There is hereby delegated to the Secretary of Defense the authority vested in the President by section 21 of the Universal Military Training and Service Act (64 Stat. 318), as amended by the 1951 Amendments to the Universal Military Training and Service Act (65 Stat. 87; Public Law 51, 82d Congress) [this section], to order into the active military or naval service of the United States for a period not to exceed twenty-four months, with or without their consent, any or all members and units of any or all Reserve components of the Armed Forces of the United States and retired personnel of the Regular Armed Forces: Provided, that so much of the authority of the President under the said section 21. as amended [this section], as relates to any Reserve component of the United States Coast Guard or to retired personnel of the Regular Coast Guard is hereby delegated to the Secretary of Homeland Security.

The Secretary of Defense is hereby authorized to redelegate, subject to such conditions as the Secretary may deem appropriate, to the Secretaries of the Army, Navy, and Air Force such functions under this order as affect their respective services.

# § 3820. Procedural rights

- (a) It is hereby declared to be the purpose of this section to guarantee to each registrant asserting a claim before a local or appeal board, a fair hearing consistent with the informal and expeditious processing which is required by selective service cases.
- (b) Pursuant to such rules and regulations as the President may prescribe—
- (1) Each registrant shall be afforded the opportunity to appear in person before the local or any appeal board of the Selective Service System to testify and present evidence regarding his status.
- (2) Subject to reasonable limitations on the number of witnesses and the total time allotted to each registrant, each registrant shall have the right to present witnesses on his behalf before the local board.
- (3) A quorum of any local board or appeal board shall be present during the registrant's personal appearance.
- (4) In the event of a decision adverse to the claim of a registrant, the local or appeal board making such decision shall, upon request, furnish to such registrant a brief written statement of the reasons for its decision.

(June 24, 1948, ch. 625, title I, §22, as added Pub. L. 92–129, title I, §101(a)(36), Sept. 28, 1971, 85 Stat. 353.)

# CODIFICATION

Section was formerly classified to section 471a of the former Appendix to this title prior to editorial reclassification and renumbering as this section.

# CHAPTER 50—SERVICEMEMBERS CIVIL RELIEF

|                                  | <del></del>  |
|----------------------------------|--|
| Sec.<br>3901.<br>3902.           | Short title.<br>Purpose.   |
|                                  | SUBCHAPTER I—GENERAL PROVISIONS  |
| 3911.<br>3912.<br>3913.<br>3914. | Definitions. Jurisdiction and applicability of chapter. Protection of persons secondarily liable. Extension of protections to citizens serving with allied forces. |
| 3915.                            | Notification of benefits.  |
| 3916.                            | Information for members of the Armed<br>Forces and their dependents on rights and<br>protections of the Servicemembers Civil Re-                                   |

lief Act.

| Sec.                                    |   |  |  |  |  |  |
|---|---|--|--|--|--|--|
| 3917.                                   | Extension of rights and protections to re-  |  |  |  |  |  |
| serves ordered to report for military s |   |  |  |  |  |  |
|   | and to persons ordered to report for induc- |  |  |  |  |  |
|   | tion.                                       |  |  |  |  |  |

- 3918. Waiver of rights pursuant to written agreement.
- 3919. Exercise of rights under chapter not to affect certain future financial transactions.
- 3920. Legal representatives.

#### SUBCHAPTER II—GENERAL RELIEF

- 3931. Protection of servicemembers against default judgments.
- 3932. Stay of proceedings when servicemember has notice.
- 3933. Fines and penalties under contracts.
- 3934. Stay or vacation of execution of judgments, attachments, and garnishments.
- 3935. Duration and term of stays; codefendants not in service.
- 3936. Statute of limitations.
- 3937. Maximum rate of interest on debts incurred before military service.
- 3938. Child custody protection.
- 3938a. Annual notice to members of the Armed Forces regarding child custody protections guaranteed by the Servicemembers Civil Relief Act.

