

73 P.S. §§ 201-1, *et seq.* (hereinafter “Consumer Protection Law”), and states the following:

WHEREAS, Petitioner is the Commonwealth of Pennsylvania, Office of Attorney General, through the Bureau of Consumer Protection, with offices located at 15th Floor Strawberry Square, Harrisburg, Pennsylvania 17120;

WHEREAS, Kimberly Dunn is the owner/operator and sole member of Veterans Resource Solutions, LLC, which is a domestic limited liability company with a registered place of business of P.O. Box 101060, Pittsburgh, Pennsylvania 15237 and a principal place of business at 1405 Towne Square Drive, Allison Park, Pennsylvania 15101;

WHEREAS, Veterans Resource Solutions, LLC is a domestic Limited Liability Company with a registered place of business of P.O. Box 101060, Pittsburgh, Pennsylvania 15237 and a principal place of business at 1405 Towne Square Drive, Allison Park, Pennsylvania 15101; and

WHEREAS, Respondents have engaged in trade and commerce within the Commonwealth of Pennsylvania by offering and providing consulting services to veterans, surviving spouses and their families and marketing those service through various media, including, but not limited to, print and electronic advertisements; and

WHEREAS, following an investigation into Respondents’ business practices, the Commonwealth alleges that Respondents have engaged in conduct, as

stated herein, in violation of the Consumer Protection Law, as well as conduct that violated the prohibition against acting as claims agent or attorney, 38 U.S.C. § 5901(hereinafter “Department of Veterans Affairs Health-Care Personnel Act of 1991”) and the requirements for accreditation of service organization representatives, agents and attorneys, 38 C.F.R. § 14.629.

BACKGROUND

1. Since approximately 2017 the Respondents have engaged in elder care consulting, long-term care planning, benefit navigation and patient advocacy.

2. Respondents advertise, in both printed brochures and on their website <http://veteransresourcesolutions.com>, that they provide fee based consulting services including custom long-term care consulting, based in part upon a budgetary analysis of consumers, which includes a representation that Respondents will be a life-long patient advocate and will provide facility visits, and benefits consultations. A copy of Respondents’ website advertisements is attached hereto as Exhibit A and a copy of the Respondents’ printed brochure is attached hereto as Exhibit B.

3. Respondents’ website, <http://veteransresourcesolutions.com>, under the heading “About The Owner,” states that Respondent Dunn has spent her entire professional career working with veterans and their families and created VRS after a realization of the “lack of attention paid to the veteran population.” See Exhibit

4. In terms of veterans specifically, Respondents advertised their services as providing “VA Benefit Help & Consulting Services,” and claim to have five (5) years of government benefit experience under the heading “Veterans Aid & Attendance,” which is a U.S. Department of Veterans Affairs (hereinafter “VA”) benefit. *See Exhibit A.*

5. Respondents made the following representations about the Aid and Attendance benefit: (1) the benefit does not have to be paid back and is tax free; (2) the benefit is being paid directly by the U.S. Department of Treasury; (3) the benefit can be used for in-home care assisted living community and private-pay nursing homes; (4) the benefit is paid retroactively to the date of the claim; and (5) once the benefit is received the consumer is able to afford the care they need. *See Exhibit A.*

6. Respondents describe the importance of having a benefit consultant as: the VA benefits applications are long, tedious and require exact precision that only a trained Veterans Service Officer or a VA Accredited claims agent are able to navigate (emphasis added); enabling the application to be organized, timely submitted and properly completed. *See Exhibit A.*

7. Despite this assertion, neither Respondent Dunn nor anyone else working on behalf of Respondent VRS are accredited VA claims agents.

8. The Respondents do not disclose that veterans can apply for and be awarded the same benefits themselves at no cost nor do Respondents disclose that

most accredited Veterans Service Organizations (hereinafter “VSOs”) provide the same services free of charge.

9. The following representation is made in Respondents’ printed brochure, under the heading “ABOUT US,” *“With years of experience handling veterans and surviving spouses Aid & Attendance applications, there is no one who understands the process more and who is more thorough.”* (Emphasis added) See Exhibit B.

10. Respondents also indicate that one of the benefits is that if you apply on your own and get denied that the veteran has to wait a year to reapply which is not true. See Exhibit A.

11. A Veteran who is denied benefits may appeal the determination by submitting a Notice of Disagreement, but any appeal must be initiated within one year of the date on the letter denying the benefit. A Department of Veterans Affairs Form 4107 entitled “Your Rights to Appeal our Decision”, dated June of 2016 is attached hereto as Exhibit C.

12. An individual must be accredited by the VA as an agent, attorney, or representative of a VA-recognized VSO to assist in the preparation, presentation, and prosecution of a claim for VA benefits. 38 U.S.C. § 5901 and 38 C.F.R. § 14.629.

13. Additionally, no person or organization may charge claimants a fee for assistance in preparing applications for VA benefits or presenting claims to the VA.

Rather, VA-accredited agents and attorneys may charge claimants a fee for assistance on a claim for VA benefits only after the VA has issued a decision on a claim and a Notice of Disagreement has been filed initiating an appeal of that decision as prescribed by federal regulation pertaining to payment of fees for representation by agents and attorneys in proceedings before Agencies of Original Jurisdiction and before the Board of Veterans' Appeals, 38 C.F.R. § 14.636.

14. The VA describes accredited representatives as individuals who have undergone a formal application and training process and are recognized by the VA as being capable of assisting claimants with their affairs before the VA. An excerpt from the U.S. Department of Veterans Affairs website www.benefits.va.gov/vso pertaining to accredited representatives is attached hereto as Exhibit D.

15. The process to become an accredited representative includes an examination, a background investigation, and continuing education requirements. *See Exhibit D.*

16. An accredited representative is trained to help veterans understand and apply for any VA benefits to which they are entitled. *See Exhibit D.*

17. Respondent Dunn submitted an application for accreditation in March of 2017 but was never notified that she was cleared nor was she cleared to sit for a claims agent examination.

18. Respondent Dunn's misrepresentations about her ability to provide services assisting veterans with VA benefits without VA accreditation violates the prohibition against acting as claims agent or attorney, 38 U.S.C. § 5901 and the requirements for accreditation of service organization representatives, agents and attorneys 38 C.F.R. § 14.629.

19. Despite Respondent Dunn's lack of accreditation, Respondents advertised and performed services that required VA accreditation, which caused confusion and misunderstanding in violation of §201-3 of the Consumer Protection Law, 73 P.S. §§ 201-2(4)(ii), (iii), (v), (vii) and (xxi), 201-3.

