

**Servicemembers Civil  
Relief Act  
Notice of Disclosure**

**U.S. Department of Housing  
and Urban Development  
Office of Housing**

**OMB Approval #2502-0584  
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### **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, and to a one-year period following the end of the servicemember’s military service.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within 9 months 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 9 months 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?**

In order to request relief under the SCRA, a servicemember or spouse, or both, must provide a written request to the lender, together with a copy of servicemember’s military orders. Written requests are to be sent to:

Penn Security Bank and Trust  
Compliance Officer  
150 North Washington Avenue  
Scranton, PA 18503  
800-327-0394 ext. 2312

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

- The U. S. Department of Defense’s information resource is “Military OneSource”. Website: <http://www.militaryonesource.com>  
The toll-free telephone numbers for Military OneSource are:
  - From the United States: 1-800-342-9647
  - From outside the United States (with applicable access code): 1-800-342-9647
  - International Collect (through long distance operator): 1-484-530-5908
- 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 all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>