

★ WASHINGTON OFFICE ★ 1608 "K" STREET, N.W. ★ WASHINGTON, D.C. 20006 ★ (202) 263-2986 ★

May 14, 2012

Honorable Elijah E. Cummings U.S. House of Representatives 2235 Rayburn House Office Building Washington, DC 20515

Dear Representative Cummings:

On behalf of the 2.4 million members of The American Legion, I am writing this letter in support of your efforts to amend the Servicemembers Civil Relief Act (SCRA). Our servicemembers should be afforded every protection and right possible when deployed in service to our nation. These safeguards should be in place regardless of their status as an active duty member and they should extend to their families in situations of serious injury or death.

Your proposed amendment to the 2013 National Defense Authorization Act would codify these protections. It would protect servicemembers deployed in support of contingency operations from home foreclosures, regardless of when the home was purchased. It would expand the civil penalties levied against unscrupulous lenders to better reflect the seriousness of violations against SCRA. Finally it would expand the 12-month stay against foreclosures for servicemembers discharged with a 100% disability rating and it would offer a similar stay for surviving spouses.

When originally enacted, SCRA was a bipartisan effort to guarantee our nation, citizens and corporations alike took care of the family and servicemember when he or she deployed. It didn't perfectly meet the requirements and reality of today's military members. We appreciate your efforts to dramatically improve SCRA and better assist those in our nation willing to serve.

If we can be of further assistance, please don't hesitate to let us know.

Sincerely

FANG A. WONG National Commander