



## Preserving the Rights of Servicemembers, Veterans, and their Families in the Financial Marketplace

Committee on Veterans' Affairs United States Senate

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When men and women go off to war they are not going to get ripped off at home, not by financial institutions and not by people trying to take advantage of benefits which they have earned. People go off to war, families are left with kids, they are struggling back home, they are vulnerable, and we are not going to allow those people to be taken advantage of. Violations of the Servicemembers Civil Relief Act (SCRA) have occurred within the mortgage lending industry within the past few years. In a 2012 report, the GAO identified over 14,000 instances of financial institutions failing to properly reduce servicemembers' mortgage interest rates, as the law provides, and over 300 improper foreclosures. These violations are completely unacceptable. Unfortunately, the challenges faced by our servicemembers do not end there. The Consumer Financial Protection Bureau has identified similar practices and concerns within the student loan servicing market. This unacceptable behavior also must end. We must continue to improve education about the protections of the SCRA, industry must improve its compliance with the Act, and finally, aggressive enforcement of these protections must continue when violations occur.



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