

LEGAL MOB BRIEF

□ **Legal Assistance – if you need any of the following documents you may see us at any time before you leave ASA Dix**

- o Wills
- o Living Will – Medical Directives
- o Wills W/Trust – for money left in trust to a minor
- o Agent for Disposition of Remains – must have for non-blood relative to be recipient of death benefit and remains
- o POA – General or Specific
- o Notary – any copies to enter dependents into DEERS or Finance for w/Dep rate

For more information and handouts please see: <http://www.dix.army.mil/SJA/>

□ **Servicemembers Civil Relief Act (SCRA)**

- o 6% Interest Rate Reduction – Any debt incurred prior to coming on Title 10 orders is eligible for interest rate reduction; with the exception of government loans.
- o Mortgage interest rate – 6% interest rate reduction is extended 1 year post orders
- o No foreclosure action for 9 months after military service; as of January 1, 2012 the foreclosure action will be reduced to 90 days
- o Stay of Proceedings – Contact must include letter and copy of orders. No criminal matter can be stayed.
- o Cell Phone Suspension or Termination – Must be deployed for at least 90 days. No fees or penalties for ending contract early or for having accounts put on Military Suspension. If suspended the length of contract should not extend past initial term of contract.
- o Termination of Residential & Auto Lease – For AUTO lease must be on orders for 180 days; must send letter to proper departments accompanied by copy of orders. For RESIDENTIAL lease must be on orders for 90 days, must give at least 30 days notice to landlord.

Taxes - for Servicemembers deployed to a combat zone – extension is 180 days plus number of days that you were deployed during the tax season (Jan 1 – Apr 15) for a maximum of 285 days with copy of orders – check with your state and locality for tax extension guidelines

NOTE: Free Tax Preparation Services available through: **Military OneSource** –(H&R BLOCK);

IRS.Gov: (FREE FILE); **VITA (Volunteer Income Tax Assistance) Program:** JRC Legal Section- by appointment only) & **Armed Forces Legal Assistance Offices**

Uniformed Service Employment and Reemployment Rights Act (USERRA)

- o Deployed up to 30 days – Report back travel time plus 8 hours
- o Deployed 31 to 180 days – Report back within 14 days
- o Deployed 181 days or more – Report within 90 days
- o Notify your employer of return date (in writing is recommended)

Lautenberg – Any qualified conviction of Domestic Violence will result in Servicemember not being allowed to carry a fire arm.

Maintain Records – If documents are sent to creditors; maintain copy for your records i.e. fax receipts. Make sure that all DA-31s are complete and bring to DEMOB site.

USAA - https://www.usaa.com/inet/ent_utils/McStaticPages?key=deployment_deployed_member_benefits

Contact Their Experts 1-877-2DEPLOY (33-7569) 24 hours a day, 7 days a week

As of: 31 January 2011 EP