



VADM Norbert R. Ryan, Jr. USN (Ret)
President

JUN 13 2012

June6, 2012

The Honorable Elijah Cummings
United States House of Representatives
Washington, DC 20515

Dear Congressman Cummings:

On behalf of the over 370,000 members of the Military Officers Association of America (MOAA), I am writing to express our support for your amendment in H.R. 4130, the House-passed version of the FY 2013 National Defense Authorization Act (NDAA), which would expand protections under the Servicemembers Civil Relief Act (SCRA).

Your provision, one that passed with overwhelmingly bi-partisan support in the House, would provide significant foreclosure protections for servicemembers who own homes and are sent into harm's way, regardless of when they purchased their home.

Our young men and women in uniform who are deployed to contingency operations will be able to focus on the mission at hand and not have to worry if their family remaining at home will be able to keep a roof over their head.

Fortunately your provision does not stop there. It extends protections to two other deserving groups who are forced to deal with life-altering changes – survivors and 100% disabled veterans.

Thank you for your leadership, for continuing to look out after the interests of our Nation's servicemembers and their families, and for sponsoring this important amendment – we pledge our strong support and look forward to its inclusion in the FY 2013 NDAA.

Sincerely, *Best Regards,*
Norbert Ryan