



Dragon Legal Digest

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SCRA and Real Estate Leases

The summer is here and that means it's PCS season. This can be a stressful time for people who are trying to terminate their former lease so that they can move on to their next adventure. Awareness of the below rules under the Servicemembers Civil Relief Act (SCRA) will help to alleviate some of the stress associated with the moving season!

Eligibility for SCRA: All active duty personnel; all servicemembers in Title 10 status; and all dependents of these servicemembers. **NOTE:** If you break a lease, an unmarried significant other may still be contractually bound under the lease!

In order to terminate a lease under SCRA, the servicemember must:

- (1) Deliver a written notice of such termination; AND
- (2) Deliver a copy of the servicemember's military orders to the lessor.



When is the termination effective?

In the case of a lease that provides for monthly payment of rent, termination of the lease is effective **30 days** after the first date on which the next rental payment is due and payable after the termination notice is delivered.

Example: Your rent is due on the first of the month. You submit your termination notice and copy of your military orders to your lessor on the 15 July. Your lease terminates effective on September 1 (30 days after August 1, the start of your next period).

Can the lessor impose an early termination charge?

No, but any taxes, summonses, or other obligations and liabilities of the lessee in accordance with the terms of the lease, including reasonable charges to the lessee for excess wear, that are due and unpaid shall be paid by the lessee.

SCRA provides servicemembers a large number of protections, including but not limited to terminating automobile leases and capping interest rates in certain scenarios. If you have questions about SCRA, please talk to JA!

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IDENTITY THEFT: PROTECT YOUR ASSETS

Identity theft is one of the fastest-growing crimes in America with nearly 10 million victims every year. It occurs when a criminal uses another person's information to take on that person's identity. It can take a victim years to sort out the aftermath, which can include not only financial loss but also denial of credit for home and car loans, student loans, or credit accounts.

While anyone could become a victim, there are concrete steps Airmen can take to keep themselves from falling victim to identity theft. First, be extraordinarily cautious about giving out a social security number or other personal identifying information. It is important—especially for military members—to always verify who is asking for such information and why it is needed.

Other steps to prevent identity theft include shredding all trash or documents that contain personal identifying information; keeping your social security card locked up and only carrying it you know it will be needed; securing all personal information where other people such as roommates, maids, babysitters, or building maintenance personnel do not have access to it; and keeping wallets and purses locked up at work if they are not on your person.

Many victims do not realize their identity has been stolen until they try to open a credit account or apply for a loan for a major purchase and are denied. You should periodically request a copy of your credit report to ensure there are no entries you are unaware of. You can request these reports online at www.annualcreditreport.com. You can also contact the individual credit bureaus—Equifax, Experian, and TransUnion—at their websites. If you have been the victim of identity theft, come to the legal office and we'll help you take the appropriate steps to help get your credit back on track!

CONTACT US



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For will worksheets or Powers of Attorney please visit our website below.

Don't forget to send us or bring in your ticket number!

<https://aflegalassistance.law.af.mil>

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