

**AMENDMENT IN THE NATURE OF A SUBSTITUTE
TO H.R. 1263
OFFERED BY M . _____**

Strike all after the enacting clause and insert the following:

**1 SECTION 1. EXPANSION OF PROTECTIONS RELATING TO
2 MORTGAGES AND MORTGAGE FORE-
3 CLOSURES FOR SURVIVING SPOUSES.**

4 (a) PROTECTION FOR SURVIVING SPOUSE.—Section
5 303 of the Servicemembers Civil Relief Act (50 U.S.C.
6 App. 533) is amended by adding at the end the following
7 new subsection:

8 “(e) PROTECTION FOR SURVIVING SPOUSE.—During
9 the five-year period beginning on the date of the enact-
10 ment of this subsection, with respect to a servicemember
11 who dies while in military service and whose death is serv-
12 ice-connected, this section shall apply to the surviving
13 spouse of the servicemember if such spouse is the suc-
14 cessor in interest to property covered under subsection
15 (a).”.

16 (b) EFFECTIVE DATE.—Subsection (e) of section 303
17 of such Act, as added by subsection (a), shall apply to

1 a surviving spouse of a servicemember whose death is on
2 or after the date of the enactment of this Act.

3 **SEC. 2. REQUIREMENTS FOR LENDING INSTITUTIONS THAT**
4 **ARE CREDITORS FOR OBLIGATIONS AND LI-**
5 **ABILITIES COVERED BY THE**
6 **SERVICEMEMBERS CIVIL RELIEF ACT.**

7 Section 207 of the Servicemembers Civil Relief Act
8 is amended—

9 (1) by redesignating subsections (d) and (e) as
10 subsections (e) and (f), respectively; and

11 (2) by inserting after subsection (c) the fol-
12 lowing new subsection (d):

13 “(d) LENDING INSTITUTION REQUIREMENTS.—

14 “(1) COMPLIANCE OFFICERS.—Each lending in-
15 stitution subject to the requirements of this section
16 shall designate an employee of the institution as a
17 compliance officer who is responsible for ensuring
18 the institution’s compliance with this section and for
19 distributing information to servicemembers whose
20 obligations and liabilities are covered by this section.

21 “(2) TOLL-FREE TELEPHONE NUMBER.—Dur-
22 ing any fiscal year, a lending institution subject to
23 the requirements of this section that had annual as-
24 sets for the preceding fiscal year of \$10,000,000,000
25 or more shall maintain a toll-free telephone number

1 and shall make such telephone number available on
2 the primary Internet Web site of the institution.”.

3 **SEC. 3. EXTENSION OF PERIOD OF PROTECTIONS FOR**
4 **SERVICEMEMBERS AGAINST MORTGAGE**
5 **FORECLOSURES.**

6 (a) EXTENDED PERIOD OF PROTECTIONS.—

7 (1) STAY OF PROCEEDINGS AND PERIOD OF AD-
8 JUSTMENT OF OBLIGATIONS RELATING TO REAL OR
9 PERSONAL PROPERTY.—Section 303(b) of the
10 Servicemembers Civil Relief Act (50 U.S.C. App.
11 533(b)) is amended by striking “within 9 months”
12 and inserting “within 12 months”.

13 (2) PERIOD OF RELIEF FROM SALE, FORE-
14 CLOSURE, OR SEIZURE.—Section 303(c) of such Act
15 (50 U.S.C. App. 533(c)) is amended by striking
16 “within 9 months” and inserting “within 12
17 months”.

18 (3) SUNSET.— The amendments made by para-
19 graphs (1) and (2) shall expire on December 31,
20 2017. Effective January 1, 2018, the provisions of
21 subsections (b) and (c) of section 303 of the
22 Servicemembers Civil Relief Act, as in effect on the
23 day before the date of the enactment of the Housing
24 and Economic Recovery Act of 2008 (Public Law
25 110–289), are hereby revived.

1 (b) REPEAL OF SUPERCEDED PROVISION.—Sub-
2 section (c) of section 2203 of the Housing and Economic
3 Recovery Act of 2008 (Public Law 110–289; 50 U.S.C.
4 App. 533 note) is amended to read as follows:

5 “(c) EFFECTIVE DATE.—The amendments made by
6 subsection (a) shall take effect on the date of the enact-
7 ment of this Act.”.

Amend the title so as to read: “A bill amend the Servicemembers Civil Relief Act to provide surviving spouses with certain protections relating to mortgages and mortgage foreclosures, and for other purposes.”.

