MARTAIN OFFICE OF THE ATTORNEY GENERAL
BRIAN E. FROSH, ATTORENY GENERAL

MILITARY AND VETERAN
LEGAL RESOURCE
GUIDE
Dear Veterans, Military Personnel, and Families:

Thank you for serving our country and the State of Maryland. I commend you for your sacrifice and dedication to protecting our freedoms through your military service. As Attorney General, I am proud to support the more than 425,000 veterans, servicemembers and their families who reside in Maryland.

It is vital that we honor and serve our veterans and servicemembers by working to ensure that they receive the benefits and protections guaranteed under federal and state laws for their service to our country. I hope that this guide and the information it contains about community-based resources can help you and your family better access benefits and opportunities as you transition back into civilian life.

Thank you again for the sacrifices you and your family have made for our country. Please do not hesitate to call my Office with any questions or concerns.

Sincerely,

Brian E. Frosh
Attorney General
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Disclaimer

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This Guide was last updated in October 2017. As laws and regulations change, portions may change or become obsolete. The information provided on the websites linked in this Guide does not represent the legal opinion of the Maryland Office of the Attorney General. Risks associated with accessing, downloading, or storing information from the links contained in this Guide rest with the user.
Obtaining meaningful employment is often the first step in successfully transitioning back into civilian life. Various federal and state laws are designed to protect the employment of servicemembers summoned to active duty and often require employers to reemploy returning servicemembers in the positions they held prior to their military service. Additionally, under Maryland law, there are various statutes designed to ease licensing requirements for veterans entering the Maryland workforce, and preferences are given to qualifying veterans seeking employment with state government agencies.

**UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT (USERRA)**

USERRA protects civilian job rights and benefits for veterans and members of the active and Reserve components of the U.S. armed forces. USERRA provides that returning servicemembers must be promptly reemployed in the same position that they would have
attained had they not been absent for military service, with the same seniority, status and pay, as well as other rights and benefits determined by seniority. The employer must reemploy servicemembers returning from a period of service in the uniformed services if those servicemembers meet five criteria:

- The person must have been absent from a civilian job on account of service in the uniformed services;
- The person must have given advance notice to the employer that he or she was leaving the job for service in the uniformed services, unless such notice was precluded by military necessity or otherwise impossible or unreasonable;
- The cumulative period of military service with that employer must not have exceeded five (5) years;
- The person must not have been released from service under dishonorable or other punitive conditions; and
- The person must have reported back to the civilian job in a timely manner or have submitted a timely application for re-employment, unless timely reporting back or application was impossible or unreasonable.

USERRA prohibits employment discrimination against a person on the basis of past military service, current military obligations, or intent to serve. An employer must not deny initial employment, reemployment, retention in employment, promotion, or any benefit of employment to a person on the basis of a past, present, or future service obligation.

USERRA offers health insurance protections for servicemembers and their dependents who have employer-sponsored health insurance coverage. If servicemembers leave their job to perform military service, they have the right to elect to continue their existing employer-based health plan coverage for themselves and their dependents for up to 24 months while in the military. For those servicemembers who choose not to continue their coverage during their military service, they have the right to be reinstated in their employer’s health plan when they are reemployed, generally without any waiting periods or exclusions (e.g., pre-existing condition exclusions) except for service-connected illnesses or injuries.

The U.S. Department of Labor, Veterans Employment and Training Service (VETS) is authorized to investigate and resolve complaints of USERRA violations. For assistance in filing a complaint or for any other information on USERRA, contact VETS at 1-866-4-USA-DOL or visit its website at http://www.dol.gov/vets.

**MARYLAND EMPLOYMENT RIGHTS**

Maryland law defines a veteran as an “individual who served on active duty in the armed forces of the United States, other than for training, and was discharged or released under conditions other than dishonorable.”

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Veterans Full Employment Act 2013

The Veterans Full Employment Act (VFEA) of 2013 is designed to assist veterans, current servicemembers, and military spouses obtain occupational and professional licenses. VFEA requires occupational licensing units in the Maryland Department of Labor, Licensing and Regulation (DLLR), as well as the Maryland Department of Health (MDH), the Maryland Institute for Emergency Medical Services Systems (MIESMSS), Maryland Higher Education Commission (MHEC) and Maryland State Department of Education (MSDE), to give credit to former servicemembers for relevant military training, education, and experience in connection with the issuance of occupational and professional licenses. The act expedites licensing procedures for veterans, servicemembers, and military spouses who are actively licensed and relocate to Maryland.²

- **Awarding of College Credit for Military Experience**
  - Historically, such methods of credit accumulation could comprise no more than half of an undergraduate associate’s degree or bachelor’s degree in Maryland. Regulatory changes in COMAR adopted by the Commission in June 2014 resulted in the lifting of this credit cap to support institutional initiatives in competency-based education, and to expand student opportunities to earn college credit for prior learning and experience.
  - For specific information on whether academic credit can be awarded for a student’s military training, coursework and education at public institutions of higher education in Maryland, students and/or veterans should contact the your institution directly.³

- **Expedited Licensing Procedures for Veterans, Servicemembers, and Military Spouses**

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Under the act, various Maryland agencies provide expedited temporary licenses for servicemembers, veterans, or military spouses who hold valid licenses in good standing issued in another state. To learn more about the specific application processes please visit the links below.

- Occupational & Professional Licensing:
  - [http://www.dllr.state.md.us/license/opvetlic.shtml](http://www.dllr.state.md.us/license/opvetlic.shtml)
- Emergency Medical Services Licensing:
  - [http://www.miemss.org/home/](http://www.miemss.org/home/)
- Health Care Occupational Licensing:
  - [https://health.maryland.gov/Pages/proflicm.aspx](https://health.maryland.gov/Pages/proflicm.aspx)
- Teacher Credentialing:

MD Code, Business Regulation, § 2.5-105, MD BUS REG § 2.5-105

### Leave of Absences

#### Paid Leave for Military Training or Active Military Duty

- MD law provides for up to 15 days of paid military leave ‘for military training or active military duty in a reserve unit of the armed forced or in the organized militia’ (MD State Personnel & Pensions Code, section 9-1104(3) for state employees. Eligibility: National Guard or Reserve Servicemember[^4]

MD Code, State Personnel and Pensions, § 9-1104

#### Inactive duty training

- An officer or employee of the State, a county, or other political subdivision of the State who is a member of the organized militia is entitled to a leave of absence from duties, without loss of pay, time, or efficiency rating:
  1. on each day engaged in field or coast defense or other training ordered or authorized under this title; or
  2. under any law of the United States while on inactive duty training, not to exceed 15 days annually.