WHEREAS, the Commonwealth believes and therefore avers that as a result of the aforesaid methods, acts, practices, and violations of the Prohibition against acting as claims agent or attorney, 38 U.S.C. § 5901, and Respondents have engaged in unfair methods of competition or unfair or deceptive acts or practices in the conduct of trade or commerce which violated Section 201-3 of the Consumer Protection Law, as defined by section 201-2(4) of said Law, including, but not limited to the following:

a. Causing likelihood of confusion or of misunderstanding as to the source, sponsorship, approval or certification of goods or services, 73 P.S. § 201-2(4)(ii);

b. Causing likelihood of confusion or of misunderstanding as to the affiliation, connection or association with, or certification by, another, 73 P.S. § 201-2(4)(iii);

c. Representing that goods or services have sponsorship, approval, characteristics, ingredients, uses, benefits or qualities that they do not have or that a person has a sponsorship, approval, status, affiliation or connection that he does not have, 73 P.S. § 201-2(4)(v);

d. Representing that goods or services are of a particular standard, quality or grade, or that goods are of a particular style or model, if they are of another, 73 P.S. § 201-2(4)(vii); and

e. Engaging in any other fraudulent or deceptive conduct which creates a likelihood of confusion or misunderstanding, 73 P.S. § 201-2(4)(xxi).

WHEREAS, Respondents agree to cease and desist from violating the Consumer Protection Law, 38 U.S.C. § 5901 and 38 C.F.R. § 14.629; and desires to comply with the civil laws of the Commonwealth of Pennsylvania.

WHEREAS, this Assurance of Voluntary Compliance is accepted by the Commonwealth pursuant to Section 201-5 of the Consumer Protection Law in lieu of commencing statutory proceedings under Section 201-4 of the Consumer Protection Law. 73 P.S. §§ 201-4, 201-5.

WHEREAS, under Section 201-5 of the Consumer Protection Law, this Assurance of Voluntary Compliance shall not be considered an admission of a violation for any purpose.

SETTLEMENT TERMS

NOW, THEREFORE, while engaging in trade or commerce within the Commonwealth of Pennsylvania, Respondents agree for themselves, their officers, partners, agents, representatives, employees and all other persons acting on their behalf, jointly or individually, directly or indirectly or through any corporate or other entity or business device, as follows:

I. The Recitals are incorporated herein as through fully set forth.

II. Injunctive and Affirmative Relief.

A. Respondents shall comply with any and all provisions of the Consumer Protection Law; 73 P.S. §§ 201-1—201.9.3, and any amendments thereto, and are permanently enjoined from any violation thereof.

B. Respondents shall comply with the prohibition against acting as claims agent or attorney, 38 U.S.C. § 5901, and the requirements for accreditation of service organization representatives, agents and attorneys, 38 C.F.R. § 14.629, and any amendments thereto, and are permanently enjoined from any violation thereof.

C. Respondents shall not misrepresent their status as accredited VA claims agents.

III. Monetary Relief

A. Respondents hereby agree to pay and to be liable for the payment of the amount of Ten Thousand and 00/100 Dollars (\$10,000.00) (hereinafter “Monetary Payment”) to the Commonwealth of Pennsylvania, Office of Attorney General, to be allocated as follows:

1. **Civil Penalties** – Respondents agree to pay and be liable for the payment of Seven Thousand Five Hundred and 00/100 Dollars (\$7,500.00) in civil penalties (hereinafter “Civil Penalties”), to be distributed to the Commonwealth of Pennsylvania, Treasury Department.

2. **Public Protection and Education Purposes** – Respondents agree to pay and be liable for the payment of Two Thousand Five Hundred and 00/100 Dollars (\$2,500.00) as costs of investigation (hereinafter “Costs”) which shall be distributed to the Commonwealth of Pennsylvania, Office of the Attorney General, to reimburse the costs incurred in pursuing this enforcement action and shall be deposited in an interest bearing account from which both principal and interest shall be expended for public protection and education purposes.

3. . **Payment Terms:** Respondents agree to pay the Civil Penalties and Costs, referenced in Paragraph III(A), above, payable to the Commonwealth of Pennsylvania, as follows:

- a) By making an initial payment of One Thousand and 00/100 Dollars (\$1,000.00) upon execution of this Assurance;
- b). By making ten (10) monthly payments, each in the amount of Eight Hundred Eighteen and 00/100 Dollars (\$818.00) per month;
- c). By making a final payment in the amount of Eight Hundred Twenty and 00/100Dollars (\$820.00);
- d). The payments due under Paragraphs III A(1) and (2), above, shall commence within thirty (30) days of the Effective Date.
- e). Each payment, subsequent to the initial payment under Paragraph 3a), above, must be received by the Commonwealth on or before the thirtieth (30th) day from which the immediately preceding payment was made;

4. Payment shall be made by certified check, cashier's check, or money order, made payable to the Commonwealth of Pennsylvania, Office of Attorney General, and forwarded to Jodi L. Zucco, Senior Deputy Attorney General,

Commonwealth of Pennsylvania, Office of Attorney General, Bureau of Consumer Protection, 15th Floor, Strawberry Square, Harrisburg, Pennsylvania 17120.

IV. Miscellaneous Terms

A. The Court shall maintain jurisdiction over the subject matter of this Assurance of Voluntary Compliance and over Respondents for the purpose of enforcing this Assurance of Voluntary Compliance.

B. Nothing contained herein shall be construed to waive any individual right of action by any consumer, person or entity or any local, state, federal or other government entity.

C. Respondents shall not, directly or indirectly, form a separate entity or corporation for the purpose of engaging in acts prohibited by this Assurance of Voluntary Compliance or for the purpose of circumventing this Assurance of Voluntary Compliance.

D. Respondents understand and agree that if they have made any false statement in or related to this Assurance of Voluntary Compliance, that such statement is made pursuant to and under penalty 18 P.S. § 4904 relating to unsworn falsifications to authorities.

E. This Assurance of Voluntary Compliance may be executed in any number of counterparts and by different signatories on separate counterparts, each of which shall constitute an original counterpart hereof and all of which

together shall constitute one and the same document. One or more counterparts of this Assurance of Voluntary Compliance may be delivered by facsimile or electronic transmission with the intent that it or they shall constitute an original counterpart hereof.

F. This Assurance of Voluntary Compliance sets forth all of the promises, covenants, agreements, conditions and understandings between the parties, and supersedes all prior and contemporaneous agreements, understandings, inducements or conditions, expressed or implied. There are no representations, arrangements, or understandings, oral or written, between the parties relating to the subject matter of this Assurance of Voluntary Compliance that are not fully expressed herein or attached hereto. Each party specifically warrants that this Assurance of Voluntary Compliance is executed without reliance upon any statement or representation by any other party hereto, except as expressly stated herein.

