

(Oct. 17, 1940, ch. 888, title I, §104, as added Pub. L. 108-189, §1, Dec. 19, 2003, 117 Stat. 2839.)

#### Editorial Notes

##### CODIFICATION

Section was formerly classified to section 514 of the former Appendix to this title prior to editorial reclassification and renumbering as this section.

##### PRIOR PROVISIONS

A prior section 104 of act Oct. 17, 1940, ch. 888, art. I, as added Oct. 6, 1942, ch. 581, §4, 56 Stat. 770, related to extension of benefits to citizens serving with forces of war allies, prior to the general amendment of this Act by Pub. L. 108-189.

#### Statutory Notes and Related Subsidiaries

##### 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.

#### § 3915. Notification of benefits

The Secretary concerned shall ensure that notice of the benefits accorded by this chapter is provided in writing to persons in military service and to persons entering military service.

(Oct. 17, 1940, ch. 888, title I, §105, as added Pub. L. 108-189, §1, Dec. 19, 2003, 117 Stat. 2839.)

#### Editorial Notes

##### CODIFICATION

Section was formerly classified to section 515 of the former Appendix to this title prior to editorial reclassification and renumbering as this section.

##### PRIOR PROVISIONS

A prior section 105 of act Oct. 17, 1940, ch. 888, art. I, as added Oct. 6, 1942, ch. 581, §4, 56 Stat. 770; amended Pub. L. 102-12, §9(4), Mar. 18, 1991, 105 Stat. 39, related to notice of benefits to persons in and persons entering military service, prior to the general amendment of this Act by Pub. L. 108-189.

#### Statutory Notes and Related Subsidiaries

##### 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.

#### § 3916. Information for members of the Armed Forces and their dependents on rights and protections of the Servicemembers Civil Relief Act

##### (a) Outreach to members

The Secretary concerned shall provide to each member of the Armed Forces under the jurisdiction of the Secretary pertinent information on the rights and protections available to members and their dependents under the Servicemembers Civil Relief Act [50 U.S.C. 3901 et seq.].

##### (b) Time of provision

The information required to be provided under subsection (a) to a member shall be provided at the following times:

- (1) During the initial orientation training of the member.

- (2) In the case of a member of a reserve component, during the initial orientation training of the member and when the member is mobilized or otherwise individually called or ordered to active duty for a period of more than one year.

- (3) At such other times as the Secretary concerned considers appropriate.

##### (c) Outreach to dependents

The Secretary concerned may provide to the adult dependents of members under the jurisdiction of the Secretary pertinent information on the rights and protections available to members and their dependents under the Servicemembers Civil Relief Act [50 U.S.C. 3901 et seq.].

##### (d) Definitions

In this section, the terms “dependent” and “Secretary concerned” have the meanings given such terms in section 101 of the Servicemembers Civil Relief Act [50 U.S.C. 3911].

(Pub. L. 109-163, div. A, title VI, §690, Jan. 6, 2006, 119 Stat. 3337.)

#### Editorial Notes

##### REFERENCES IN TEXT

The Servicemembers Civil Relief Act, referred to in subsecs. (a) and (c), is act Oct. 17, 1940, ch. 888, 54 Stat. 1178, which is classified generally to this chapter. For complete classification of this Act to the Code, see section 3901 of this title and Tables.

##### CODIFICATION

Section was formerly classified to section 515a of the former Appendix to this title prior to editorial reclassification and renumbering as this section.

Section was enacted as part of the National Defense Authorization Act for Fiscal Year 2006, and not as part of the Servicemembers Civil Relief Act which comprises this chapter.

#### § 3917. Extension of rights and protections to reserves ordered to report for military service and to persons ordered to report for induction

##### (a) Reserves ordered to report for military service

A member of a reserve component who is ordered to report for military service is entitled to the rights and protections of this subchapter and subchapters II and III during the period beginning on the date of the member’s receipt of the order and ending on the date on which the member reports for military service (or, if the order is revoked before the member so reports, or the date on which the order is revoked).

##### (b) Persons ordered to report for induction

A person who has been ordered to report for induction under the Military Selective Service Act [50 U.S.C. 3801 et seq.] is entitled to the rights and protections provided a servicemember under this subchapter and subchapters II and III during the period beginning on the date of receipt of the order for induction and ending on the date on which the person reports for induction (or, if the order to report for induction is revoked before the date on which the person reports for induction, on the date on which the order is revoked).