State active duty

- In addition to the 15-day period specified in subsection (a) of this section, a member of the organized militia who is ordered to State active duty under authority of the

Governor is entitled to leave of absence without loss of pay, time, or efficiency rating while actually serving under the State active duty orders.\(^5\)

MD Code, Public Safety, § 13-704, Employment and other protections for militia members

**Point Preference for Veterans and Spouses Applying for State Government Jobs**

Veterans and spouses of veterans receive preference in the application process for state government positions through the award of points used in evaluating applications. Additional points are applied to applications of an eligible veteran who has a service-connected disability or is a former prisoner of war.\(^6\)

To learn more about this benefit, please visit: [http://www.dbm.maryland.gov/jobseekers/Pages/DetermineEligibilityVeteransCredit.aspx](http://www.dbm.maryland.gov/jobseekers/Pages/DetermineEligibilityVeteransCredit.aspx)

For more information on job opportunities for veterans in Maryland state government, please visit: [http://www.dbm.maryland.gov/jobseekers/Pages/VeteransJobs.aspx](http://www.dbm.maryland.gov/jobseekers/Pages/VeteransJobs.aspx)

MD Code, State Personnel and Pensions §7−207, Point Preference for Veterans and their spouses who are applying for state government jobs

**Unemployment Compensation Available for Ex-Servicemembers (UCX)**

The Unemployment Compensation for Ex-Servicemembers (UCX) program provides benefits for eligible ex-military personnel. In addition, former members of the National Oceanographic and Atmospheric Administration (NOAA) are covered under the UCX program. The program is administered by the States as agents of the Federal government.\(^7\)

- If you were on active duty with a branch of the U.S. military, you may be entitled to benefits based on that service.
- You must have been separated under honorable conditions.
- There is no payroll deduction from servicemembers’ wages for unemployment insurance protection. Benefits are paid for by the various branches of the military, or NOAA.

To file a claim, please contact the [Maryland Department of Licensing and Regulation](http://mgaleg.maryland.gov/2018rs/statute_google/gps/13-704.pdf) as soon as possible after discharge. It may be helpful to have a copy of your service and discharge documents (DD-214 or similar form) when you open your claim.

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Many active duty servicemembers, veterans, and their families are pursuing college, vocational training, or other higher learning opportunities. Most U.S. Department of Veteran Affairs (VA) education and training benefits may be used at higher learning institutions, including four-year universities, community colleges, and entities offering advanced degrees. Veterans should consult with the VA (www.va.gov), Maryland Department of Veterans Affairs (www.veterans.maryland.gov) and the Maryland Higher Education Commission (www.mhec.gov) for complete information about education benefits. The following information is a selected list of education benefits available:

Montgomery GI Bill® is geared toward active duty members and honorably discharged veterans who served for at least two years. To be eligible, you must have entered service after June 30, 1985 and paid the $1,200 enrollment fee. The Montgomery GI Bill® contributes a set amount of funds every month to cover student expenses including tuition, housing, books, and other school fees. The amount paid under the Montgomery GI Bill® will depend on length of service and what training or educational path the student chooses. Eligible veterans have up to ten years from the last day of their active duty service to redeem the 36 months of benefits, but the amount paid varies depending on the student’s length of service and the type of education he or she chooses. The Montgomery GI Bill® also offers the $600 Buy-Up Program, which
allows students to receive up to $5,400 more in benefits if they increased their one-time $1,200 contribution by an extra $600.

**Post-9/11 GI Bill®** covers up to 100% of the cost of in-state tuition and fees at public in-state colleges for veterans who served for at least 90 days after September 10, 2001 and active duty servicemembers. The length of military service will determine the level of benefits. Full tuition benefits are awarded to those who have served a minimum of three years. However, if you only have 90 days of service, you may still be eligible for as much as 40% of the total tuition coverage. This program also provides housing assistance (terms and conditions will depend on school), while the housing allowance will also vary greatly depending on the cost of living near the student’s school. Program benefits are given for 36 months for active duty members while honorably discharged veterans have up to 15 years from their last day of service to claim their benefits. The Post-9/11 GI Bill® pays the student’s tuition directly to the school, while it awards up to $1000 to the student for school supplies and textbooks.

**Yellow Ribbon Program** allows higher learning institutions such as colleges, universities, and other degree-granting schools in the United States to voluntarily enter into an agreement with the VA to fund tuition and fee expenses that exceed the tuition and fee amounts payable under the Post-9/11 GI Bill®. While the Post-9/11 GI Bill® will cover up to 100% of the cost of tuition and fees for those attending public in-state colleges, it does not cover tuition and fees for private schools or out-of-state schools. The Yellow Ribbon Program is designed to make up for this difference to help those whose benefit amounts are limited. The Yellow Ribbon Program was established by the Post-9/11 Veterans Educational Assistance Act of 2008. Active duty members, veterans, dependents of veterans, and children of active duty personnel are eligible to participate in the Yellow Ribbon program. Individuals who meet the following criteria may qualify for the Yellow Ribbon Program:

- Served a minimum of 36 months in active duty after September 10, 2001.
- Honorably discharged from active duty for a service-related disability, but served an uninterrupted 30 days after September 10, 2001.
- Dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill® based on service eligibility.

To receive the Yellow Ribbon Program benefits, you must be enrolled in an approved program offered by a higher learning institution that participates in the Yellow Ribbon Program. To find out if a school participates in the Yellow Ribbon program, you can search for Yellow Ribbon Program schools on the Department of Veterans Affairs GI Bill® website at [http://www.benefits.va.gov/gibill/](http://www.benefits.va.gov/gibill/). You must also contact your School Certifying Official to apply for Yellow Ribbon Program benefits.

**Tuition Assistance (TA)** is available to active duty servicemembers and Coast Guard members. In addition, members of the National Guard and Reserve Components may be eligible for TA based on their service eligibility. To be eligible for TA, an enlisted servicemember must have enough time remaining in service to complete the course for which
he or she has applied. After the completion of a course, an officer using TA must fulfill a service obligation that runs parallel with – not in addition to – any existing service obligation.

Tuition assistance may be used for vocational/technical programs, undergraduate programs, graduate programs, independent study, and distance-learning programs that are accredited by the U.S. Department of Education:

The TA Program will fund up to 100 percent of your college tuition and certain fees with the following limits:

- Not to exceed $250 per semester credit hour or $166 per quarter credit hour.
- Not to exceed $4,500 per fiscal year, October 1 through September 30.

Each military branch has its own TA application form and procedures. For more information, visit your local installation education center or check your service branch’s website.

**Technical/Vocational Education:** The GI Bill® is available for training at non-college-degree institutions, including the training in areas such as HVAC repair, truck driving, emergency medical training, and barber/beautician school. The payment amount varies depending on the GI Bill® program you are utilizing and the type of non-college-degree school you are attending. Payments are issued monthly after the training is completed. The monthly entitlement is based on the number of clock hours you attend training during each week of the month.

**Accelerated Payments:** Veterans who are enrolled in a high-technology program and can certify that they intend to seek employment in a high-tech industry as defined by the VA, may be eligible for an accelerated payment. This assistance could cover high-tech programs in the animal sciences, food and technology, and communications sectors. Veterans qualifying for an accelerated payment receive a lump-sum payment of 60 percent of tuition and fees for certain high-cost, high-tech programs. These payments are paid instead of GI Bill® benefits that they would otherwise receive. Visit [https://www.benefits.va.gov/gibill/accelerated_payments.asp](https://www.benefits.va.gov/gibill/accelerated_payments.asp) to learn more about high technology programs that qualify for accelerated payments.

