- (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

Sec. 3901. Short title. 3902 Purpose. SUBCHAPTER I—GENERAL PROVISIONS 3911. Definitions. Jurisdiction and applicability of chapter. 3912 3913. Protection of persons secondarily liable. Extension of protections to citizens serving 3914. with allied forces. Notification of benefits. 3915. 3916. Information for members of the Armed Forces and their dependents on rights and protections of the Servicemembers Civil Re-3917. Extension of rights and protections to reserves ordered to report for military service and to persons ordered to report for induc-Waiver of rights pursuant to written agree-3918. 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 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, COMMUNICATIONS SERVICE CONTRACTS

3951. Evictions and distress.
 3952. Protection under installment contracts for purchase or lease.

3953. Mortgages and trust deeds.

Sec.
3954. Settlement of stayed cases relating to personal property.

3955. Termination of residential or motor vehicle leases.

3956. Termination of telephone, multichannel video programming, and internet access 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

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 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.

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.

4027 Guarantee of residency for spouses of services

4027. Guarantee of residency for spouses of service-

SUBCHAPTER VIII—CIVIL LIABILITY

4041. Enforcement by the Attorney General.

4042. Private right of action.

4043. 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. 85–857, Sept. 2, 1958, 72 Stat. 1105; Pub. L. 86–721, 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.

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. 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.

EFFECTIVE DATE

Section applicable to any case not final before Dec. 19, 2003, see section 3 of Pub. L. 108–189, set out as a note under section 3901 of this title.

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—
 - (i) active duty, as defined in section 101(d)(1) of title 10, and
 - (ii) in the case of a member of the National Guard, includes service under a call to active service authorized by the President or the Secretary of Defense for a period of more than 30 consecutive days under section 502(f) of title 32 for purposes of responding to a national emergency declared by the President and supported by Federal funds:
- (B) in the case of a servicemember who is a commissioned officer of the Public Health Service or the National Oceanic and Atmospheric Administration, active service; and
- (C) any period during which a servicemember is absent from duty on account of sickness, wounds, leave, or other lawful cause.

(3) Period of military service

The term "period of military service" means the period beginning on the date on which a servicemember enters military service and ending on the date on which the servicemember is released from military service or dies while in military service.