G. Respondents agree by the signing of this Assurance of Voluntary Compliance that they shall abide by each of the aforementioned provisions and that the breach of any one of these terms shall be sufficient warrant for the Commonwealth of Pennsylvania to petition this court, or any court of competent jurisdiction, to assess the penalties provided for under Section 201-8(a) of the

Consumer Protection Law 73 P.A. § 201-8(a), and to seek any other equitable relief which the court deems necessary or proper.

H. Any failure of the Commonwealth to exercise any of its rights under this Assurance of Voluntary Compliance shall not constitute a waiver of its rights hereunder.

I. If any clause, provision or section of this Assurance of Voluntary Compliance shall, for any reason, be held illegal, invalid or unenforceable, such illegality, invalidity, or unenforceability shall not affect any other clause, provision or section of this Assurance of Voluntary Compliance and this Assurance of Voluntary Compliance shall be construed and enforced as if such illegal, invalid or unenforceable clause, section of other provision had not been contained herein.

J. Time shall be of the essence with regards to the Respondent's obligations hereunder.

K. Respondents agree to execute and deliver all authorizations, documents and instruments which are necessary to carry out the terms and conditions of this Assurance of Voluntary Compliance, whether required prior to, contemporaneous with or subsequent to the Effective Date, as defined herein.

L. Respondent Kimberly Dunn is the owned and Sole Member of Veterans Resource Solutions, LLC and hereby states that she is authorized to enter into and execute this Assurance of Voluntary Compliance on its behalf; and, further

agrees to execute and deliver all authorizations, documents and instruments which are necessary to carry out the terms and conditions of this Assurance of Voluntary Compliance.

M. The "Effective Date" of this Assurance to Voluntary Compliance shall mean the date that it is filed with the Court.

N. Respondents shall not represent or imply that the Commonwealth acquiesces in, or approves of, Respondents' past or current business practices, or any future practices that Respondents may adopt or consider adopting.

NOW THEREFORE, intending to be legally bound, the parties have hereto set their hands and seals below.

WITNESS this 9th day of January, 2018.

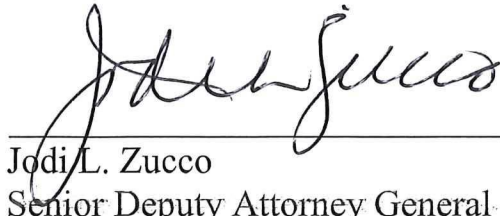
FOR PETITIONER:

COMMONWEALTH OF PENNSYLVANIA
OFFICE OF ATTORNEY GENERAL
JOSH SHAPIRO
Attorney General

Date: _____

1/9/19

By: _____



Jodi L. Zucco
Senior Deputy Attorney General and Attorney
in Charge of Military and Veterans Affairs
Attorney I.D. #58131
15th Floor, Strawberry Square
Harrisburg, Pennsylvania 17120
Telephone: (717) 783-6909
Facsimile: (717) 705-3795

FOR THE RESPONDENT:

Date: January 8, 2019

Kimberly Dunn, individually
Kimberly Dunn
Kimberly Dunn, individually

Veterans Resource Solutions, LLC

Date: January 8, 2019

By: Kimberly Dunn
Kimberly Dunn, Owner and Sole Member
Veterans Resource Solutions, LLC

Date: January 8, 2019

[Signature]
Thomas Distefano, Esquire
Volker & Associates, P.C.
Hampton Stonework's Professional Building
3960 Route 8, Suite 200
Allison Park, PA 15101-3603

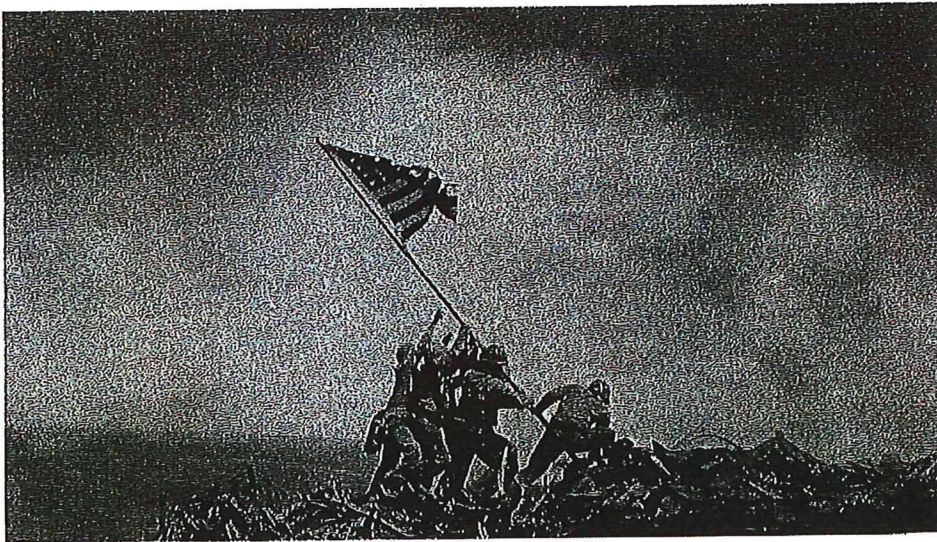
Exhibit A



VETERANS RESOURCE SOLUTIONS

VA BENEFIT HELP & CONSULTING SERVICES

Patient Advocacy



All about you!

Have you heard nightmares about home care or facilities? Most have. With our life-long patient advocacy program (included with our one-time fee) whether it is tomorrow or in ten years, if you have an issue with your care-provider allow us to advocate for you.

We work with administrators and staff alike to ensure our clients are happy, healthy, and receiving the care they need.