**On-the-Job Training and Apprenticeship Programs** are available for veterans using their VA education benefits, including the Post-9/11 GI Bill®. Veterans in an approved program can use their GI Bill® benefit and receive a tax-free stipend. These programs allow veterans to learn a trade or skill through training on the job participation rather than attending formal classroom instruction. Employers generally pay a reduced OJT/apprenticeship wage (must be at least 50% of journeyman wage) to veterans while they participate in training. A veteran generally enters into a training contract for a specific period with an employer or union, and at the end of the training period, the veteran gains job certification or journeyman status. Both on-the-job (OJT) and apprenticeship training programs must be approved by the Maryland Higher Education Commission, the State Approving Agency for the U.S. Department of Veterans Affairs in Maryland. For more information on enrollment, contact your local VA office or call 888-GI BILL 1 (888-442-4551).
**The Vocational Rehabilitation and Employment program** provides eligible veterans with an opportunity to obtain training and practical hands-on experience concurrently through the Special Employer Incentives (SEI) program. The SEI program is open to eligible veterans who face challenges in obtaining employment. The VA is responsible for determining if a veteran is eligible to participate. Veterans approved to participate in the SEI program are hired by participating employers, and employment is expected to continue following successful completion of the program. The VA facilitates the process by identifying suitable placements and coordinating efforts between all parties. For more information, please visit [www.benefits.va.gov/VOW](http://www.benefits.va.gov/VOW) or [www.vetsuccess.gov](http://www.vetsuccess.gov). Visit your local VA Regional Office for more information or you may also call 1-800-827-1000.

**MARYLAND EDUCATION PROGRAMS FOR VETERANS**

The Maryland Higher Education Commission serves as the official State Approving Agency (or SAA), an approving authority for the U.S. Department of Veterans Affairs. The SAA approves and supervises over 400 postsecondary institutions that are legally operating in Maryland, including public and private colleges, universities, community colleges, training academies, high schools and private career schools. In order for a veteran, reservist or dependent to use their GI Bill® benefits, the program must be approved by the State Approving Agency. To learn more about SAA-approved schools in Maryland, contact the Maryland Higher Education Commission at 410-767-3300 or toll-free at 800-974-0203.

**In-State Tuition Benefit**

Maryland law mandates honorably discharged veterans, active duty servicemembers, spouses of active duty members, financially dependent children of active duty members, and members of the National Guard will pay in-state tuition for courses at public institutions of higher education in Maryland. 8

To learn more, please visit: [http://mhec.maryland.gov/institutions_training/Pages/acadaff/veteransbenefits/mdvaeducationinfo2013.aspx](http://mhec.maryland.gov/institutions_training/Pages/acadaff/veteransbenefits/mdvaeducationinfo2013.aspx).

MD Code, Education § 15-106.4, Waiver of residency requirement for military personnel, spouses, and dependents

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Edward T. Conroy Memorial Scholarship

Under Maryland law, a scholarship program to eligible institutions has been designed and implemented to award educational scholarships to the children or surviving spouse of various military employees and, state or local employees, who died or were disabled, as a result of a military service or while in the line of duty. The award is not based on financial need.9

Residents of Maryland who attend a Maryland postsecondary institution are eligible for the scholarship award. The scholarship is renewable and the student must reapply each year. The recipient may hold the award for 5 years if a full-time student, or 8 years if a part-time student. The scholarship will be extended to no more than 15 recipients annually for veterans who suffered a service connected disability of 25% or greater and have exhausted or are no longer eligible for federal veterans educational benefits.

Contact the Maryland Higher Education Commission at 800-735-2258 or visit its website: www.mhec.state.md.us for additional information.

To learn more, please visit: http://mhec.maryland.gov/preparing/Pages/FinancialAid/ProgramDescriptions/prog_conroy.aspx

MD Code, Education § 18-601, Edward T. and Mary A. Conroy Memorial Scholarship Program and Jean B. Cryor Memorial Scholarship Program

Veterans of the Afghanistan or Iraq Conflicts (VAIC) Scholarship Program

The Veterans of the Afghanistan and Iraq Conflicts Scholarship Program is designed to provide financial assistance to United States armed forces personnel who served in the Afghanistan or Iraq Conflicts, and their sons, daughters, or spouses who are current high school seniors, and full-time or part-time, degree-seeking undergraduate students enrolled in an eligible accredited Maryland postsecondary institution.10

Applicants for the scholarship must submit the Veterans of the Afghanistan and Iraq Conflicts Scholarship application and supporting documentation online by March 1 at https://mdcaps.mhec.state.md.us.

MD Code, Education § 18-604, Veterans of the Afghanistan and Iraq Conflicts Scholarship

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State Tuition Waiver for Maryland National Guard Soldiers & Airmen

The program provides waivers for soldiers and airmen attending a ‘partners in education’ institution. In order to apply, soldiers and airmen should download the State Tuition Waiver form, have their unit commander sign the letter, and submit the completed document to the finance office of their school. Most discounts range from 25% to 50% per semester.

To learn more, please visit: http://military.maryland.gov/NG/Pages/tuition-assistance.aspx.

MD Code, Education § 11-403, Tuition waivers for members of Maryland National Guard

State Tuition Assistance Reimbursement (STAR) program

This program is available to Maryland National Guard soldiers and airmen whose tuition and fees are not 100% covered by State Tuition Waivers (STW) and Federal Tuition Assistance (FTA).

Servicemembers can be reimbursed for these costs each semester. Servicemembers are required to turn in the STAR form to the Education Office, signed by their unit commander, along with a copy of their schedule and bill, within 45 days after the start of the semester. No later than 60 days after the end of the semester, servicemembers are required to turn in their grades to the Education office for reimbursement. Please check with the Education office to obtain current reimbursement rates.

To learn more, please visit: http://military.maryland.gov/NG/Pages/tuition-assistance.aspx.

MD Code, Public Safety, § 13-405, Tuition Assistance

For general inquiries regarding your Veterans Education Benefits, please email the Maryland Higher Education Commission at vaeducationbenefits.mhec@maryland.gov.

STUDENT LOAN DEBT

The Servicemembers Civil Relief Act (SCRA) offers protections for both federal and private student loans. Key SCRA protections include:

Reduce student loan interest rates to 6 percent: Servicemembers can reduce their interest rate to 6 percent on all pre-service obligations, including student loans, while they are on active duty. The lower interest rate can be requested up to 180 days after leaving service, and the lower interest rate will be applied retroactively for the entire period of active-duty military service.

Federal student loan reductions are automatic: In June 2012, the Department of Education made the SCRA interest rate reduction automatic for federal student loans. Your federal loan servicer (the company that sends you a bill each month) should check to see if you are eligible for the SCRA benefit, and make the reduction automatically. Contact your servicer to check out your current interest rate and ensure you are properly receiving the SCRA reduction.

Private student loan reductions must be requested: The SCRA interest rate reduction is not automatic for private student loans, so you must request it from your loan servicer. Be sure to provide them with a copy of your military orders calling you to active duty.

Protections for Federal Student Loans

Zero percent interest for service in an area of hostile fire: If you served in an area of hostilities and received special pay, your federal Student Direct Loans qualify for a 0 percent interest rate during that deployment if the loans were made on or after October 1, 2008. You can receive the 0 percent interest rate for up to 60 months, and it can be applied retroactively even after you have left military service.

Perkins loan forgiveness: Borrowers with a Federal Perkins Loan who serve in areas of hostilities for more than 12 months consequently may be eligible to have their loan balance reduced for each qualifying year of service. In order to qualify, you must serve 12 consecutive months in areas of hostilities, but if your combat service has already passed, you can still apply for the benefit retroactively.