# SUBCHAPTER III—RENT, INSTALLMENT CONTRACTS, MORTGAGES, LIENS, ASSIGNMENT, LEASES

| 3951. | Evictions and distress. |         |             |           |     |
|-------|-------------------------|---------|-------------|-----------|-----|
| 3952. | Protection              | under   | installment | contracts | for |
|       | nurchogo                | or loog |             |           |     |

- 3953. Mortgages and trust deeds.
- 3954. Settlement of stayed cases relating to personal property.
- 3955. Termination of residential or motor vehicle leases.
- 3956. Termination of telephone service contracts.
- 3957. Protection of life insurance policy.
- 3958. Enforcement of storage liens.
- 3959. Extension of protections to dependents.

## SUBCHAPTER IV—LIFE INSURANCE

- 3971. Definitions.
- 3972. Insurance rights and protections.
- 3973. Application for insurance protection.
- 3974. Policies entitled to protection and lapse of policies.
- 3975. Policy restrictions.
- 3976. Deduction of unpaid premiums.
- 3977. Premiums and interest guaranteed by United States.
- 3978. Regulations.
- 3979. Review of findings of fact and conclusions of law.

# SUBCHAPTER V—TAXES AND PUBLIC LANDS

- 3991. Taxes respecting personal property, money, credits, and real property.
- 3992. Rights in public lands.
- 3993. Desert-land entries.
- 3994. Mining claims. 3995. Mineral permit
- 3995. Mineral permits and leases.
- 3996. Perfection or defense of rights.
- 3997. Distribution of information concerning benefits of subchapter.
- 3998. Land rights of servicemembers.
- 3999. Regulations.
- 4000. Income taxes.
- 4001. Residence for tax purposes.

# SUBCHAPTER VI—ADMINISTRATIVE REMEDIES

- 4011. Inappropriate use of chapter.
- 4012. Certificates of service; persons reported missing.
- 4013. Interlocutory orders.

#### Sec.

#### SUBCHAPTER VII—FURTHER RELIEF

- 4021. Anticipatory relief.
- 4022. Power of attorney.
- 4023. Professional liability protection.
- 4024. Health insurance reinstatement.
- 4025. Guarantee of residency for military personnel and spouses of military personnel.
- 4026. Business or trade obligations.

#### SUBCHAPTER VIII—CIVIL LIABILITY

- 4041. Enforcement by the Attorney General.
- 4042. Private right of action.
- 043. Preservation of remedies.

#### CODIFICATION

The Servicemembers Civil Relief Act, comprising this chapter, was originally enacted as act Oct. 17, 1940, ch. 888, 54 Stat. 1178, known as the Soldiers' and Sailors' Civil Relief Act of 1940, and amended by acts Oct. 6, 1942, ch. 581, 56 Stat. 769; July 3, 1944, ch. 397, 58 Stat. 722; Apr. 3, 1948, ch. 170, 62 Stat. 160; June 23, 1952, ch. 450, 66 Stat. 151; July 11, 1956, ch. 570, 70 Stat. 528; Pub.  $L.\ 85\text{--}857,\ Sept.\ 2,\ 1958,\ 72\ Stat.\ 1105;\ Pub.\ L.\ 86\text{--}721,\ Sept.$ 8, 1960, 74 Stat. 820; Pub. L. 87–771, Oct. 9, 1962, 76 Stat. 768; Pub. L. 89–358, Mar. 3, 1966, 80 Stat. 12; Pub. L. 92-540, Oct. 24, 1972, 86 Stat. 1074; Pub. L. 102-12, Mar. 18, 1991, 105 Stat. 34; Pub. L. 104-106, Feb. 10, 1996, 110 Stat. 186; Pub. L. 107-107, Dec. 28, 2001, 115 Stat. 1012; Pub. L. 107-330, Dec. 6, 2002, 116 Stat. 2820. Sections of the act Oct. 17, 1940, are shown herein, however, as having been added by Pub. L. 108-189, §1, Dec. 19, 2003, 117 Stat. 2835, without reference to the intervening amendments listed above because of the extensive revision of act Oct. 17, 1940, by Pub. L. 108-189.

#### ELIMINATION OF TITLE 50, APPENDIX

Act Oct. 17, 1940, ch. 888, as added Pub. L. 108–189, §1, Dec. 19, 2003, 117 Stat. 2835, comprising this chapter, was formerly set out in the Appendix to this title, prior to the elimination of the Appendix to this title and the editorial reclassification of the Act as this chapter, see provisions set out as a note preceding section 1 of this title. For disposition of sections of the former Appendix to this title, see Table II, set out preceding section 1 of this title.

