1. **Purpose.** This change adds an additional paragraph to remind servicers to stay alert to potential changes to this law, renumbers two paragraphs, and extends the applicability of the circular.

2. Therefore, Circular 26-11-3 is changed as follows:

Page 2. After existing paragraph 4, insert new paragraph 5 as follows:

“5. **Legislative Updates.** In addition to the controls to ensure compliance with existing provisions of the SCRA, servicers should also establish procedures to monitor legislation amending the Act. A recent example was the enactment of Public Law 112-154, Honoring America's Veterans and Caring for Camp Lejeune Families Act of 2012. It amends section 303 of the SCRA (50 U.S.C. App. 533) effective 180 days after enactment to extend protections after release from active duty from 9 months to 1 year. This law does contain a sunset date of December 31, 2014, at which time the protections will revert to 90 days after release.”

Paragraph 5 change to Paragraph 6

Paragraph 6 change to Paragraph 7


By Direction of the Under Secretary for Benefits

Michael J. Frueh
Director, Loan Guaranty Service

Distribution: CO: RPC 2024
SS (26A1) FLD: VBAFS, 1 each (Reproduce and distribute based on RPC 2024)

(LOCAL REPRODUCTION AUTHORIZED)