Military deferment: For federal student loans, you can defer payment during certain periods of military service. A deferment means postponing payment of your student loans to a later date. Depending on the type of loan you have, you may have to pay back unpaid interest at the end of the deferment, or it will be added to your outstanding loan balance. Remember that interest may continue to accrue during the time of deferment unless you have a subsidized loan. But you can choose to pay all or part of the interest as it accrues, even if you are in deferment. For subsidized federal student loans, the U.S. Department of Education will pay the interest for you, when you use a military deferment.
The deferment process depends on your military status and where you are serving:

**National Guard and Reservists:** Can request deferment when you are called to active duty during a time of war, other military operation, or during a national emergency.

**Active duty:** Can request deferment if you are serving on active duty during a time of war, other military operation, or during a national emergency. Remember, for those serving on active duty, you must also be “serving at a duty station at which they are not normally assigned.”

For example, a servicemember serving at Fort Campbell, KY who is then deployed to Afghanistan or Iraq would be stationed away from their normal duty station and could request a deferment.

**Student Loan Repayment Plans**

**Income-Driven Repayment (IDR) plans**
For federal Direct Loans and older federal loans made by private lenders, your monthly payments can be reduced based on your income and family size. Which repayment plan you may be eligible for usually depends on when you took out your student loan. Not only do these plans potentially help to reduce the required monthly payment, they are also “qualifying plans” that may help you achieve eventual loan forgiveness under the Public Service Loan Forgiveness Program (PSLF).

Here are three of the most popular federal loan payment plans you may qualify for:

- **Income-Based Repayment (IBR):** IBR sets a low monthly payment based on your income and family size. If you have older loans, your loan payment will be capped at 15 percent of your discretionary income.

- **Pay As You Earn (PAYE):** If you are a recent grad, Pay As You Earn (PAYE) is a newer repayment plan that is likely available for your federal student loans. The plan caps your monthly payment at 10 percent of your discretionary income.

- **Revised Pay As You Earn (REPAYE):** If you are not a recent grad and don’t think your loans are new enough for Pay As You Earn, you should look into REPAYE, which also caps your payments at 10 percent of discretionary income. You can get a lower payment if your federal student loan debt is high compared to your income.

Always consult with your federal student loan servicer for a complete list of IDR plans, so that you can determine the best option that works for your current financial situation.
Public Service Loan Forgiveness (PSLF)

Active duty servicemembers and veterans who meet certain requirements, may have the balance of their federal student loans forgiven after working in public service for ten years.

To be eligible, you need three things:

1. **A qualifying loan.** Only federal Direct Loans and Direct Consolidation Loans are qualifying loans for PSLF. If you do not have a Direct Loan, you may be able to take out a new Direct Consolidation Loan. While consolidating may help you qualify for PSLF, remember that consolidating while you are on active duty may mean you lose the ability to request an interest rate reduction under the SCRA, because your loan will no longer be considered a pre-service loan.

2. **A qualifying payment plan.** To achieve forgiveness under PSLF, you need to make 120 qualifying monthly payments. Only payments made under certain plans count as qualifying payment plans. IBR, PAYE, and REPAYE are three of the best qualifying repayment plans since they also can reduce your monthly payments. To be counted as a qualifying payment, each of the 120 payments must be made on time – that is, within two weeks of the payment due date. But those 120 qualifying payments do not have to be made consecutively.

3. **A qualified public service employer.** The 120 payments you make must be made while working for a qualified public service employer. Military service under the Department of Defense or Homeland Security for Coast Guard members counts as qualifying employment. Even if you are no longer in the service, employment in other public interest areas such as teaching or public law enforcement counts as a qualified public service employer. Contact your student loan servicer to get the Employment Certification for PSLF form.

You should contact your federal student loan servicer to help you with enrolling in an IDR plan. Individuals can request that the servicers sign them up for the IDR plan that gives the borrower the lowest monthly payment amount. In fact, you should contact your federal student loan servicer for any assistance related to student loans, including for deferments, forbearance, loan consolidation, and PSLF.

**For private student loans**

Most protections for federal student loans do **not** apply to private student loans. Some private lenders will provide certain benefits under the terms of the promissory note or under specific programs, but they are **not** required to do so. For example, federal law does **not** require lenders to grant a military deferment for private student loans; however, some private student lenders offer this benefit or other specific programs. If offered, these benefits should be spelled out in the promissory note.
It is important that veterans and military personnel understand their rights as consumers and how to protect themselves from fraud. The federal government and the State of Maryland have enacted laws designed to protect consumers including veterans and military personnel from deceptive, unfair or misleading business practices and fraud.

The Maryland Office of Attorney General’s Consumer Protection Division provides a mediation and arbitration service to consumers to help resolve complaints against businesses and health insurance carriers; registers health clubs and new home builders; and produces a wide array of consumer education materials. Please do not hesitate to contact our Office at the contact information below with consumer-related questions and concerns.

E-mail: Consumer@oag.state.md.us
Consumer Hotline: 410-528-8662, En español 410-230-1712
Toll Free: 1-888-743-0023
Medical Billing/Health Insurance Problems: 410-528-1840, En español 410-230-1712, Toll-free 1-877-261-8807
The Servicemembers Civil Relief Act (SCRA) helps those who have dropped their affairs to answer their nation’s call and alleviates some of the stress placed on their families by suspending or postponing certain civil obligations. The SCRA offers protection to active duty servicemembers in the Army, Air Force, Coast Guard, Marine Corps or Navy. The Act also applies to reservists in active federal Service including National Guard members in active federal Service. In addition, dependents of active duty servicemembers may have limited protections under SCRA.

Key SCRA benefits include the following:

**Caps on Interest Rates at 6%**. If the service affects your ability to meet obligations you had before entering active duty, SCRA caps the amount of interest at 6% on the debt obligations. The interest rate cap starts on the first day of active duty and lasts for the duration of your military service. The cap can apply to credit cards, mortgages and student loans (excluding Federal Guaranteed Student Loans). You must provide creditors with a written notice requesting relief under the SCRA and a copy of your orders within 180 days of release from Service.

**Temporary Relief from Mortgage Payments**: The SCRA can provide you with temporary relief from your mortgage payments if your military service significantly affects your ability to make payments. To obtain temporary relief, you must have entered into the mortgage agreement before the start of your active duty service and still own the property.

**Limits on Repossession**: The SCRA offers you protection for the purchase of real and personal property, including motor vehicles. If you enter into an installment contract and miss payments before or during Service, the seller cannot terminate the agreement or repossess your property without a court order.

To qualify for this protection, you must have paid a deposit or installment before entering Service, and demonstrate that military service significantly affects your ability to make payments.

**Termination of Residential and Car Leases**

**Residential Leases**

If you are called to active duty, you can terminate a residential lease signed before the start of your active duty service without legal repercussions. You also must be currently serving, or you were called to active duty for 180 days or more. You can also terminate a residential lease signed during your military service if you can demonstrate that you have received deployment
papers and you will be deployed for 90 days or more. Termination occurs 30 days after the
next rental payment's due date. You must provide the landlord with written notice and a copy
of your deployment orders.

**Motor Vehicle Leases**

If you are called to active duty for 180 days or more, you can terminate an automobile lease
signed before your military service without legal repercussions. You can also terminate an
automobile lease signed during your military service if you can demonstrate that you are
deployed for 180 days or more and your deployment orders call for a relocation for outside of
the Continental U.S.

