

113TH CONGRESS
1ST SESSION

H. R. 821

To amend the Servicemembers Civil Relief Act to provide surviving spouses with certain protections relating to mortgages and mortgage foreclosures, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 26, 2013

Mr. GRAYSON introduced the following bill; which was referred to the
Committee on Veterans' Affairs

A BILL

To amend the Servicemembers Civil Relief Act to provide surviving spouses with certain protections relating to mortgages and mortgage foreclosures, 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. EXPANSION OF PROTECTIONS RELATING TO**
4 **MORTGAGES AND MORTGAGE FORE-**
5 **CLOSURES FOR SURVIVING SPOUSES.**

6 (a) PROTECTION FOR SURVIVING SPOUSE.—Section
7 303 of the Servicemembers Civil Relief Act (50 U.S.C.

1 App. 533) is amended by adding at the end the following
 2 new subsection:

3 “(e) PROTECTION FOR SURVIVING SPOUSE.—During
 4 the five-year period beginning on the date of the enact-
 5 ment of this subsection, with respect to a servicemember
 6 who dies while in military service and whose death is serv-
 7 ice-connected, this section shall apply to the surviving
 8 spouse of the servicemember if such spouse is the suc-
 9 cessor in interest to property covered under subsection
 10 (a).”.

11 (b) EFFECTIVE DATE.—Subsection (e) of section 303
 12 of such Act, as added by subsection (a), shall apply to
 13 a surviving spouse of a servicemember whose death is on
 14 or after the date of the enactment of this Act.

15 **SEC. 2. REQUIREMENTS FOR LENDING INSTITUTIONS THAT**
 16 **ARE CREDITORS FOR OBLIGATIONS AND LI-**
 17 **ABILITIES COVERED BY THE**
 18 **SERVICEMEMBERS CIVIL RELIEF ACT.**

19 Section 207 of the Servicemembers Civil Relief Act
 20 is amended—

21 (1) by redesignating subsections (d) and (e) as
 22 subsections (e) and (f), respectively; and

23 (2) by inserting after subsection (c) the fol-
 24 lowing new subsection (d):

25 “(d) LENDING INSTITUTION REQUIREMENTS.—

1 “(1) COMPLIANCE OFFICERS.—Each lending in-
 2 stitution subject to the requirements of this section
 3 shall designate an employee of the institution as a
 4 compliance officer who is responsible for ensuring
 5 the institution’s compliance with this section and for
 6 distributing information to servicemembers whose
 7 obligations and liabilities are covered by this section.

8 “(2) TOLL-FREE TELEPHONE NUMBER.—Dur-
 9 ing any fiscal year, a lending institution subject to
 10 the requirements of this section that had annual as-
 11 sets for the preceding fiscal year of \$10,000,000,000
 12 or more shall maintain a toll-free telephone number
 13 and shall make such telephone number available on
 14 the primary Internet website of the institution.”.

15 **SEC. 3. EXTENSION OF PERIOD OF PROTECTIONS FOR**
 16 **SERVICEMEMBERS AGAINST MORTGAGE**
 17 **FORECLOSURES.**

18 Section 710(d) of the Honoring America’s Veterans
 19 and Caring for Camp Lejeune Families Act of 2012 (Pub-
 20 lic Law 112–154; 50 U.S.C. App. 533 note) is amended—

21 (1) in paragraph (1), by striking “December
 22 31, 2014” and inserting “December 31, 2017”; and
 23 (2) in paragraph (3), by striking “January 1,
 24 2015” and inserting “January 1, 2018”.

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