bellfield, ALAC Accountant

Each receivable write-off request must reference a legal source of authority on the memorandum sent to ALAC. Here is a list of common write-off reasons as well as legal authority that supports it. Note: The Office of Financial Policy often changes the arrangement of their volumes and chapter, so these references are as of February 2013.

Write-off FEHB debt for an employee on active military duty:

Station XXX is requesting the below receivable(s) be written-off per [The Veterans Benefits Improvement Act of 2004, Public Law 108-454, 5 U.S.C. 8906e, 5 U.S.C. 8905a](#), as the employee is on active military duty.

Write-off of debts that have not been collected by TOPs one year after referral:

Station XXX is requesting the below receivable(s) be written-off per Office of Financial Policy – Volume XII – Chapter 1I – Termination of Collection Action and Close Out of Debt, as the debt has not been collected by TOPs one year after referral.

Write-off of debts that is not cost effective to pursue:

Station XXX is requesting the below receivable(s) be written-off per Office of Financial Policy – Volume XII – Chapter 1 – VA Debt Collection Standards, as it is not cost effective to pursue debts under \$XX.XX.

Write-off of debts that are under \$25.00:

Station XXX is requesting the below receivable(s) be written off per Office of Financial Policy – Volume XII – Chapter 1I – Termination of Collection Action and Close Out of Debt, as the debt is under the \$25.00 threshold and [CHOOSE ONE:] (a) The first collection letter was returned, (b) No payment or reply from the debtor was received within 30 days, or (c) The debtor has refused to pay the debt

Write-off of debts where the debtor is deceased:

Station XXX is requesting the below receivable(s) be written off per Office of Financial Policy – Volume XII – Chapter 1I – Termination of Collection Action and Close Out of Debt, as the debtor is deceased, has left no estate, and the Government has no prospect of collection from the estate.

Write-off outstanding debts over two years old:

Station XXX is requesting the below receivable(s) be written off as they have not been collected within two years and are not in current payment plans. Guidance for the write-off includes: Office of Financial Policy – Volume XII – Chapter 1I – Termination of Collection Action and Close out of Debt; Office of Management and Budget Circular No. A-129 – Chapter 5 – Section E1 – Termination of Collection, Write-off, Use of Currently Not Collectible, and Close-out.

FEPH

REPORT ID. : EP04810R FEPH
RUN DATE: 171116

DEPARTMENT OF VETERANS AFFAIRS - PAID
PREPAID FEHB PREMIUM COLLECTIONS REPORT FROM DFAS/DCPS
AS OF PAY PERIOD ENDING: 11/11/2017

PAGE 019

STATION NUMBER: 304

DUTY STA	SSNO	NAME	FEHB CODE	DATE EFFECTIVE	ADVANCED PREM AMT	PREV ADV COLL AMT	CASH PAYMENT	ADV FEHB BALANCE	T&L UNIT ORG	FMS FY FUND
	XXXXX6603	ABATECOLA ANTHONY J	315	20171028	127.38	.00	.00	127.38	721 3040	8 0151
	XXXXX6603	ABATECOLA ANTHONY J	315	20171014	127.38	.00	.00	127.38	721 3040	8 0151
	XXXXX6603	ABATECOLA ANTHONY J	315	20170930	127.38	.00	.00	127.38	721 3040	7 0151
	XXXXX6603	ABATECOLA ANTHONY J	315	20170916	127.38	.00	.00	127.38	721 3040	7 0151
	XXXXX6603	ABATECOLA ANTHONY J	315	20170902	127.38	.00	.00	127.38	721 3040	7 0151
	XXXXX6603	ABATECOLA ANTHONY J	315	20171111	127.38	.00	.00	127.38	721 3040	8 0151

FEQG

STATION: 392/304
REPDFEHB

DEPARTMENT OF VETERANS AFFAIRS
AUSTIN INFO TECH CENTER
REPAID FEHB USING 6310 AND 3306 FILES
11/01/2017

STA #	SSNO	EMPLOYEE NAME	EFF DATE	ADJ EFF DATE	REPAID FEHB	FY	FMS FUND	SUB ELE CODE	COST CENTER	OOA DEBT
304	XXXXX0292	BOYNS ALUN WYN	10/28/2017		71.22	7	0151	A1	3042	
304	XXXXX8568	GIBLIN RYAN P	10/28/2017		71.22	7	0151	A1	3100	

FEQI

STATION: STATION: 392/304
PRPDFEHB

DEPARTMENT OF VETERANS AFFAIRS
AUSTIN INFO TECH CENTER
NEGATIVE PREPAID FEHB USING GROSS PAY REC FILE
PAY PERIOD ENDING 02/18/17

STA #	SSNO	EMPLOYEE NAME	EFF DATE	END PP DATE	PREPAID FEHB	FY	FMS FUND	SUB ELE CODE	COST CENTER
304	XXXXX5779	PRECIADO ERNEST M	10/01/2016	01/21/2017	-173.59	7	0151	A1	3040

