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May 7, 2013

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 possible when deployed in service to our great nation. At our 2012 National Convention in Indianapolis, IN The American Legion passed Resolution 328: *Strengthen and Support the SCRA* to urge Congress to amend the SCRA to include more detailed protections for members of the Armed Forces.

Your proposed amendment to the Sevicemembers Civil Relief 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 mandate a 12-month stay against foreclosures for servicemembers placed on convalescent status, for veterans that are medically discharged, and for surviving spouses of servicemembers whose deaths are service-connected.

The American Legion appreciates your efforts to dramatically improve SCRA and better assist those in our nation willing to serve and your leadership on this issue on behalf of the affected servicemembers.

For God and Country, James E. Jim" Koutz GAMES E. 'JIM' KOUTZ National Commander