

Consumer Lending to Military Members: The Military Lending Act Final Rule and Servicemembers Civil Relief Act Enforcement

April 22, 2016

71 Bus. Law. 759

The past year saw a new rule that dramatically expands the scope of the Military Lending Act (“MLA”) and an increase in, and expansion of, the Department of Justice’s (“DoJ’s”) enforcement of the Servicemembers Civil Relief Act (“SCRA”). The amendments to the MLA regulation broaden its scope to include many types of credit previously not covered and shifts the responsibility for identifying military status from the applicant to the lender. The increase and expansion of SCRA enforcement extends SCRA liability to assignees, effectively creates new servicing obligations with respect to servicemembers requesting SCRA protections, and emphasizes the need for strict compliance with the SCRA’s requirements. These and other changes are discussed in this survey.

ABA Members can [access the full survey here](#).

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