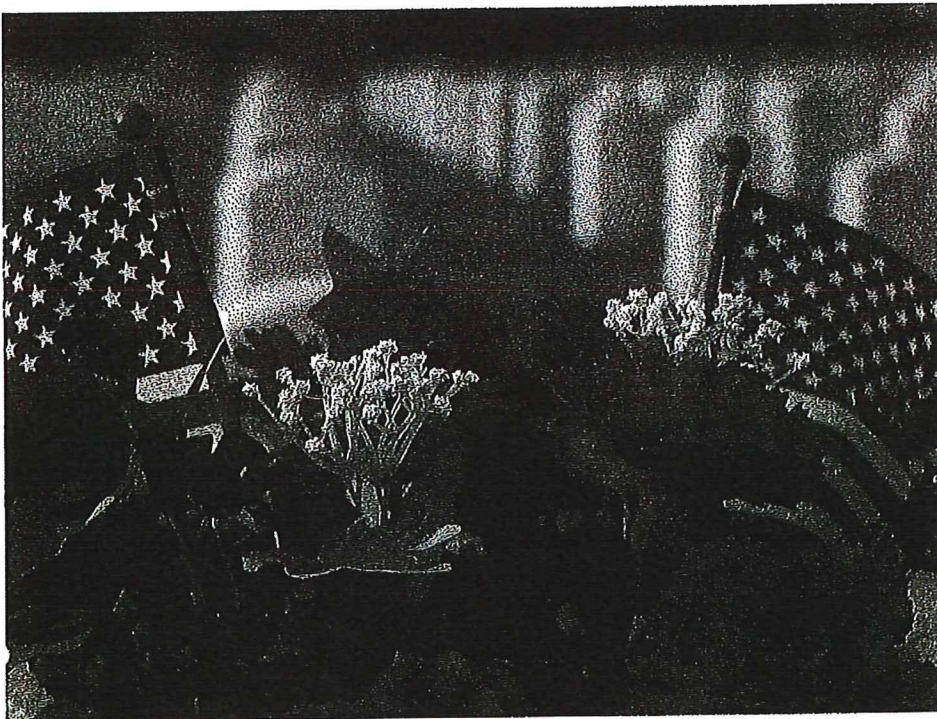
This program is ideal for children who live a distance away from their advanced-age loved one. Imagine having a trusted advocate there when you are unable to be. Our clients quickly become like family, we love to visit and even participate in facility activities with them!



VETERANS RESOURCE SOLUTIONS

VA BENEFIT HELP & CONSULTING SERVICES

Long-Term Care Consulting



Putting it all together

Home care or Facility? Independent living or Personal Care? What is assisted living?
What can we afford?

If you have asked yourself any of these questions, you are not alone! Planning for long-term care is a stressful and confusing time for most families. With our experience, let us guide you. We break down our clients' budget, so we can tell you what you really can afford and what is best for you or your loved one. We love our clients to age in place with home care, but if a facility is safest, let us help you find the perfect fit!

Veterans Resource Solutions does not act as a placement agency, so no facility can pay us for our referral. We guide our clients with a delicate touch to make sure you're in a safe & happy environment that fits your care needs and budget!

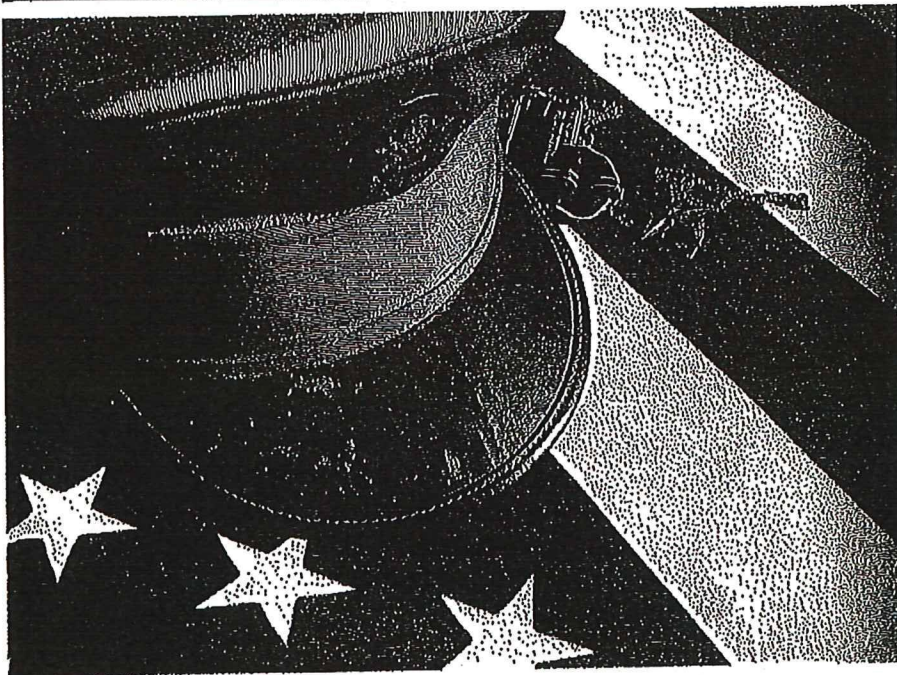
<http://veteransresourcesolutions.com/referral-service-planning/>



VETERANS RESOURCE SOLUTIONS

VA BENEFIT HELP & CONSULTING SERVICES

Benefit Navigation



Veterans Aid & Attendance

VA Eligible? Medicaid Eligible? The confusing government lingo makes it difficult for families to really understand what they are eligible for and what the application process takes.

With 5 years of government benefit experience, let us help answer your questions and ease the process.

VA Benefit Help Made Easy!

What Does the Benefit Mean to You?

- Once you receive the benefit, you are able to afford the care you need.

- You never have to pay it back and it is completely tax free.
- Like Social Security, this pension is paid directly to you by the Department of the Treasury.
- This benefit can be used for in-home care, an assisted living community, and private-pay nursing home.
- The benefit is paid retroactively to first full month after the intent is made.

Why Have a Benefit Consultant?

- The applications are long and tedious. The VA requires exact precision that only a trained Service Officer or VA Accredited claims agent are able to navigate.
- If you apply on your own and get denied, you have to wait one year to reapply.
- Having a VA Benefit Consultant keeps your application organized, submitted timely, and properly completed.

VA Benefit Navigation

SURVIVING SPOUSE

\$1,153

SINGLE VETERAN

\$1,794

MARRIED VETERAN

\$2,127

TWO VETERANS MARRIED

\$2,846



VETERANS RESOURCE SOLUTIONS

VA BENEFIT HELP & CONSULTING SERVICES

Veterans Resource Solutions



Who we are and what we stand for

Are you or a loved one faced with making decisions regarding long-term care but don't know where to start or who to trust? Veterans Resource Solutions is here to ensure that any veteran or their surviving spouse has an advocate throughout their advanced-aging process.

You never have to be "just a number" with VRS. We provide custom long-term care plans that focus on keeping you healthy, happy & secure. With our life-long patient advocacy program, you will have someone in your corner that knows and understands you. Are you not sure what benefits you are entitled from the government?

Let us help you make the right decisions. Contact us today to get started, we can't wait to meet you!