**Protection from Eviction:** The SCRA protects servicemembers and their families from
eviction if they lease a house or apartment and cannot make rent. Your landlord cannot evict
you or your dependents while you are serving on active duty without first obtaining a court
order. You can request that the court delay an eviction for 90 days. However, the court can
decide whether to postpone eviction and for how long. You can be protected from eviction for
about three months. You must show that military duty significantly affects your ability to pay
rent.


**MILITARY LENDING ACT**

The Military Lending Act (MLA) protects active duty servicemembers (including those on
active Guard or active Reserve duty) and their dependents from wrongful loan practices with
payday loans, deposit advance products, and vehicle title loans; overdraft lines of credit but not
traditional overdraft services; and installment loans. Effective October 3, 2017, credit card
companies must comply with the MLA.

Your rights under the MLA include:

- **A 36% interest cap.** You cannot be charged more than a 36% Military Annual
  Percentage Rate (MAPR), which includes the following costs in calculating your
  interest rate (with some exceptions):

  - Finance charges,
  - Credit insurance premiums or fees,
  - Add-on products sold in connection with the credit, and
  - Other fees like application or participation fees, with some exceptions.

  It is possible that some common fees associated with credit cards such as cash advance
  fees and foreign transaction fees, will not be included in the overall MAPR calculation.
No mandatory waivers of consumer protection laws. A creditor cannot require you to submit to mandatory arbitration or give up certain rights you have under Maryland or federal laws like the Servicemembers Civil Relief Act.

No mandatory allotments. A creditor cannot require you to create a voluntary military allotment in order to get the loan. An allotment is an automatic amount of money taken from your paycheck to pay back your loan.

No prepayment penalty. A creditor cannot charge a penalty if you pay back part – or all – of the loan early.

The MLA does not cover loans where credit is secured by the property being purchased such as a home mortgage or motor vehicle loan.


PROTECTION FROM FRAUD AND IDENTITY THEFT

Active duty military servicemembers may be at increased risk for two of the most common forms of identity theft and fraud during deployments: “existing account fraud” and “new account fraud.”

Existing account fraud can happen when someone acquires your personal information to gain access to the accounts that you have already opened. This usually takes the form of unauthorized credit card charges or bank withdrawals. Active duty military servicemembers may be at an increased risk of existing account fraud since they may be less able to carefully monitor account statements or easily contact financial institutions. To help prevent existing account fraud, you may want to talk with representatives from your financial institutions and ask them to place additional security measures on your accounts, such as secret passwords or two factor authentication for any account changes.

New account fraud happens when an identity theft thief opens new lines of credit in your name while you are on deployment. To protect the credit files of active duty military servicemembers from potential fraud or identity theft, the Fair Credit Reporting Act (FCRA) provides three types of alerts: Active Duty, Initial Fraud, and Extended alerts.

Active Duty Alert: It is available to you if you are in the military on active duty and are assigned to service away from your usual duty station. The alert notifies credit reporting companies of your military status, which limits new credit offers while you are away. The lender will have to take reasonable steps to verify the identity of someone who requests new credit in your name before they can approve it. The alert lasts twelve months (unless you
Your name will be removed for two years from nationwide credit reporting companies’ pre-screening lists for credit offers and insurance (unless you request otherwise).

**Initial Fraud Alert:** It is available to you if you have a “good-faith suspicion” that you have been or will be a victim of identity theft or fraud. This alert is a good first step if you are worried your identity has or will be stolen. The alert notifies lenders that you suspect you are a victim of fraud and requires that they must take reasonable steps to verify the identity of someone who requests new credit in your name before approving new credit. This alert lasts 90 days (unless you remove it sooner).

**Extended Alert:** This is available to you if you actually have been a victim of identity theft and have filed a qualifying “identity theft report” with one of the nationwide credit reporting companies. The biggest difference between the initial fraud alert and the extended fraud alert is the length of time the alert stays in place. Otherwise, the extended alert lasts seven years (unless you remove it sooner).

To add an alert, you can contact any one of the three largest nationwide credit reporting companies (Equifax, TransUnion, Experian). You will be required to verify your identity. Once you place an alert with one nationwide credit reporting company, the alert will be added to your credit report with the other companies. There is no need to contact each nationwide credit reporting company individually to place an alert. You can remove any of these alerts by using the same method you used to initially add the alert. It is free to place or remove these alerts.

The contact information for the three largest credit reporting companies:

- Equifax: (800) 525–6285
- Experian: (888) 397–3742
- Transunion: (800) 680–7289

**Security Freeze**

A security freeze prevents you or others from opening accounts in your name since it completely blocks any creditor from accessing your credit file without your permission. Only a limited number of entities can see your file while a freeze is in place, including:

- Creditors of accounts you currently hold
- Certain government entities like child support agencies
- Companies that you’ve hired to monitor your credit file.

You can place a “freeze” on your credit file at any time, but you must contact each credit reporting company (Equifax, TransUnion, Experian). Maryland law prohibits credit reporting agencies from charging a fee to Maryland residents to place a security freeze on their credit files only if it is your first time placing a security freeze. Maryland residents who are identity theft victims are eligible for a fee waiver to place a security freeze on their credit files. However, if you plan to open credit in the near future, or apply for an apartment that will
require your credit report to be checked, you will need to pay $5 each time you want to temporarily lift the freeze.

**DEBT COLLECTION RIGHTS**

For servicemembers, financial difficulties can put your duty status, potential promotions and even your military career in jeopardy. Unpaid debts can affect a servicemember’s security clearance if they are reported to the credit reporting companies. It is important to understand your rights regarding debt collection. There are federal and state laws that protect your rights when dealing with debt collectors and discourage debt collectors from engaging in illegal acts to collect debt from consumers.

**Fair Debt Collection Practices Act (FDCPA)**

The Fair Debt Collection Practices Act (FDCPA) prohibits debt collectors from using abusive, unfair, or deceptive practices to collect from consumers. Under the FDCPA, a debt collector is someone who regularly collects debts owed to others. Thus, a debt collector includes collection agencies, lawyers who collect debts on a regular basis, and companies that buy delinquent debts and then try to collect them. The FDCPA covers personal, family, and household debts, including money owed on a personal credit card account, an auto loan, a medical bill, and a mortgage.

Debt collectors can contact you by phone, letter, e-mail or text message to collect a debt, as long as they follow the rules and disclose that they are debt collectors. No matter how they communicate with you, it is against the law for a debt collector to pretend to be someone else — like an attorney or government agency — or to harass, threaten or deceive you. A debt collector may not contact you at inconvenient times or places, such as before 8 in the morning or after 9 at night, unless you agree to it. Debt collectors may not contact you at work if they are told (verbally or in writing) that you are not allowed to get calls there.

If an attorney is representing you about the debt, the debt collector must contact the attorney, rather than you. If you do not have an attorney, a collector may contact other people – but only to find out your address, your home phone number, and where you work. Debt collectors usually are prohibited from contacting third parties more than once. Other than to obtain this location information about you, a debt collector generally is not permitted to discuss your debt with anyone other than you, your spouse, or your attorney.

Every debt collector must send you a written “validation notice” telling you how much money you owe within five days after they first contact you. This notice also must include the name of the creditor to whom you owe the money, and how to proceed if you do not think you owe the money.

Under the FDCPA, debt collectors may not:
Engage in Harassment: Debt collectors may not harass, oppress, or abuse you or any third parties they contact. For example, they may not:
- use threats of violence or harm;
- publish a list of names of people who refuse to pay their debts (but they can give this information to the credit reporting companies);
- use obscene or profane language; or
- repeatedly use the phone to annoy someone.