(Oct. 17, 1940, ch. 888, title I, §106, as added Pub. L. 108-189, §1, Dec. 19, 2003, 117 Stat. 2839.)

TERMINATION OF INDUCTION FOR TRAINING AND SERVICE

*For provisions relating to termination of induction for training and service in the Armed Forces after July 1, 1973, see section 3815(c) of this title.*

**Editorial Notes**

REFERENCES IN TEXT

The Military Selective Service Act, referred to in subsec. (b), is act June 24, 1948, ch. 625, 62 Stat. 604. For complete classification of this Act to the Code, see References in Text note set out under section 3801 of this title and Tables.

CODIFICATION

Section was formerly classified to section 516 of the former Appendix to this title prior to editorial reclassification and renumbering as this section.

PRIOR PROVISIONS

A prior section 106 of act Oct. 17, 1940, ch. 888, art. I, as added Oct. 6, 1942, ch. 581, §4, 56 Stat. 770; amended Pub. L. 102-12, §9(5), Mar. 18, 1991, 105 Stat. 39, related to extension of benefits to persons ordered to report for induction or military service, prior to the general amendment of this Act by Pub. L. 108-189.

**Statutory Notes and Related Subsidiaries**

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.

**§ 3918. Waiver of rights pursuant to written agreement**

**(a) In general**

A servicemember may waive any of the rights and protections provided by this chapter. Any such waiver that applies to an action listed in subsection (b) of this section is effective only if it is in writing and is executed as an instrument separate from the obligation or liability to which it applies. In the case of a waiver that permits an action described in subsection (b), the waiver is effective only if made pursuant to a written agreement of the parties that is executed during or after the servicemember's period of military service. The written agreement shall specify the legal instrument to which the waiver applies and, if the servicemember is not a party to that instrument, the servicemember concerned.

**(b) Actions requiring waivers in writing**

The requirement in subsection (a) for a written waiver applies to the following:

- (1) The modification, termination, or cancellation of—
  - (A) a contract, lease, or bailment; or
  - (B) an obligation secured by a mortgage, trust, deed, lien, or other security in the nature of a mortgage.
- (2) The repossession, retention, foreclosure, sale, forfeiture, or taking possession of property that—
  - (A) is security for any obligation; or

(B) was purchased or received under a contract, lease, or bailment.

**(c) Prominent display of certain contract rights waivers**

Any waiver in writing of a right or protection provided by this chapter that applies to a contract, lease, or similar legal instrument must be in at least 12 point type.

**(d) Coverage of periods after orders received**

For the purposes of this section—

(1) a person to whom section 3917 of this title applies shall be considered to be a servicemember; and

(2) the period with respect to such a person specified in subsection (a) or (b), as the case may be, of section 3917 of this title shall be considered to be a period of military service.

(Oct. 17, 1940, ch. 888, title I, §107, as added Pub. L. 108-189, §1, Dec. 19, 2003, 117 Stat. 2839; amended Pub. L. 108-454, title VII, §702, Dec. 10, 2004, 118 Stat. 3624.)

**Editorial Notes**

CODIFICATION

Section was formerly classified to section 517 of the former Appendix to this title prior to editorial reclassification and renumbering as this section.

PRIOR PROVISIONS

A prior section 107 of act Oct. 17, 1940, ch. 888, art. I, as added Oct. 6, 1942, ch. 581, §4, 56 Stat. 770, related to effect on rights and remedies pursuant to written agreements entered after commencement of military service, prior to the general amendment of this Act by Pub. L. 108-189.

AMENDMENTS

2004—Subsec. (a). Pub. L. 108-454, §702(1), inserted after first sentence: “Any such waiver that applies to an action listed in subsection (b) of this section is effective only if it is in writing and is executed as an instrument separate from the obligation or liability to which it applies.”

Subsecs. (c), (d). Pub. L. 108-454, §702(2), (3), added subsec. (c) and redesignated former subsec. (c) as (d).

**Statutory Notes and Related Subsidiaries**

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.

**§ 3919. Exercise of rights under chapter not to affect certain future financial transactions**

Application by a servicemember for, or receipt by a servicemember of, a stay, postponement, or suspension pursuant to this chapter in the payment of a tax, fine, penalty, insurance premium, or other civil obligation or liability of that servicemember shall not itself (without regard to other considerations) provide the basis for any of the following:

(1) A determination by a lender or other person that the servicemember is unable to pay the civil obligation or liability in accordance with its terms.

(2) With respect to a credit transaction between a creditor and the servicemember—

- (A) a denial or revocation of credit by the creditor;