5 more reasons to choose Veterans Resource Solutions



ELIGIBILITY SOLUTIONS



REFERRAL SERVICES

6/19/2018

VeteransResourceSolutions.com – VA Benefit Help & Consulting Services



FLAT FEE CONSULTING



WE COME TO YOU



PERSONALIZED SERVICE



VETERANS RESOURCE SOLUTIONS

VA BENEFIT HELP & CONSULTING SERVICES

Contact Us

Contact Us Today!

Call Us: 412-837-1237

Email Us: Info@VeteransResourceSolutions.com

Write Us: Veterans Resource Solutions P.O. Box 101060 Pittsburgh, PA 15237

Leave us a Note below!

Veterans Name (required)

6/19/2018

Contact Us – VeteransResourceSolutions.com

Your Name (If you are submitting for someone other than yourself)

Best Contact Phone

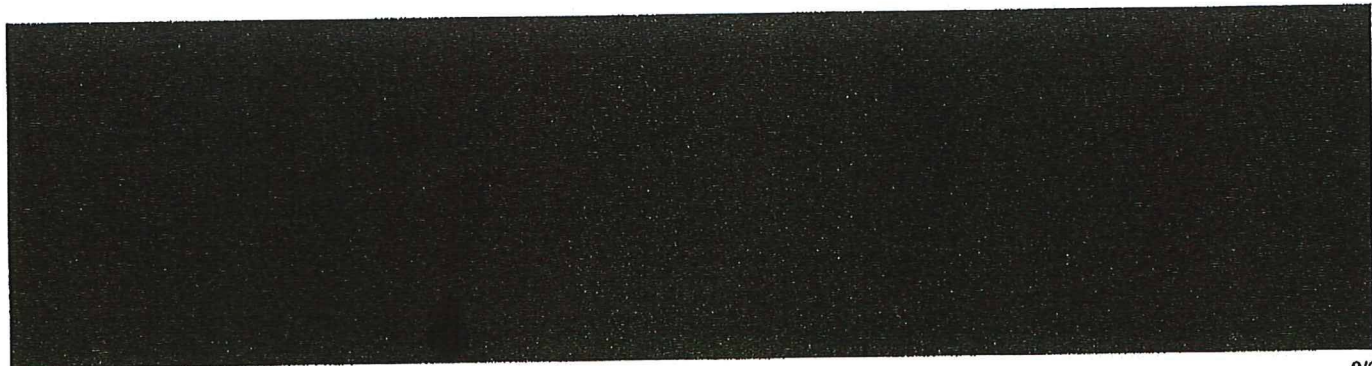
Zip Code

Your Email (required)

Describe How We Can Help you?

I'm not a robot

Send





VETERANS RESOURCE SOLUTIONS

VA BENEFIT HELP & CONSULTING SERVICES

About the owner



Owner and founder, Kimberly Currie Dunn is a Pittsburgh native who has spent her entire professional career working with veterans and their families. After realizing the lack of attention paid to the veteran population, she created Veterans Resource

6/19/2018

About the owner – VeteransResourceSolutions.com

Solutions, to become the ally she believed was needed. A Bethel Park High School and Westwood College Graduate, Kimberly is currently living in McCandless, PA. Kimberly enjoys spending time with her husband, Justin & their two dogs.

Her interests include football-watching, cooking, kayaking, fitness, all Pittsburgh Sports, and volunteering for veterans receiving hospice care. She owes her motivation and inspiration to do good in the world to her late father, Clark Currie, who was the first person to lend a hand to anyone in need.

Exhibit B

WHO IS ELIGIBLE FOR VA BENEFITS?

The Aid & Attendance Benefit

The department of veteran affairs offers a special pension benefit to war era veterans and their surviving spouses called Aid & Attendance. This is a tax-free, monthly benefit designated to provide financial assistance to help cover high medical costs including, but not limited to, long-term care in the home, an assisted living facility or nursing home. This benefit is for eligible veterans and surviving spouses who are over 65 years old and require the regular aid and attendance of another person or caregiver.

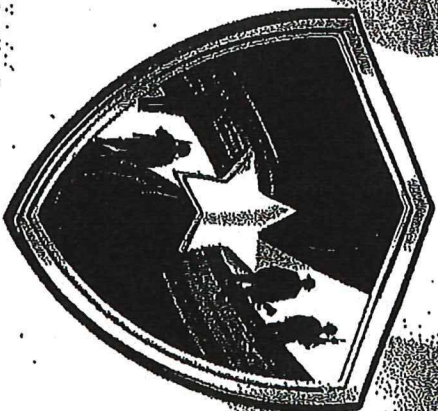
Wartime Guidelines

- World War I (April 6, 1917 - November 11, 1918)
- World War II (December 7, 1941 - December 31, 1946)
- Korean conflict (June 27, 1950 - January 31, 1955)
- Vietnam era (February 28, 1961 - May 7, 1975 for Veterans who served in the Republic of Vietnam during that period; otherwise August 5, 1964 - May 7, 1975)
- Gulf War (August 2, 1990 - through a future date to be set by law or Presidential Proclamation)

Benefit Table

Two Married Veterans	\$2,903
Veteran with Spouse	\$2,169
Single Veteran	\$1,850
Surviving Spouse	\$1,176

*Our Honor
to Serve You...*



**VETERANS RESOURCE
SOLUTIONS**
VA BENEFIT HELP AND
CONSULTING SERVICES

www.VeteransResourceSolutions.com
P.O. Box 101060
Pittsburgh, PA 15237
P: 412-837-1237
info@veteransresourcesolutions.com

WHAT WE SPECIALIZE IN

- ★ ELDER CARE CONSULTING
- ★ LONG-TERM CARE PLANNING
- ★ BENEFIT NAVIGATION
- ★ PATIENT ADVOCACY

ABOUT US

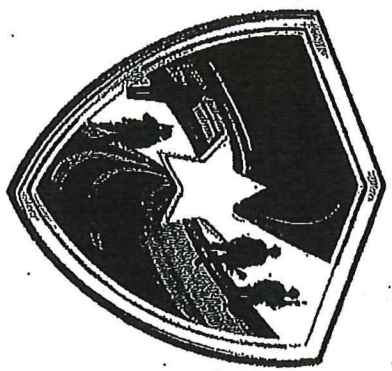
Veterans Resource Solutions was founded by Kimberly Dunn in 2017. During her time in previous areas of the senior industry she realized that there was extreme lack of attention being paid to senior veterans and their surviving spouses. Her vision was to create a company that was there to assist and advocate for families and be there to answer the phone day or night. When the decisions are tough and the problems seem overwhelming, we are here to find a solution that best fits you and your loved ones. With years of experience handling veterans and surviving spouses Aid & Attendance applications, there is no one who understands the process more and who is more thorough. When using Veterans Resource Solutions to handle your long term care plan it is

One Honor To Serve Many...