Make False Statements: Debt collectors may not lie when they are trying to collect a debt. For example, they may not:
- falsely claim that they are attorneys or government representatives;
- falsely claim that you have committed a crime;
- falsely represent that they operate or work for a credit reporting company;
- misrepresent the amount you owe;
- indicate that papers they send you are legal forms if they are not; or
- indicate that papers they send to you are not legal forms if they are.

Engage in Unfair Practices. Debt collectors may not engage in unfair practices when they try to collect a debt. For example, they may not:
- try to collect any interest, fee, or other charge on top of the amount you owe unless the contract that created your debt – or Maryland law – allows the charge;
- deposit a post-dated check early;
- take or threaten to take your property unless it can be done legally; or
- contact you by postcard.

Debt collectors also are prohibited from saying that:
- you will be arrested if you fail to pay your debt;
- they will seize, garnish, attach, or sell your property or wages unless they are permitted by law to take the action and intend to do so; or
- legal action will be taken against you, if doing so would be illegal or if they do not intend to take the action.

Debt collectors may not:
- give false credit information about you to anyone, including a credit reporting company;
- send you anything that looks like an official document from a court or government agency if it is not; or
- use a false company name.

The FDCPA does not allow debt collectors to threaten to tell your chain of command that you owe a debt, to prosecute you under the Uniform Code of Military Justice or threaten you with
an action they are not authorized to pursue, such as revoking your security clearance or getting you demoted.


MARYLAND CONSUMER DEBT COLLECTION ACT

Under the Maryland Consumer Debt Collection Act, debt collectors are not allowed to:

1. Use or threaten force or violence;
2. Threaten criminal prosecution, unless the transaction involved the violation of a criminal statute;
3. Disclose or threaten to disclose information which affects the debtor’s reputation for credit worthiness with knowledge that the information is false;
4. Except as permitted by statute, contact a person’s employer with respect to a delinquent indebtedness before obtaining final judgment against the debtor;
5. Except as permitted by statute, disclose or threaten to disclose to a person other than the debtor or his spouse or, if the debtor is a minor, his parent, information which affects the debtor’s reputation, whether or not for credit worthiness, with knowledge that the other person does not have a legitimate business need for the information;
6. Communicate with the debtor or a person related to him with the frequency, at the unusual hours, or in any other manner as reasonably can be expected to abuse or harass the debtor;
7. Use obscene or grossly abusive language in communicating with the debtor or a person related to him;
8. Claim, attempt, or threaten to enforce a right with knowledge that the right does not exist; or
9. Use a communication which simulates legal or judicial process or gives the appearance of being authorized, issued, or approved by a government, governmental agency, or lawyer when it is not.

Debt collectors have a limited number of years — known as the statute of limitations — to sue you to collect. After that, your unpaid debts are considered “time-barred.” In Maryland, the statute of limitations for debt is three (3) years from the date of the service or billing, or from the date of product purchase. As a result, a creditor or a debt collector may not initiate a consumer debt collection action after the expiration of the statute of limitations. If you make subsequent payment toward the debt or if you agree in writing or verbally that you owe the old debt after the expiration of the statute of limitations, this activity may not revive or extend the

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limitations period.\textsuperscript{15}

If a debt collector files a lawsuit against you to collect a debt, you should respond to the lawsuit, either personally or through your lawyer, by the date specified in the court papers to preserve your rights. If you fail to respond to the lawsuit, the court will likely issue a judgment against you for the amount the debt collector claims you owe. The court may also award additional fees against you to cover collections costs, interest, and attorney fees.

Judgments give debt collectors much stronger tools to collect the debt from you. Depending on your situation, the creditor may be able to, garnish your wages, place a lien against your property, or move to freeze or garnish all or part of the funds in your bank account.

Many federal benefits are exempt from garnishment, including:

- Social Security Benefits
- Supplemental Security Income (SSI) Benefits
- Veterans Benefits
- Civil Service and Federal Retirement and Disability Benefits
- Military Annuities and Survivors’ Benefits
- Federal Emergency Management Agency
  Federal Disaster Assistance

However, federal benefits may be garnished under certain circumstances, including to pay delinquent taxes, alimony, child support, or student loans.

If you are sued to collect on a time-barred debt, you should respond to the lawsuit. If you believe that the debt is past the statute of limitations in Maryland, your attorney should provide proof such as a copy of the verification from the collector or any information you have that shows the date of your last payment. The lawsuit will likely be dismissed if the judge decides the debt is time-barred.

\textsuperscript{15} Maryland Courts and Judicial Proceedings §5–1202 (a)-(b),
It is a common practice for debt collectors to buy and sell consumer debt. The new owner of the debt seeks to collect the debt directly from the consumer. Previously, some debt collectors successfully won judgments against consumers in small claims courts with very little proof supporting their claim that the consumer owed the debt or that they owned the debt. As a result, Maryland law now requires the following actions from debt collectors or debt buyers who seek judgments against consumers in small claims court:

- The law prohibits a small claims court from entering a judgment in favor of a debt buyer or a collector unless the debt buyer or collector provides evidence that proves the existence of a debt. The debt collector must provide an original or authenticated copy of documents documenting the debt such as the opening of an account, a bill or record of payments, or the original debt agreement between the consumer and creditor.

- The debt collector must also submit proof to the small claims court that the debt collector owns the debt in question. Proof includes a chronological listing of all previous owners of the debt with transfer of ownership dates and authenticated copies of the bills of sale showing the transfer of ownership of debt to each successive owner including the current debt collector.

- The debt collector must submit documentation of the identification and nature of the debt such as the name of original creditor, full name of the debtor on the original account, the last four digits of the debtor’s social security number, the last four digits of the account number and specify the type of consumer transaction such as utility expenses, credit card, consumer loan, retail installment sales agreement, etc.

- The debt collector must also provide information about his debt collector license in Maryland to the small claims courts.

If you believe a debt collector has violated federal and Maryland debt collection laws, there are agencies who will investigate your complaint against a debt collector. You can file a complaint against a debt collector with the Maryland Department of Labor, Licensing and Regulation (DLLR) Consumer Service Unit at 410-230-6077 and the Consumer Financial Protection Bureau at 855-411-2372.
CHAPTER 4: LEGAL ASSISTANCE

- Visit http://legalassistance.law.af.mil/content/locator.php to find your JAG Legal Assistance Office use the locator.

- **National Veterans Legal Services Program (NVLSP)** is an independent, nonprofit veterans service organization whose mission is to assist active duty military personnel and veterans obtain the benefits to which they are entitled because of disabilities resulting from their military service. NVSLP offers training for attorneys and other advocates, connects veterans and active duty personnel with pro bono legal help when seeking disability benefits, publishes the nation's definitive guide on veteran benefits, and represents and litigates for veterans and their families before the VA, military discharge review agencies, and federal courts. For more information go to www.nvls.org or call 202.265.8305.

