

Date: \_\_\_\_\_

TO:

**RE: Request for Reduction of Interest Rate to 6%  
Servicemembers Civil Relief Act, 50 U.S.C. § 3937  
California Military and Veterans Code § 405**

Dear Sir/Madam:

I, \_\_\_\_\_, am a member of the California Army National Guard. I have been called to serve on active duty with the Armed Forces of the United States. A copy of my military orders, which I received on \_\_\_\_\_ is enclosed. I will provide you with copies of any orders that extend my military service.

I incurred a debt with you prior to this period of military service. My account number is \_\_\_\_\_ . I am hereby asserting my entitlement to relief under the Servicemembers Civil Relief Act, 50 U.S.C. § 3937, and California Military and Veterans Code § 405. Under these statutes, the rate of interest on my obligation (*including service charges, renewal charges, fees, and other charges*) must be reduced to six percent (6%) per annum as of the date I received my orders to report for military service. Interest above 6% is forgiven and cannot be accrued. This interest rate reduction must continue throughout my period of active military service, including any extensions thereof.

Please take immediate action to adjust my financial obligation to reflect the 6% interest rate cap and advise me of the amount of my revised payments. Please direct all correspondence to:

Thank you, in advance, for your cooperation.

Sincerely,

\_\_\_\_\_  
Signature

**Enclosure: Military Orders**