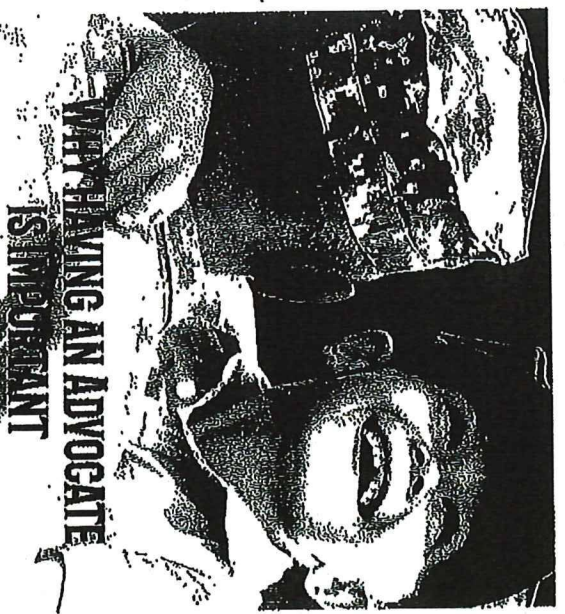
WHAT IS ELDER CARE CONSULTING AND LONG-TERM CARE PLANNING?

We meet with our clients to create a unique solution to long term care needs. We assess the level of care needed and the safest and most appropriate location to receive that care. We then educate the family and assist in implementing the process. Our trusted referral service allows you to move forward with implementation with peace of mind. Our goal for our clients is "Peace of mind and sense of security."

VETERANS RESOURCE SOLUTIONS VA BENEFIT HELP AND CONSULTING SERVICES



www.VeteransResourceSolutions.com
 P.O. Box 101060
 Pittsburgh, PA 15237
P: 412-837-1237
 info@veteransresourcesolutions.com



WHY HAVING AN ADVOCATE IS IMPORTANT

The entire process of finding the right type of care for any elderly or disabled loved one can cause a huge amount of stress and even put a family into crisis. However, having an experienced person to help navigate this process can truly make a world of difference. Sorting through the multitude of benefits available, housing options, medical and non-medical services and products is just the beginning. The need for someone with the knowledge to continue to be an advocate for the client is essential. Seniors and their families have rights and responsibilities that vary depending on the level of care or services they are receiving. For instance, many people don't realize that they have the right to choose their service providers. It's unethical and illegal for anybody to force or persuade you to use a certain provider, not matter how large or well-known they may be.

Finding the right advocate to assist in all aspects of long term care planning, referral services, placement help, benefit navigation and on-going advocacy can minimize stress, time wasted, family conflict, delay or denial of benefits and violation of a patient's rights. While many humble members of the Greatest Generation and Baby Boomers don't normally ask for any type of help, this is one area that the right assistance is truly invaluable and can make all of the difference!

Exhibit C



After careful and compassionate consideration, a decision has been reached on your claim. If we were not able to grant some or all of the VA benefits you asked for, this form will explain what you can do if you disagree with our decision. If you do not agree with our decision, you may:

- Start an appeal by submitting a Notice of Disagreement.
- Give us evidence we do not already have that may lead us to change our decision.

This form will tell you how to appeal and how to send us more evidence. You can do either one or both of these things.

HOW CAN I APPEAL THE DECISION?

How do I start my appeal? To begin your appeal, you must submit VA Form 21-0958, "Notice of Disagreement," if that form was provided to you in connection with our decision. If we denied more than one claim for a benefit (for example, if you claimed compensation for three disabilities and we denied two of them), please tell us in Part IV of VA Form 21-0958 each of the claims you are appealing. A filed VA Form 21-0958 is considered your Notice of Disagreement. If you did not receive VA Form 21-0958 in connection with our decision, then write us a letter telling us you disagree with our decision or enter your disagreement on VA Form 21-0958 in questions 11 or 12A. If you did not receive VA Form 21-0958 in connection with our decision, then either your statement or VA Form 21-0958 is considered your Notice of Disagreement. *Send your Notice of Disagreement to the address included on our decision notice letter.*

How long do I have to start my appeal? You have one year to start an appeal of our decision. *Your* Notice of Disagreement must be postmarked (or received by us) within one year from the date of *our* letter denying you the benefit. In most cases, you cannot appeal a decision after this one-year period has ended.

What happens if I do not start my appeal on time? If you do not start your appeal on time, our decision will become final. Once our decision is final, you cannot get the VA benefit we denied unless you either:

- Show that we were clearly wrong to deny the benefit *or*
- Send us new evidence that relates to the reason we denied your claim.

What happens after VA receives my Notice of Disagreement? We will either grant your claim or send you a Statement of the Case. A Statement of the Case describes the facts, laws, regulations, and reasons that we used to make our decision. We will also send you a VA Form 9, "Appeal to Board of Veterans' Appeals," with the Statement of the Case. If you want to continue your appeal to the Board of Veterans' Appeals (Board) after receiving a Statement of the Case, you must complete and return the VA Form 9 within one year from the date of our letter denying you the benefit *or* within 60 days from the date that we mailed the Statement of the Case to you, *whichever is later*. If you decide to complete an appeal by filing a VA Form 9, you have the option to request a Board hearing. Hearings often increase wait time for a Board decision. It is not necessary for you to have a hearing for the Board to decide your appeal. It is your choice.

Where can I find out more about the VA appeals process?

- You can find a "plain language" pamphlet called "How Do I Appeal," on the Internet at: http://www.bva.va.gov/How_Do_I_Appeal.asp.
- You can find the formal rules for the VA appeals process in title 38, Code of Federal Regulations, Part 20. You can find the complete Code of Federal Regulations on the Internet at: <http://www.ecfr.gov>. A printed copy of the Code of Federal Regulations may be available at your local law library.

YOUR RIGHT TO REPRESENTATION

Can I get someone to help me with my appeal? Yes. You can have a Veterans Service Organization representative, an attorney-at-law, or an "agent" help you with your appeal. You are not required to have someone represent you. It is your choice.

- Representatives who work for accredited Veterans Service Organizations know how to prepare and present claims and will represent you. You can find a listing of these organizations on the Internet at: <http://www.va.gov/vso>.

