

111<sup>TH</sup> CONGRESS  
2<sup>D</sup> SESSION

# H. R. 3976

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## AN ACT

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,*

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Helping Heroes Keep  
3 Their Homes Act of 2010”.

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

9 (a) EXTENSION.—Paragraph (2) of section 2203(c)  
10 of the Housing and Economic Recovery Act of 2008 (Pub-  
11 lic Law 110–289) is amended—

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

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

16 (b) PROTECTION FOR SURVIVING SPOUSE.—

17 (1) IN GENERAL.—Section 303 of the  
18 Servicemembers Civil Relief Act (50 U.S.C. App.  
19 533) is amended by adding at the end the following  
20 new subsection:

21 “(e) PROTECTION FOR SURVIVING SPOUSE.—With  
22 respect to a servicemember who dies while in military serv-  
23 ice and whose death is service-connected, this section shall  
24 apply to the surviving spouse of the servicemember if such  
25 spouse is the successor in interest to property covered  
26 under subsection (a).”.

1           (2) EFFECTIVE DATE.—Subsection (e) of sec-  
2           tion 303 of such Act, as added by paragraph (1),  
3           shall apply to a surviving spouse of a servicemember  
4           whose death is on or after the date of the enactment  
5           of this Act.

          Passed the House of Representatives March 23,  
2010.

Attest:

*Clerk.*

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