

Subject: Inquiry Regarding Servicemembers Civil Relief Act (SCRA) Protections and Retroactive Foreclosure Review

Date: [Insert Date]

To: [Lender/Servicer Name]
[Department Name, e.g., Military Support Group]
[Address]
[City, State, Zip Code]

Re: Loan Number: [Insert Loan Number]
Property Address: [Insert Property Address]

To Whom It May Concern,

I am writing to formally inquire about my eligibility for benefits and protections under the Servicemembers Civil Relief Act (SCRA), 50 U.S.C. § 3901 et seq., specifically regarding a foreclosure action taken against my property located at the address listed above.

I am a [Current/Former] member of the [Branch of Service]. I served on active duty during the following period(s): [Insert Start Date] to [Insert End Date]. This period of military service [is currently ongoing / occurred] during the time the foreclosure proceedings were initiated or finalized.

Under Section 3953 of the SCRA, a sale, foreclosure, or seizure of property for a breach of an obligation on a mortgage is not valid if made during, or within one year after, the period of the servicemember's military service, except by a court order or a written waiver. I believe my case may fall under these protections.

I request that you conduct a review of my account to determine:

- If SCRA protections were properly applied to my account during my period of military service.
- If I am eligible for retroactive relief, compensation, or a reversal of the foreclosure action.
- The specific steps required to file a formal claim for damages or restoration if a violation occurred.

Attached please find a copy of my military orders or a letter from my commanding officer confirming my active duty status during the relevant timeframe.

Please provide a written response to this inquiry within 30 days. You may contact me at [Phone Number] or [Email Address] if you require further documentation.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Current Mailing Address]

[Last 4 digits of SSN]