Page 247, after line 20, insert the following:

SEC. 596. PROOF OF PERIOD OF MILITARY SERVICE FOR
PURPOSES OF INTEREST RATE LIMITATION
UNDER THE SERVICEMEMBERS CIVIL RELIEF
ACT.

Section 207(b)(1) of the Servicemembers Civil Relief
Act (50 U.S.C. App. 527(b)(1)) is amended to read as
follows:

“(1) PROOF OF MILITARY SERVICE.—

“(A) IN GENERAL.—Not later than 180
days after the date of a servicemember’s termi-
nation or release from military service, in order
for an obligation or liability of the
servicemember to be subject to the interest rate
limitation in subsection (a), the servicemember
shall provide to the creditor written notice and
a copy of—

“(i) the military orders calling the
servicemember to military service and any
orders further extending military service;
or

“(ii) any other appropriate indicator of military service, including a certified letter from a commanding officer.

“(B) INDEPENDENT VERIFICATION BY CREDITOR.—

“(i) IN GENERAL.—Regardless of whether a servicemember has provided to a creditor the written notice and documentation under subparagraph (A), the creditor may use, in lieu of such notice and documentation, information retrieved from the Defense Manpower Database Center through the creditor’s normal business reviews of the Database Center for purposes of obtaining information indicating that the servicemember is on active duty.

“(ii) SAFE HARBOR.—A creditor that uses the information retrieved from the Defense Manpower Database Center under clause (i) with respect to a servicemember has not failed to treat the debt of the servicemember in accordance with subsection (a) if—

“(I) such information indicates that, on the date the creditor retrieves such information, the servicemember is not on active duty; and

“(II) the creditor has not, as of such date, received the written notice and documentation required under subparagraph (A) with respect to the servicemember.”.