- University of Baltimore School of Law students enrolled in the **Bob Parsons Veterans Advocacy Clinic at University of Baltimore, School of Law**, will represent veterans before courts and administrative agencies in diverse civil and veterans benefits matters. Under the supervision of a faculty member, students are responsible for all aspects of representing clients including interviewing clients and witnesses, counseling clients, engaging in fact investigation and discovery, drafting documents, negotiating with
adversaries, and conducting hearings and trials. Students may practice before the U.S. Court of Appeals for Veterans Claims, the Board of Veterans Appeals and the Department of Veterans Affairs (VA) regional offices. Practice areas may include disability compensation and pension claims, discharge upgrades, medical and physical evaluation boards, Servicemembers Civil Relief Act, fully developed claims and veterans treatment courts. Veterans can apply online at http://www.law.ubalt.edu/clinics/veteransadvocacy.cfm to participate in the program.

**Maryland Legal Aid** provides a full range of free civil legal services to financially eligible individuals through its 12 offices across the state. Maryland Legal Aid does not handle criminal matters. Maryland Legal Aid’s Joining Forces project is a free, statewide legal telephone hotline specifically for low-income individuals who have served in any branch of the military. Callers receive direct and immediate access to legal assistance and brief advice on a wide range of civil legal issues including, consumer rights, expungements, family, government benefits, housing, and veterans benefits.

The veterans hotline at (443) 863-4040 is available during the following days and times:

- Tuesdays, 3:00 pm – 7:00 pm
- Thursdays, 9:30 am – 1:30 pm

Since hotline hours are subject to change, visit [http://www.mdlab.org/get-help-services/joining-forces-project](http://www.mdlab.org/get-help-services/joining-forces-project) for the most up-to-date information.

- **The Homeless Persons Representation Project** coordinates pro bono assistance to veterans for Veterans Benefits cases. The project assists homeless or low-income veterans in Maryland who need help with the following legal matters. legal assistance:
  - Service-connected disability benefits
  - Non-service connected pension
  - Discharge upgrades

  Visit [http://www.hprplaw.org/](http://www.hprplaw.org/) for more information or call (410)685-6589 or (800)773-4340

- **Maryland Volunteer Lawyers (MVLS)** is a private, non-profit legal services provider established in 1981 to help meet the need for civil legal services in Maryland. MVLS provides quality civil legal assistance to Marylanders with limited income at low or no cost in Central Maryland, the Lower Shore, and Western Maryland. Volunteer attorneys help clients with custody disputes, tax issues, child and adult guardianship, landlord/tenant conflicts, foreclosure defense, criminal record expungements, consumer cases and a broad range of other civil legal problems. Visit MVLS’s website [https://mvlslaw.org/program-descriptions/](https://mvlslaw.org/program-descriptions/) for more information about their services. For assistance, call (410) 547-6537 or (800) 510-0050.
- **Maryland Lawyer Referral Service:** The bar associations in the majority of Maryland counties and Baltimore City offer a lawyer referral service to connect residents with attorneys. A participating attorney in your community will agree to an initial consultation to discuss your legal issue for a nominal fee. You can choose to hire this attorney to represent you after this initial consultation. You are responsible for paying the agreed upon attorney fees. Check the bar association for your county or Baltimore City for further assistance:

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<tr>
<td>Allegany County</td>
<td>(301) 525-9995</td>
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<td>Worcester County</td>
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The Maryland Department of Housing and Community Development (DHCD) works with partners to finance housing opportunities and revitalize places for Maryland citizens to live, work, and prosper.

MARYLAND MORTGAGE PROGRAM

DHCD’s Maryland Mortgage Program offers a variety of loans with reasonable interest rates and generous down payment and settlement cost assistance. The Maryland Homefront Program, also known as the Veterans and Military Family Mortgage Program, provides military veterans and active duty military with a special interest rate reduction of 0.25% for a 30-year fixed-rate mortgage. Visit http://mmp.maryland.gov/Pages/Homefront.aspx for additional information about the Maryland Mortgage Programs or call (301) 429-7400 or toll free at 1-800-638-7781.

Homebuyers can also obtain a Maryland HomeCredit (mortgage credit certificate) through an approved lender as part of a home purchase. The certificate enables a homeowner to claim 25% of their previous annual paid interest, up to $2,000, as a credit (not a deduction) on their federal income taxes.
The first step toward getting a Maryland Mortgage Program loan or mortgage credit certificate is to talk to an approved lender. Visit the website http://mmp.maryland.gov/Pages/default.aspx for a list of lenders and other information about using the Maryland Mortgage Program.

**FORECLOSURE PREVENTION**

There are federal and state resources to help military homeowners who are at risk of defaulting on their mortgage payments. It is vital that you become informed about your options in foreclosure prevention to avoid becoming a victim of a scam.

**FORECLOSURE ASSISTANCE SCAMS**

So-called foreclosure rescue companies promise to stop foreclosure, but these “rescue scams” are illegal. Military and veterans homeowners may be particularly vulnerable to these rescue scams. Scammers are seeking to make a quick buck at the expense of homeowners who are in financial distress. If you are in danger of foreclosure, avoid any individual or company that:

**Requires a fee in advance.** Never pay anybody who promises to prevent foreclosure or guarantees you a new mortgage. These “foreclosure rescue companies” may ask for hefty fees in advance – and then, once you pay, stop returning your calls. Others may string you along before disclosing their charges. There is never a fee to receive assistance or information from your lender or a housing counselor approved by the U.S. Department of Housing and Urban Development. Cut off all dealings if someone who insists on a fee in advance.

**Promises to find mistakes in your loan documents that will force your lender to cancel or modify your loan.** Cancelling your loan will not allow you to stay in your home, and in most cases, lenders are not required to modify your loan to make it more affordable simply because of mistakes in your loan documents.

**Advises you to stop paying your mortgage company or stop talking to your mortgage company.** Some scammers offer to handle financial arrangements for you, and then pocket your mortgage payment instead of sending it to your mortgage company. Send your mortgage payments only to your mortgage company. Scammers may advise you not to communicate with your mortgage company. That’s a bad idea because you may not find out until it is too late.
late that the scammer has done nothing for you, that your mortgage company was willing to modify your loan, or even that foreclosure is just days away. It is best to keep the lines of communication open with your mortgage company.

**Requires you to sign over the deed to your house to avoid foreclosure:** Scammers claim that they can “save” your home if you sign or transfer over the deed to your house to them. In exchange for the deed, they will allow you to stay in your house as a renter and buy back your house later. Never sign over the deed to your property to any organization or individual unless you are working directly with your mortgage lender or attorney.

There are legitimate, free foreclosure assistance programs, specifically for military homeowners that may help you to avoid foreclosure.

**FORECLOSURE ASSISTANCE PROGRAMS**

**Military Forbearance through Fannie Mae**
If you are facing a financial hardship due to injury (or injury of a spouse) in active duty or have been affected by a call-up of the National Guard or other state-supported military unit, a military forbearance may be an option. A forbearance is an agreement between you and your mortgage company to temporarily suspend or reduce your monthly mortgage payments during the forbearance period (which can continue for the entire term of your active duty and for another three months after you are released from military service). This option lets you deal with your short-term financial problems by giving you time to get back on your feet and bring your mortgage current.

