[Your Name]
[Your Service Number/Last 4 of SSN]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Lender/Servicer Name]
[Attn: Military Liaison/SCRA Department]
[Lender Address]
[City, State, Zip Code]

RE: Request for SCRA Protections for Mortgage Account Number: [Your Account Number]

To Whom It May Concern,

I am writing to formally request that the interest rate on my mortgage loan be capped at 6% per annum and that all other applicable protections be applied to my account, as provided under the Servicemembers Civil Relief Act (SCRA), 50 U.S.C. $ 3937.

I am currently a member of the [Branch of Service, e.g., United States Army] and I entered active duty service on [Date Active Duty Began]. I am currently assigned to [Name of Unit/Duty Station]. My military service has a material effect on my ability to meet my financial obligations at the original interest rate.

Under the SCRA, a servicemember's pre-service debts (including mortgages) are limited to a maximum interest rate of 6% during the period of military service and, for mortgages, for one year thereafter. This interest rate cap includes all service charges, renewal charges, fees, or any other charges (except bona fide insurance) with respect to the obligation.

Enclosed, please find a copy of my [Military Orders / Letter from Commanding Officer] confirming my active duty status and dates of service.

Please update my account to reflect the 6% interest rate effective as of the date I entered active duty. I also request that you provide me with a revised payment schedule and a statement showing the application of this rate reduction.

Thank you for your prompt attention to this matter. Please confirm in writing once these adjustments have been made.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosure: [Copy of Military Orders / Active Duty Verification]