

_____ (date)

_____ (Creditor Name)

_____ (Creditor Street Address)

_____ (Creditor, City, State, Zip)

Re: _____ (SM's name)
_____ (Account number)

To Whom It May Concern:

Pursuant to of the Servicemembers Civil Relief Act (SCRA), I request that interest on the above referenced debt be reduced to six (6%). I entered active duty on _____ (date). I am presently on active duty assigned to _____ (unit). A copy of my orders is attached for your records.

The SCRA sets a 6% per annum ceiling on interest charges (including service charges, renewal charges, and fees) during the period of a Servicemember's military service for obligations made before entry onto active duty when the active duty materially affects the ability to pay. Interest above 6% must be forgiven and not accrued.

Furthermore, the SCRA prohibits creditors from accelerating the repayment of the principal debt. Please ensure that your records reflect these statutory requirements and that any excess charge is withdrawn.

I thank you in advance for your attention to this matter. Should there be any questions, please feel free to contact me at the address above.

Sincerely,

_____ (SM's signature block)