



May 14, 2012

The Honorable Elijah Cummings
United States House of Representatives
2235 Rayburn House Office Building
Washington, DC 20515

Dear Representative Cummings:

I am writing on behalf of the Disabled American Veterans (DAV), a congressionally chartered national veterans service organization with 1.2 million members, all of whom were disabled as a result of active duty in the United States Armed Forces. The DAV works to build better lives for America's disabled veterans, their families and survivors.

We have reviewed your proposed bill, which amends the Servicemembers Civil Relief Act to extend from the current grace period to twelve months after military service to protect covered service members and their surviving spouses, as well as veterans rated totally disabled by the Department of Veterans Affairs (VA) at time of military retirement, against mortgage sale or foreclosure, as well as the stay of proceedings, in the case of an obligation on real property that originated before the service member's military service.

While we do not have a resolution on this specific matter from our members, we support its general purpose, as it would extend the period of protection for service members against mortgage sale or foreclosure. However, we believe that section 1(f)(1)(B) of the bill is extremely restrictive in requiring a VA disability rating of 100 percent at the time of retirement.

Thank you again for introducing this important legislation. I look forward to working with you and your staff to continue the DAV mission of building better lives for America's disabled veterans and their families.

Sincerely,

JOSEPH A. VIOLANTE
National Legislative Director

JAV:lmb

c: Representative Bob Filner, Ranking Member, House Veterans' Affairs Committee
Representative David Dreier, Chairman, House Rules Committee
Representative Louise Slaughter, Ranking Member, House Rules Committee

