

SERVICEMEMBERS' CIVIL RELIEF ACT OF 2003 (SCRA)

	Yes/No/NA	Comments
1. Does the creditor refrain from taking adverse action against a service member solely because the service member exercised rights under the Act? (50 U.S.C. App. § 518)		
1. Did the creditor reduce the interest rate on obligations of a service member, or of a service member jointly with the service member's spouse, incurred prior to military service, to no more than 6 percent during the period of military service, upon receipt of written notice and a copy of the service member's military orders? (527(a)(1))		
2. Did the creditor forgive interest in excess of 6 percent? (527(a)(2))		
3. Did the creditor reduce any periodic payment due by the service member by the amount of the interest forgiven? (527(a)(3))		
4. Upon receipt of the written notice from the service member and a copy of the military orders, did the creditor apply the interest rate reduction retroactively to the date on which the service member was called to military service? (527(b)(2))		
1. Did the creditor obtain a court order before rescinding or terminating contracts by a service member for the purchase, lease or bailment of real or personal property (including a motor vehicle) for any breach of terms occurring before or during military service, provided a deposit or installment had been paid prior to entry into military service? Similarly, did the creditor obtain a court order before repossessing property due to breach of terms? (532(a))		
Section 533 - Mortgages and Trust Deeds		
1. Did the creditor obtain a court order before selling, foreclosing or seizing real or personal property due to a breach of an obligation by a service member during the period of military service or within 9 months after without a court order? (533(c))		
Section 535 - Termination of Residential or Motor Vehicle Lease		
1. Did the creditor terminate the lease within the stipulated timeframe once the requirements for termination were met by the service member lessee? (535(d))		
2. Did the creditor refund the lease amounts paid in advance for a period after the effective date of termination within 30 days of the effective date of the termination of the lease? (535(e))		
Section 536 - Protection of Life Insurance Policy		

1. Did the creditor obtain a court order before exercising any right or option obtained under an assignment of the service member's life insurance policy made before the service member's military service, during the period of military service, or within one year thereafter? (536(a))		
---	--	--