- A private attorney or an "agent" can also represent you. VA only recognizes attorneys who are licensed to practice in the United States or in one of its territories or possessions. Your local bar association may be able to refer you to an attorney with experience in veterans' law. An agent is a person who is not a lawyer, but who VA recognizes as being knowledgeable about veterans' law. Contact us if you would like to know if there is a VA accredited agent in your area.

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- Veterans Service Organizations will represent you for free.
- Attorneys or agents can charge you for helping you under some circumstances. Paying their fees for helping you with your appeal is your responsibility. If you do hire an attorney or agent to represent you, a copy of any fee agreement must be sent to VA. The fee agreement must clearly specify if VA is to pay the attorney or agent directly out of past-due benefits. See 38 C.F.R. § 14.636(g)(2). If the fee agreement provides for the direct payment of fees out of past-due benefits, a copy of the direct-pay fee agreement must be filed with us at the address included on our decision notice letter within 30 days of its execution. A copy of any fee agreement that is not a direct-pay fee agreement must be filed with the Office of the General Counsel within 30 days of its execution by mailing the copy to the following address: Office of the General Counsel (022D), Department of Veterans Affairs, 810 Vermont Avenue, NW., Washington, DC 20420. See 38 C.F.R. § 14.636(g)(3).

GIVING VA ADDITIONAL EVIDENCE

You can send us more evidence to support a claim whether or not you choose to appeal.

NOTE: Please direct all new evidence to the address included on our decision notice letter. You should not send evidence directly to the Board at this time. You should only send evidence to the Board if you decide to complete an appeal and, then, you should only send evidence to the Board after you receive written notice from the Board that they received your appeal.

If you have more evidence to support a claim, it is in your best interest to give us that evidence as soon as you can. We will consider your evidence and let you know whether it changes our decision. Please keep in mind that we can only consider new evidence that: (1) we have not already seen and (2) relates to your claim. You may give us this evidence either in writing or at a personal hearing with your local VA office.

In writing. To support your claim, you may send documents and written statements to us at the address included on our decision notice letter. Tell us in a letter how these documents and statements should change our earlier decision.

At a personal hearing. You may request a hearing with an employee at your local VA office at any time, whether or not you choose to appeal. We do not require you to have a local hearing. It is your choice. At this hearing, you may speak, bring witnesses to speak on your behalf, and hand us written evidence. If you want a local hearing, send us a letter asking for a local hearing. Use the address included on our decision notice letter. We will then:

- Arrange a time and place for the hearing
- Provide a room for the hearing
- Assign someone to hear your evidence
- Make a written record of the hearing

WHAT HAPPENS AFTER I GIVE VA EVIDENCE?

We will review any new evidence, including the record of the local hearing, if you choose to have one, together with the evidence we already have. We will then decide if we can grant your claim. If we cannot grant your claim and you complete an appeal, we will send the new evidence and the record of any local hearing to the Board.



After careful and compassionate consideration, a decision has been reached on your claim. If we were not able to grant some or all of the VA benefits you asked for, this form will explain what you can do if you disagree with our decision. If you do not agree with our decision, you may:

- Start an appeal by submitting a Notice of Disagreement.
- Give us evidence we do not already have that may lead us to change our decision.

This form will tell you how to appeal and how to send us more evidence. You can do either one or both of these things.

HOW CAN I APPEAL THE DECISION?

How do I start my appeal? To begin your appeal, you must submit VA Form 21-0958, "Notice of Disagreement," if that form was provided to you in connection with our decision. If we denied more than one claim for a benefit (for example, if you claimed compensation for three disabilities and we denied two of them), please tell us in Part IV of VA Form 21-0958 each of the claims you are appealing. A filed VA Form 21-0958 is considered your Notice of Disagreement. If you did not receive VA Form 21-0958 in connection with our decision, then write us a letter telling us you disagree with our decision or enter your disagreement on VA Form 21-0958 in questions 11 or 12A. If you did not receive VA Form 21-0958 in connection with our decision, then either your statement or VA Form 21-0958 is considered your Notice of Disagreement. *Send your Notice of Disagreement to the address included on our decision notice letter.*

How long do I have to start my appeal? You have one year to start an appeal of our decision. Your Notice of Disagreement must be postmarked (or received by us) within one year from the date of our letter denying you the benefit. In most cases, you cannot appeal a decision after this one-year period has ended.

What happens if I do not start my appeal on time? If you do not start your appeal on time, our decision will become final. Once our decision is final, you cannot get the VA benefit we denied unless you either:

- Show that we were clearly wrong to deny the benefit *or*
- Send us new evidence that relates to the reason we denied your claim.

What happens after VA receives my Notice of Disagreement? We will either grant your claim or send you a Statement of the Case. A Statement of the Case describes the facts, laws, regulations, and reasons that we used to make our decision. We will also send you a VA Form 9, "Appeal to Board of Veterans' Appeals," with the Statement of the Case. If you want to continue your appeal to the Board of Veterans' Appeals (Board) after receiving a Statement of the Case, you must complete and return the VA Form 9 within one year from the date of our letter denying you the benefit *or* within 60 days from the date that we mailed the Statement of the Case to you, *whichever is later*. If you decide to complete an appeal by filing a VA Form 9, you have the option to request a Board hearing. Hearings often increase wait time for a Board decision. It is not necessary for you to have a hearing for the Board to decide your appeal. It is your choice.

Where can I find out more about the VA appeals process?

- You can find a "plain language" pamphlet called "How Do I Appeal," on the Internet at: http://www.bva.va.gov/How_Do_I_Appeal.asp.
- You can find the formal rules for the VA appeals process in title 38, Code of Federal Regulations, Part 20. You can find the complete Code of Federal Regulations on the Internet at: <http://www.ecfr.gov>. A printed copy of the Code of Federal Regulations may be available at your local law library.

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Exhibit D



Get help from Veterans Crisis Line

Search bar with "Adapt" text

811A MAP [A-Z]



Health

Benefits

Burials & Memorials

About VA

Resources

News Room

Locations

Contact Us

I AM A...

VA » Veterans Benefits Administration » Accredited Representatives

Select One

Accredited Representatives

Transition Assistance

Compensation

Education & Training

Vocational Rehabilitation &

Employment

Home Loans

Life Insurance

Pension

Special Groups

Services

Applying for Benefits

Locations

VBA Performance

Media and Publications

About VBA

SUBSCRIBE TO OUR MONTHLY BENEFITS NEWSLETTER

Subscription Type

Email

*Email Address

Submit

CONNECT WITH VA BENEFITS



What is an accredited representative?

