III Armored Corps & Fort Hood Client Legal Services

Servicemembers Civil Relief Act (SCRA)

Contact Us
Building 13, 52nd Street
Fort Hood, TX 76544

Front Desk Phone Numbers
(254) 287-7901
(254) 287-2509

Walk-In Hours
Mon — Thurs: 1300-1600
Powers of Attorney & Notaries

All other assistance by appointment only:

Schedule an appointment in 2 easy steps:

Step 1
Download intake form and open in Adobe or other PDF app to access fillable fields

Step 2
Email form with a front and back copy of your military ID using the QR code or directly: usarmy.hood.iii-corps.mbx.sja-legal-asst@army.mil

This Info Paper is provided for general education purposes only and does not constitute legal advice. For legal advice, please consult an attorney by scheduling an appointment with our office.

Current:: 1 October 2025

Purpose of the Servicemembers Civil Relief Act (SCRA): The SCRA can provide legal and financial protections to Soldiers and their dependents during the Soldier's military service.

Types of Protections:
- Storage Liens
- Interest Caps
- State Taxes
- Stay of Court Proceedings
- Contract Termination
- Eviction
- Lease Termination
- Default Judgement
- Voter Registration
- Insurance
- Mortgage
- Professional licenses

Vehicle & Residential Lease Termination: Vehicle and residential lease terminations under the SCRA have different eligibility requirements. Generally, a Servicemember may terminate their lease for reasons such as entering military service, and receiving PCS/ETS/deployment orders. Depending on the type of lease, there may be additional requirements to terminate the lease under the SCRA. If a Servicemember is eligible to terminate, they must submit to the landlord: (1) written notice of termination, **AND** (2) a copy of their military orders or a commander's memo.

6% Interest Rate Cap: For any mortgage, credit card, student loan, and other credit payment obligation created **BEFORE** entering the military, creditors must lower the interest rate to 6% or less. Servicemembers must provide (1) written notice to lower interest rate **AND** (2) copy of military orders or a letter from their commander. Creditors must also forgive interest paid above 6% from date of entering service.

Consumer Contract Termination: A Servicemember may terminate a contract any time after receiving orders for not less than 90 days to a location that does not support the contract, (Ex: a Servicemember's current gym does not have a location at their next duty station). Servicemembers must provide written or electronic notice of termination with a copy of orders. The other contracting party cannot charge early termination fees and must refund any advance payments.

Stay of Proceedings: A Servicemember on active duty may request a stay of any civil or administrative proceeding for up to 90 days by (1) providing a letter or other communication to the court explaining how military duty prevents them from appearing, **AND** (2) a letter from their commander stating current duty prevents appearance and that military leave is not authorized.

Default Judgements: If a Servicemember is in active duty status and is unable to appear in court as a defendant, then the judge must appoint an attorney for the Servicemember. If a judge enters a default judgement against a Servicemember in active duty status, the Servicemember has 90 days from the end of active duty service to reopen the judgment.

Professional License Portability: If a Servicemember or spouse has a covered professional license and moves out of that licensing jurisdiction due to military orders, that license will be considered valid for practice in the new state if the Servicemember or spouse submits: (1) military orders, (2) a copy of the marriage certificate if the applicant is the nonmilitary spouse, **AND** (3) a notarized affidavit. Our office can help you draft and we can notarize the affidavit. If an interstate compact allows the Servicemember or spouse who relocates to a new jurisdiction to practice in that jurisdiction, the terms and requirements of the interstate compact will apply, not the SCRA.