

# ***Relief Act Invoked for Called-Up Service Members***

The government has instituted the Soldiers' and Sailors' Civil Relief Act to help those Reservists called to active duty.

HUD has sent letters to all Federal Home Administration-approved lenders advising them of their obligations under the act.

The act advises all lenders to reduce rates on mortgages to no more than 6 percent for members of the military on active duty.

This affects all active-duty forces, but in different ways. Active-duty members must have incurred the debt previous to the time of entering active service. For those Reservists who are being called to active duty, the debts must have been incurred prior to their date of their call-up.

The act prohibits lenders from foreclosing against any military personnel during and immediately following their tour of active duty. It helps military renters by ensuring they cannot be evicted from their property. The act also allows military renters to terminate leases without penalty if doing so is in their own interests.

This program is designed to ease the mortgage burden of military personnel.



Call (888) 297-8685 for more information or go to the HUD Web site at **[www.hud.gov](http://www.hud.gov)**.

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