

111TH CONGRESS  
1ST SESSION

# H. R. 3976

To extend certain expiring provisions providing enhanced protections for servicemembers relating to mortgages and mortgage foreclosure.

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IN THE HOUSE OF REPRESENTATIVES

OCTOBER 29, 2009

Mr. PERRIELLO introduced the following bill; which was referred to the Committee on Veterans' Affairs

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## A BILL

To extend certain expiring provisions providing enhanced protections for servicemembers relating to mortgages and mortgage foreclosure.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

3       **SECTION 1. SHORT TITLE.**

4       This Act may be cited as the “Helping Heroes Keep  
5       Their Homes Act of 2009”.

1 **SEC. 2. EXTENSION OF ENHANCED PROTECTIONS FOR**  
2 **SERVICEMEMBERS RELATING TO MORT-**  
3 **GAGES AND MORTGAGE FORECLOSURE**  
4 **UNDER SERVICEMEMBERS CIVIL RELIEF**  
5 **ACT.**

6 Section 2203(c)(2) of the Housing and Economic Re-  
7 cover Act of 2008 (Public Law 110-289) is amended—

8 (1) by striking “December 31, 2010” and in-  
9 serting “December 31, 2015”; and

10 (2) by striking “January 1, 2011” and insert-  
11 ing “January 1, 2016”.

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