

109TH CONGRESS  
1ST SESSION

# H. R. 3719

To amend the Servicemembers Civil Relief Act to require that the Department of Defense notify the creditors of persons in military service and persons entering military service, and for other purposes.

---

## IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 8, 2005

Mr. RYAN of Ohio (for himself and Mr. MEEK of Florida) introduced the following bill; which was referred to the Committee on Veterans' Affairs

---

## A BILL

To amend the Servicemembers Civil Relief Act to require that the Department of Defense notify the creditors of persons in military service and persons entering military service, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Ease Our Soldiers’  
5 Minds Act”.

1 **SEC. 2. AMENDMENT TO SERVICEMEMBERS CIVIL RELIEF**  
2 **ACT.**

3 (a) IN GENERAL.—Section 105 of the  
4 Servicemembers Civil Relief Act (Public Law 108–189) is  
5 amended—

6 (1) in the heading for the section, by striking  
7 “**OF BENEFITS**” and inserting “**WITH RESPECT**  
8 **TO BENEFITS**”;

9 (2) by inserting “(a) NOTIFICATION OF BENE-  
10 FITS TO SERVICEMEMBER.—” before “The Sec-  
11 retary”; and

12 (3) by adding at the end the following:

13 “(b) NOTIFICATION TO CREDITORS.—

14 “(1) SUBMISSION OF INFORMATION.—In pro-  
15 viding the notice under subsection (a) to a person,  
16 the Secretary concerned shall request that the per-  
17 son submit information relating to the creditors of  
18 such person not later than the following date, as ap-  
19 plicable:

20 “(A) In the case of a person entering mili-  
21 tary service, within a reasonable time period  
22 but not later than 30 days after the date on  
23 which the person enters such service.

24 “(B) In the case of a person in military  
25 service, within a reasonable time period but not

1 later than 30 days after the date on which the  
2 person receives the request from the Secretary.

3 “(2) NOTIFICATION TO CREDITORS.—In the  
4 case of the creditors for which a person provides in-  
5 formation under paragraph (1), the Secretary con-  
6 cerned shall ensure that notice of the benefits ac-  
7 corded by this Act to the person is provided in writ-  
8 ing to such creditors, within a reasonable time pe-  
9 riod but not later than 30 days after the date on  
10 which the person submits the information.

11 “(3) ADDITIONAL CREDITORS.—After the initial  
12 submission of information under paragraph (1) by a  
13 person, if the person submits to the Secretary con-  
14 cerned information on additional creditors of the  
15 person, the Secretary shall provide a notice de-  
16 scribed in paragraph (2) to such creditors.

17 “(4) NOTIFICATION TO CONSUMER REPORTING  
18 AGENCIES.—Promptly after the date of the enact-  
19 ment of the Ease Our Soldiers’ Minds Act, the Sec-  
20 retary of Defense shall ensure that notification of  
21 the benefits accorded by this Act is provided in writ-  
22 ing to all consumer reporting agencies that compile  
23 and maintain files on consumers on a nationwide

- 1 basis (as defined in section 603(p) of the Fair Cred-
- 2 it Reporting Act (15 U.S.C. 1681a(p)).”.

○