



DEPARTMENT OF THE ARMY AND THE AIR FORCE
MICHIGAN NATIONAL GUARD JOINT FORCE HEADQUARTERS
3411 NORTH MARTIN LUTHER KING BOULEVARD
LANSING, MI 48906

REPLY TO THE
ATTENTION OF:

NGMI-JAG

1 February 2011

MEMORANDUM FOR MIARNG Judge Advocates, Legal Administrators, and Paralegals

SUBJECT: Amendment of the Servicemembers Civil Relief Act (SCRA)

1. Public Laws 111-275 and 111-346, enacted in October and December, 2010, respectively, each modified the SCRA to further benefit servicemembers.

2. PL 111-275, otherwise known as the Veterans' Benefits Act of 2010, modified the language of the SCRA regarding residential and motor vehicle leases and telephone service contracts. As to leases, the language was changed to clarify the qualifications for applicability without changing the substantive protections. The language dealing with telephone service was completely rewritten. The new language strengthens the protections by expressly including "Family Plans" where the servicemember is a beneficiary of the contract, or where the other beneficiaries of the contract are affected by the servicemember's change of station. (PL 111-275, Sec 301-303.)

3. PL 111-346, otherwise known as the Helping Heroes Keep Their Homes Act of 2010, extended the provisions of the Housing and Economic Recovery Act of 2008 regarding foreclosure protections for servicemembers. That act extended the foreclosure protection measures of the SCRA from 90 days after the period of service to 9 months after the period of service. That extension was set to expire on 31 Dec 2010, but has been extended by the new act until 31 Dec 2012. Starting 1 Jan 2013, the previous 90 days of protection will go back into effect. (PL 111-346, Sec 2.)

4. I encourage each of you to familiarize yourselves with the new laws and incorporate these changes into any SRP or mobilization briefings that you conduct. POC for questions is SSG Schultz at steven.a.schultz@us.army.mil or 517-481-8100.

A handwritten signature in black ink, appearing to read "K. L. Weise".

KEVIN L. WEISE
MAJ, JA, MIARNG
Deputy State SJA

4 Encls
SCRA
HERA
PL 111-275
PL 111-346