DEPARTMENT of VETERANS AFFAIRS

Memorandum

Date: November 30, 2017

From: Chief, Support Service Division (XXX/24)

To: Administrative Loan and Accounting Center (105/241A)

Subj: Debt Write Off

1. Write-off outstanding debts over two years old:

Station XXX is requesting the below receivable (s) be written off as they have not been collected within two years and are not in current payment plans. Guidance for the write-off includes: Office of Financial Policy – Volume XII – Chapter 1I – Termination of Collection Action and Close out of Debt; Office of Management and Budget Circular No. A-129 – Chapter 5 – Section E1 – Termination of Collection, Write-Off, Use of Currently Not Collectible and Close-out.

2. In accordance with the reference above, please write-off the below receivables:

- a. FY 13
BD XXX3KCXXXXX \$345.00
- b. FY 14
BD XXX4KCXXXXX \$2,985.00
- c. FY 18
BD XXX8KCXXXXX \$6,985.00
- d. FY 18
BD XXX8KCXXXXX \$9,765.12

SIGNED
Chief, Support Services Division

Interest, Fee & Penalties Calculation.xlsx

BD 301KCF00000										
<i>(Maintain one spreadsheet for each debt)</i>										
ESTABLISHED DATE	DEBT DAY	30th	# OF DAYS DELINQUENT	PRINCIPAL AMT	PAYMENTS RECEIVED	NEW PRINCIPAL AMT	INTEREST	ADMINISTRATIVE FEE	PENALTY *CHARGED AFTER 90 DAYS	CURRENT BALANCE
01/15/2015	02/14/2015		30	25,416.68	100.00	25,316.68				25,316.68
02/14/2015	03/16/2015		60	25,316.68	100.00	25,216.68	21.01	4.23		25,241.92
03/16/2015	04/15/2015		90	25,216.68		25,241.92	21.03	4.23		25,267.19
04/15/2015	05/15/2015		120	25,216.68		25,267.19	21.06	4.23	1,519.00	26,811.48
05/15/2015	06/14/2015		150	25,216.68		26,811.48	22.34	4.23		26,838.05
06/14/2015	07/14/2015		180	25,216.68		26,838.05	22.37	4.23		26,864.64
07/14/2015	08/13/2015		210	25,216.68		26,864.64	22.39	4.23		26,891.26
08/13/2015	09/12/2015		240	25,216.68		26,891.26	22.41	4.23		26,917.90
09/12/2015	10/12/2015		270	25,216.68		26,917.90	22.43	4.23		26,944.56
10/12/2015	11/11/2015		300	25,216.68		26,944.56	22.45	4.23		26,971.25
11/11/2015	12/11/2015		330	25,216.68		26,971.25	22.48	4.23		26,997.95
12/11/2015	01/10/2016		360	25,216.68		26,997.95	22.50	4.23		27,024.68
01/10/2016	02/09/2016		390	25,216.68		27,024.68	22.52	4.23		27,051.43
02/09/2016	03/10/2016		420	25,216.68		27,051.43	22.54	4.23		27,078.20

*NOTE: At the 120th day, the station should refer the debt to the Treasury Offset Program (TOP)

Information Needed for Input to TOP							
Name of Debtor	TIN or SSN	Last known address	FMS BD #	Discovery Date	Orig A/R	Current A/R	
John Doe	123-45-6789	One Federal Drive St Paul, MN 55111	BD 3355KC44995	Mar-06	\$99,999.00	\$99,999.00	
Darlene Green	987-65-4321	ALAC Drive	BD 3378KC12345	Jul-17	\$500.00	\$0.00	

Judgement Indicator	Ind/Bus	Type of debt	TOP 60-day letter sent	TOP 60-day letter Date	POC & Tele #	Date Input
Yes or no	Ind	salary	Yes or No	03/09/2006	Sam Hill 612-970-0000	05/09/2006
Yes or no	Ind	FEHB	Yes or No	03/02/2017	310 Crystal M	05/15/2017

	Name of Debtor	TIN or SSN	Last known address	FMS BD #	Discovery Date	Orig A/R	Current A/R
	John Doe	123-45-6789	One Federal Drive St Paul, MN 55111	BD 3355KC44995	Mar-06	\$99,999.00	\$99,999.00
	Darlene Green	987-65-4321	ALAC Drive	BD 3378KC12345	Jul-17	\$500.00	\$0.00

Judgement Indicator	Ind/Bus	Type of debt	TOP 60-day letter sent	TOP 60-day letter Date	POC & Tele #	Date Input
Yes or no	Ind	salary	Yes or No	03/09/2006	Sam Hill 612-970-0000	05/09/2006
Yes or no	Ind	FEHB	Yes or No	03/02/2017	310 Crystal M	05/15/2017