# § 3901. Short title

This chapter may be cited as the "Service-members Civil Relief Act".

(Oct. 17, 1940, ch. 888, §1(a), as added Pub. L. 108–189, §1, Dec. 19, 2003, 117 Stat. 2835.)

# CODIFICATION

Section was formerly classified to section 501 of the former Appendix to this title prior to editorial reclassification and renumbering as this section.

# PRIOR PROVISIONS

A prior section 1 of act Oct. 17, 1940, ch. 888, 54 Stat. 1178, provided that this Act could be cited as the Soldiers' and Sailors' Relief Act of 1940, prior to the general amendment of this Act by Pub. L. 108-189.

#### EFFECTIVE DATE

Pub. L. 108–189, §3, Dec. 19, 2003, 117 Stat. 2866, provided that: "The amendment made by section 1 [enacting this chapter] shall apply to any case that is not final before the date of the enactment of this Act [Dec. 19, 2003]."

## SHORT TITLE OF 2016 AMENDMENT

Pub. L. 114-142, §1, Mar. 31, 2016, 130 Stat. 326, provided that: "This Act [amending section 3953 of this title and provisions set out as notes under section 3953 of this title] may be cited as the 'Foreclosure Relief and Extension for Servicemembers Act of 2015'."

#### SHORT TITLE OF 2014 AMENDMENT

Pub. L. 113–286, §1, Dec. 18, 2014, 128 Stat. 3093, provided that: "This Act [amending provisions set out as notes under section 3953 of this title] may be cited as the 'Foreclosure Relief and Extension for Service-members Act of 2014'."

#### SHORT TITLE OF 2010 AMENDMENT

Pub. L. 111-346, §1, Dec. 29, 2010, 124 Stat. 3622, provided that: "This Act [amending provisions set out as a note under section 3953 of this title] may be cited as the 'Helping Heroes Keep Their Homes Act of 2010'."

#### SHORT TITLE OF 2009 AMENDMENT

Pub. L. 111–97, §1, Nov. 11, 2009, 123 Stat. 3007, provided that: "This Act [amending sections 3998, 4001, and 4025 of this title and enacting provisions set out as notes under sections 3998, 4001, and 4025 of this title] may be cited as the 'Military Spouses Residency Relief Act.'"

#### SHORT TITLE OF 1991 AMENDMENT

Pub. L. 102–12, §1, Mar. 18, 1991, 105 Stat. 34, provided that: "This Act [see Tables for classification] may be cited as the 'Soldiers' and Sailors' Civil Relief Act Amendments of 1991'."

#### SHORT TITLE OF 1942 AMENDMENT

Act Oct. 6, 1942, ch. 581, §1, 56 Stat. 769, provided: "That this Act [see Tables for classification] may be cited as the 'Soldiers' and Sailors' Civil Relief Act Amendments of 1942'."

# § 3902. Purpose

The purposes of this chapter are—

- (1) to provide for, strengthen, and expedite the national defense through protection extended by this chapter to servicemembers of the United States to enable such persons to devote their entire energy to the defense needs of the Nation; and
- (2) to provide for the temporary suspension of judicial and administrative proceedings and transactions that may adversely affect the civil rights of servicemembers during their military service.

(Oct. 17, 1940, ch. 888, §2, as added Pub. L. 108–189, §1, Dec. 19, 2003, 117 Stat. 2836.)

# CODIFICATION

Section was formerly classified to section 502 of the former Appendix to this title prior to editorial reclassification and renumbering as this section.

# PRIOR PROVISIONS

Provisions similar to this section were contained in section 100 of act Oct. 17, 1940, ch. 888, art. I, 54 Stat. 1179, prior to the general amendment of this Act by Pub. L. 108–189.

# SUBCHAPTER I—GENERAL PROVISIONS

# § 3911. Definitions

For the purposes of this chapter:

#### (1) Servicemember

The term "servicemember" means a member of the uniformed services, as that term is defined in section 101(a)(5) of title 10.

# (2) Military service

The term "military service" means—

(A) in the case of a servicemember who is a member of the Army, Navy, Air Force, Marine Corps, or Coast Guard—