

(Date)

(Creditor Name)  
(Creditor Address)  
(Creditor Address)

RE: (Account Number)

Dear (Name):

I am presently on active duty in the United States (*Branch of Service*) stationed at (*Base Name and Location*). I entered active duty on (*date*). I have enclosed a copy of my military orders assigning me to active duty at (*Basic Training Name and Location*).

I am entitled to certain protections under the newly revised **Service Members' Civil Relief Act (SCRA)** of 2003. These protections arise as a result of (1) my presence on active duty and (2) the negative material impact that active duty has had on my income.

**Pursuant to the SCRA, creditors are required to reduce the interest to six percent (6%) on all debts incurred prior to my entry on active duty. This reduction is to be effective on the date I entered active duty (Date).** The difference between six percent (6%) and the interest rate originally charged on my account must be forgiven and not deferred or accrued.

I am enclosing my current mailing address and phone number and will provide any address changes whenever I am relocated. Please provide me a current statement that reflects the recalculation of the debt and the adjusted monthly payments in accordance with the reduced annual percentage rate.

*Sincerely,*

(Your Name)

Enclosure