An accredited representative is an individual who has undergone a formal application and training process and is recognized by VA as being capable of assisting claimants with their affairs before VA. Most accredited representatives work for veteran service organizations (VSOs) many of which are private non-profit groups that advocate on behalf of Veterans, Servicemembers, dependents and survivors. Accredited representatives may also work for state or county government entities.

The accreditation process includes an examination, a background investigation, and continuing education requirements to ensure VSOs are providing the most up-to-date information. Recognized organizations and individuals, whether congressionally chartered VSOs or VA accredited claims agents or attorneys, can legally represent a Veteran, Servicemember, dependent, or survivor before VA. Non-recognized organizations and individuals can provide information, but cannot be a representative.

What is the role of an accredited representative?

A VSO, along with state, county, and other local Veteran service representatives are trained to help you understand and apply for any VA benefits you may be entitled to including: compensation, education, vocational rehabilitation and employment, home loans, life insurance, pension, health care, and burial benefits. Additionally, your VSO can help you gather any evidence needed and submit a Fully Developed Claim on your behalf. Many VSOs provide their services free-of-charge, but they may request reimbursement for unusual expenses.

In addition to assisting Veterans and their families with VA claims, VSOs also sponsor a range of Veteran-centric programs such as providing transportation to and from VA medical center appointments, funds and volunteers for disaster relief, and grants. VSOs also lobby Congress on behalf of issues facing Veterans and help support requests for resources needed by VA to better serve Veterans, their families, and survivors.

The VA Office of General Counsel maintains a list of VA-recognized organizations and VA-accredited individuals that are authorized to assist in the preparation, presentation and prosecution of VA benefit claims. For more information on how to select a representative, find out who can charge fees relating to representation, file a complaint about your representative, or to dispute a charge by an agent or attorney based on reasonableness, please visit <https://www.va.gov/ogc/accreditation.asp>

QUICK LINKS

VSO Home page

Manage Your Representative

VSOs at Regional Benefit Offices

VA Recognition as a Tribal Organization

Decision Ready Claims

Benefits of Working with a VSO

MEDIA & PUBLICATIONS

Media and Publications

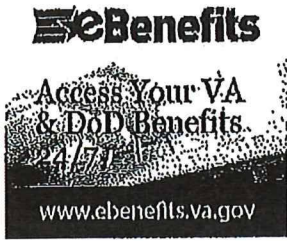
Videos

Benefit Brochures

Fact Sheets

Posters & Infographics

eBenefits Publications



Fee for Service

Unlike VSOs, VA accredited claims agents and attorneys may charge a fee for their services. For more information on what to do if you believe you were charged an unreasonable fee by a claims agent or attorney, see the fact sheet on How to Challenge a Fee.

How to find a Representative

Online

You can find a local representative including a recognized VSO, attorney, or claims agent by state/territory, zip code, or by the organization's name online using eBenefits.

At your nearest VA regional benefit office

To find a VSO office located in or near your local regional benefit office, use our directory of VSOs.

How to Appoint a VSO or Representative

Online

You may appoint an attorney, claim agent, or VSO to represent you or manage your current representative online using eBenefits.

By Mail

You may also appoint a VSO or representative by completing VA Form 21-22, Appointment of Veterans Service Organization as Claimant's Representative and mailing it to:

DEPARTMENT OF VETERANS AFFAIRS
 CLAIMS INTAKE CENTER
 PO BOX 4444
 JANESVILLE, WI 53547-4444

It is recommended that you first speak to the service organization before you submit your request to VA.

CONNECT

Veterans Crisis Line:
 1-800-273-8265 (Press 1)

Social Media



Complete Directory

EMAIL UPDATES

Email Address



VA HOME

- Notices
- Privacy
- FOIA
- Regulations
- Web Policies
- No FEAR Act
- Whistleblower Rights & Protections
- Site Index
- USA.gov
- White House
- Inspector General

QUICK LIST

- Apply for Benefits
- Apply for Health Care
- Prescriptions
- My HealthVet
- eBenefits
- Life Insurance Online Applications
- VA Forms
- State and Local Resources
- Grant Plan FY 2014-2020
- VA Plans, Budget, & Performance
- VA Claims Representation

RESOURCES

- Careers at VA
- Employment Center
- Returning Service Members
- Vocational Rehabilitation & Employment
- Homeless Veterans
- Women Veterans
- Minority Veterans
- Plain Language
- Surviving Spouses & Dependents
- Adaptive Sports Program

ADMINISTRATION

- Veterans Health Administration
- Veterans Benefits Administration
- National Cemetery Administration

**IN THE COURT OF COMMON PLEAS
OF ALLEGHENY COUNTY, PENNSYLVANIA
CIVIL ACTION**

**COMMONWEALTH OF PENNSYLVANIA,
Acting By ATTORNEY GENERAL
Josh Shapiro**

Petitioner,

v.

**Kimberly Dunn, individually and as Owner
and Sole Member of
Veterans Resource Solutions, LLC**

and

Veterans Resource Solutions, LLC

Respondents

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: **Docket No.:** _____
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CERTIFICATE OF COMPLIANCE

I certify that this filing complies with the provisions of the *Public Access Policy of the Unified Judicial System of Pennsylvania: Case Records of the Appellate and Trial Courts* that require filing confidential information and documents differently than non-confidential information and documents.



Jodi L. Zucco
Senior Deputy Attorney General

**IN THE COURT OF COMMON PLEAS
OF ALLEGHENY COUNTY, PENNSYLVANIA
CIVIL ACTION**


COMMONWEALTH OF PENNSYLVANIA,	:	
Acting By ATTORNEY GENERAL	:	
Josh Shapiro	:	
	:	
Petitioner,	:	Docket No.: _____
	:	
v.	:	
Kimberly Dunn, individually and as Owner	:	
and Sole Member of	:	
Veterans Resource Solutions, LLC	:	
	:	
and	:	
	:	
Veterans Resource Solutions, LLC	:	
	:	
Respondents	:	

CERTIFICATE OF SERVICE

I, Jodi L. Zucco, counsel for Plaintiff, hereby certify that a true and correct copy of the foregoing Assurance of Voluntary Compliance was mailed on the below date via United States Mail to the individual at the address listed below:

Thomas DiStefano
Voelker & Associates, P.C.
Hampton Stoneworks Professional Building
3960 Route 8, Suite 200
Allison Park, PA 15101-3603
(Counsel for Respondents)

1/10/19
Dated



Jodi L. Zucco
Senior Deputy Attorney General
PA Attorney I.D. No. 58131

Email: jzucco@attorneygeneral.gov

Bureau of Consumer Protection

15th Floor, Strawberry Square

Harrisburg, Pennsylvania 17120

Telephone: (717) 783-6909