

[Date]

[Service Member Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

Re: Acknowledgment of SCRA Forbearance Request - Account Number: [Account Number]

Dear [Service Member Name],

We have received your request for relief under the Servicemembers Civil Relief Act (SCRA) regarding the account referenced above. This letter serves as formal acknowledgment of your request for military forbearance due to your active duty status.

Status of Your Request:

We are currently reviewing the military orders provided. Based on our preliminary review, the following terms apply to your account during the period of active duty:

- **Forbearance Period:** Your payments will be temporarily suspended or reduced starting [Start Date] and are scheduled to end on [End Date].
- **Interest Rate:** In accordance with the SCRA, the interest rate on your obligation incurred prior to active duty will be capped at 6% for the duration of your military service.
- **Fees:** All late fees and NSF charges incurred during the eligible period will be waived or reimbursed.

Reporting to Credit Bureaus:

During the period of this SCRA forbearance, we will continue to report the status of your account to the credit reporting agencies in compliance with the Fair Credit Reporting Act (FCRA), reflecting the protections afforded by your military status.

Your Responsibilities:

Please notify us immediately if your military service end date changes or if you are released from active duty earlier than the date specified in your orders.

Thank you for your service to our country. If you have any questions, please contact our Military Support Department at [Phone Number] or via email at [Email Address].

Sincerely,

[Name of Representative]

[Department Name]

[Financial Institution/Company Name]