

[Your Name]
[Your Service Member ID Number]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Mortgage Servicer Name]
[Mortgage Servicer Address]
[City, State, Zip Code]

RE: Servicemembers Civil Relief Act (SCRA) Inquiry and Rate Reduction Request
Account Number: [Your Mortgage Account Number]

To Whom It May Concern,

I am writing to formally notify you of my active duty military status and to request the protections afforded to me under the Servicemembers Civil Relief Act (SCRA), 50 U.S.C. § 3901 et seq.

I am currently a member of the [Branch of Service]. I entered active duty on [Active Duty Start Date] and am currently scheduled to serve until [Expected End Date or "Indefinite"].

Pursuant to the SCRA, I request that the interest rate on my mortgage loan be reduced to 6% per annum for the duration of my military service. This request applies to all interest, service charges, renewal charges, fees, or any other charges (except for bona fide insurance) associated with this obligation.

Please find attached a copy of my military orders (or a letter from my commanding officer) confirming my active duty status. Under the SCRA, this rate reduction should be applied retroactively to the date my active duty service began.

Furthermore, please ensure that my account is flagged for all other SCRA protections, including but not limited to protections against foreclosure and late fees during my period of military service and the applicable period thereafter.

Please provide written confirmation once this rate reduction has been processed and inform me of my new monthly payment amount. If you require any additional documentation, please contact me immediately.

Thank you for your prompt attention to this matter and for your support of our service members.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosure: [Copy of Military Orders / Statement from Commanding Officer]