

Military Lending Act Update: One Week Left to Request Direct Access to DOD Manpower Data Center

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The Department of Defense Manpower Data Center (the DMDC), the primary method for ascertaining whether an individual is a servicemember, is developing a web service that will allow lenders to connect directly with the DMDC at no cost to the financial institution. In order to request direct access, lenders must send an email with their request to use the web service to the [MLA help desk](#).

Once a request is submitted, a questionnaire will be sent in response. The questionnaire must be completed by February 19. The DMDC has indicated that it may not be able to allow access to all lenders who request access. As a result, if space is limited, the DMDC will conduct a selection process to determine which lenders are granted access.

There is no cost to request access to the direct access service, and it does not prevent a creditor from later deciding to primarily use a different safe harbor identification method. This direct access option is in addition to the safe harbor identification methods offered via the MLA database or through a national credit reporting agency. For more information on the Military Lending Act, please see [our previous client alert](#).

If you have further questions on these issues, please contact the authors or another member of our Consumer Financial Services team.

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