



**United States Department of Housing and Urban Development
Servicemembers Civil Relief Act Notice**

Legal Rights and Protections Under the SCRA

Servicemembers on active duty or active service, or a dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. 501-596) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

Active duty members of the Army, Navy, Air Force, Marine Corps, Coast Guard and active service National Guard;
Active service members of the commissioned corps of the National Oceanic and Atmospheric Administration;
Active service members of the commissioned corps of the Public Health Service;
United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action; and their spouses.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

The SCRA states that, a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 percent during the period of military service. The SCRA states that, in a legal action to enforce a debt against real estate that is filed during, or within 90 days after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during, or within 90 days after the servicemember's military service unless the creditor has obtained a court order approving the sale, foreclosure, or seizure of the real estate. The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

A servicemember or dependent, or both, may request relief under the SCRA by providing the lender a written notice with a copy of the servicemember's military orders. EverHome Mortgage, 8100 Nations Way, Jacksonville, FL 32256. Phone: 1-800-669-7724.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for each branch of the armed forces is available at:

<http://legalassistance.law.af.mil/content/locator.php>.

The U. S. Department of Defense's information resource is Military One Source. The toll-free telephone numbers for Military One Source are: From the United States: 1-800-342-9647. From outside the United States (where available): 1-800-342-9647. International collect: 484-530-5747.