

.....  
(Original Signature of Member)

112TH CONGRESS  
1ST SESSION

**H. R.** \_\_\_\_\_

To amend the Servicemembers Civil Relief Act to provide for certain requirements for financial institutions that are creditors for obligations and liabilities covered by that Act.

\_\_\_\_\_  
IN THE HOUSE OF REPRESENTATIVES

Mr. JOHNSON of Ohio introduced the following bill; which was referred to the Committee on \_\_\_\_\_

\_\_\_\_\_  
**A BILL**

To amend the Servicemembers Civil Relief Act to provide for certain requirements for financial institutions that are creditors for obligations and liabilities covered by that Act.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Ensuring a Response  
5 for Servicemembers Act”.

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

5 Section 207 of the Servicemembers Civil Relief Act  
6 is amended—

7 (1) by redesignating subsections (d) and (e) as  
8 subsections (e) and (f), respectively; and

9 (2) by inserting after subsection (c) the fol-  
10 lowing new subsection (d):

11 “(d) LENDING INSTITUTION REQUIREMENTS.—

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

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