

# Servicemembers Civil Relief Act



The Servicemembers Civil Relief Act is intended to ease the economic and legal burdens on military personnel during their active service.

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## Mortgage Protections

Military members who are called up to active duty may be able to request mortgage relief pursuant to the SCRA. The Act may provide for a lower interest rate, or prevent foreclosure or eviction for up to nine months following the period of military service.

### Qualification

In order to qualify for certain protections available under the Act, the borrower must request protection under the Act, and the loan must have originated prior to the current period of active military service.

### Contact Information

If you have questions about SCRA, you can either contact your lender directly, or reach a trained VA counselor at your nearest VA Regional Loan Center toll-free at **877-827-3702**.

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## Additional Protections

The Department of Defense has detailed some of the most common forms of protection in a publication posted online at [defense.gov/documents/mobil/pdf/scra\\_info-paper.pdf](https://www.defense.gov/documents/mobil/pdf/scra_info-paper.pdf).

Some of these protections are:

- 6% Cap on Interest Rates
- Termination of Leases
- Protection from Eviction
- Stay of Proceedings
- Reopening Default Judgments



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## Resources

The Department of Defense, Department of Justice and the Army have also published useful information online. Some of these resources are:

### Enforcement of the Act

The Servicemembers Civil Relief Act is enforced by the Department of Justice. The Department has published an informational booklet entitled [Protecting the Rights of Servicemembers](#) along with additional resources at [www.servicemembers.gov](http://www.servicemembers.gov).

### Certificates of Service

For information on obtaining a certificate of service under SCRA, please visit this page on the DoD website: [www.defense.gov/faq/pis/pc09sldr](http://www.defense.gov/faq/pis/pc09sldr).

### Financial Protections

The Army provides a summary of the financial protections available to deployed soldiers at [www.army.mil/standto/archive/2005/08/22](http://www.army.mil/standto/archive/2005/08/22).

### Public Law 108-109

You can access the complete Servicemembers Civil Relief Act at [ra.defense.gov/mobil/pdf/publaw108\\_189.pdf](http://ra.defense.gov/mobil/pdf/publaw108_189.pdf).



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