Military forbearance may be an option if:
- You are ineligible or do not want to refinance
- You are facing a financial hardship due to either an injury (or injury of a spouse) in active duty
- You are facing a financial hardship due to a call-up of the National Guard or other state-supported military unit (i.e., individuals who rent their properties to a servicemember; reservists who are on part-time active duty; or individuals who receive a substantial portion of their mortgage payment from a servicemember)
- You need temporary payment relief
- You are behind on your mortgage payments

With a military forbearance, you may qualify for additional benefits such as a longer forbearance period, which can continue for the entire term of your active duty and for another three months after you are released. During the forbearance period, there is no adverse impact to your credit score (all credit reporting related to your mortgage loan will be suspended during the forbearance period). A military forbearance allows you to lower or temporarily suspend your monthly payment for up to 6 months—giving you time to
improve your financial situation and get back on your feet. You can stay in your home and avoid foreclosure with a military forbearance. If you qualify for forbearance, you and your mortgage company will sign an agreement that will outline the forbearance terms: length of forbearance period,

- reduced payment amount (if the payment is not suspended), and
- the terms of repayment.

After the forbearance period has ended, you will need to repay the amount that was reduced or suspended. However, you usually have a few ways you can repay—moving the payments to the end of your mortgage, which will lengthen the term; making a one-time payment for the amount; or adding a specific amount to your payments each month until the entire amount is repaid. If you are still struggling with your mortgage payments after the forbearance period is over, you may be able to qualify for a modification that would permanently change the terms of your mortgage.

If you need additional information or are interested in receiving a military forbearance, contact the Fannie Mae Military Support Hotline at 877-MIL-4566 (877-645-4566). Tell them you are in the military. Be ready to outline your current hardship and explain why you are having trouble making your mortgage payment and if this is a short-term or long-term problem.

**Financial Counseling from VA Regional Loan Centers**

In order to help veterans in serious financial trouble, VA Regional Loan Centers have counselors available to conduct financial counseling. Specifically to help veterans and active duty servicemembers avoid foreclosure, VA counselors can assist veterans with VA-guaranteed loans avoid foreclosure through counseling and special financing arrangements. Depending on individual circumstances, the VA counselors can intercede with the borrower on the individual’s behalf to pursue options such as repayment plans, forbearance, and loan modifications that would allow a veteran or active duty servicemember to keep a home. To contact a VA Regional Loan Center counselor, call 1-877-827-3702.

For a veteran or servicemember who may have obtained a conventional or sub-prime loan that is not a VA-guaranteed home loan, the VA does not have the legal authority to intervene on the borrower’s behalf. It is imperative that you contact your loan servicer as quickly as possible if you are having trouble making your mortgage payments.

**HOPE Counseling**

The Maryland Department of Housing and Community Development (DHCD) administers the HOPE Counseling program, which provides financial support and training to a statewide network of nonprofit agencies who provide foreclosure prevention assistance directly to consumers. The HOPE counselors assist individuals facing foreclosures by serving as a resource to negotiate reasonable terms with mortgage servicers and to advise consumers on the best actions to take to save their homes. To reach a housing counselor, contact the HOPE counseling hotline at 877-462-7555.
Foreclosure Assistance from the Maryland Attorney General’s Office
The Office of the Attorney General has entered into joint state and federal settlements involving residential mortgage foreclosures and loan servicing with several of the nation's largest mortgage servicers. In February 2012, this office entered into the landmark National Mortgage Settlement with the nation’s five largest mortgage servicers -- Wells Fargo, Bank of America, Citi, JP Morgan Chase, and Ally Bank/GMAC. The office has entered into additional multistate settlements with Countrywide, Wells Fargo for Pick-a-Pay loans, Ocwen, SunTrust and HSBC. Information about the settlements, the benefits that the settlements have brought to Maryland consumers, and the servicers' compliance with the settlements is available at http://www.nationalmortgagesettlement.com/.

The Consumer Protection Division’s Mediation Unit may be able to help consumers who are at risk of foreclosure if their mortgage is serviced by any of the mortgage services involved in one of the multistate settlements. Contact the Consumer Protection Division’s Mediation Unit Hotline for additional information at 1-888-743-0023.

Maryland Legal Aid Bureau’s Foreclosure Legal Assistance Project
The Foreclosure Legal Assistance Project represents low-income homeowners throughout Maryland at all stages of the foreclosure process, including mediations, motions to stay and dismiss sales, bankruptcies, exceptions to sales, motions for order of possessions, and evictions. Advice and referrals are provided to those who they are unable to represent. For more information, call (888) 213-3320.
CHAPTER 6: MARYLAND TAX EXEMPTIONS AND CREDITS

A number of state exemptions and credits are available for veterans, active duty military personnel, and surviving spouses including certain property tax exemptions for individuals meeting certain criteria and tax credits for vehicle and vessel registration.

To learn more about these exemptions and credits, please visit the Maryland Department of Veterans Affairs website: http://veterans.maryland.gov/maryland-tax-benefits/.

To speak with the Maryland Taxpayer Service call:
- From Central Maryland, 410-260-7980
- From all other areas of Maryland, 1-800-MD-TAXES (1-800-638-2937)

For more information, please visit:
http://taxes.marylandtaxes.com/Resource_Library/Taxpayer_Assistance/Contact_Information/
For information about federal tax benefits, please visit the websites below.

Internal Revenue Service:

https://www.irs.gov/individuals/military
https://irs.gov/individuals/information-for-veterans
DEATH BENEFIT TO SURVIVING SPOUSE OR ESTATE OF MD RESIDENT KILLED IN ACTION

The Department of Public Safety and Correctional Services is awarding a death benefit of up to $125,000 to survivors of any Maryland servicemember who is killed in action or as a direct result of a wound suffered in action in Iraq or Afghanistan. Eligibility: The surviving spouse, children, dependent parents or estate of resident servicemember that is killed in action in Afghanistan or its contiguous airspace, or Iraq or its contiguous waters or airspace, are eligible.

For more information on how to obtain this benefit, please contact the Human Resources Division within the Department of Public Safety and Correctional Services at the contact information below.
FREE COPY OF VITAL RECORDS

A veteran or the veteran’s surviving spouse can obtain one copy of marriage licenses, or birth and death certificates, from the clerk of the Circuit Court and marriage licenses and divorce certificates from the Department of Mental Health and Hygiene – Vital Statistics Division.¹⁶

There is no fee for:

- A copy of a certificate of a current or former Armed Forces member that is requested by the member
- A copy of a certificate of a current or former Armed Forces member or of a surviving spouse or child of the member, if the copy will be used in connection with a claim for a dependent or beneficiary of the member.

Proof of service in the Armed Forces must be provided.

Call the local office of the clerk of the Circuit Court (marriage and divorce) or the Bureau of Vital Statistics, 800.832.3277 or 410.764.3038.

Birth Certificate Application

Death Certificate Application
https://health.maryland.gov/vsa/FormServerTemplates/dcert%20application_20170627.pdf

Marriage Certificate Application

Divorce Verification Application

¹⁶ http://veterans.maryland.gov/military-service-recognition/
MOTOR VEHICLES

Expedited Licensing Process for Commercial Driver’s License (CDL)

To assist veterans and active duty personnel who are transitioning to a civilian career, the Federal Motor Carrier Safety Administration (FMCSA) adopted regulations that expedite the licensing process for a commercial driver’s license (CDL). The Maryland Motor Vehicle Administration will waive the CDL skills test requirements for a class A or B commercial license for veterans who have been discharged within the previous 12 months, active duty personnel, reservists and National Guard personnel who meet specific criteria.

To learn more, please visit the websites listed below.


Absentee Driver’s License Renewals and Vehicle Registration for Active Duty Personnel

Active duty members of the U.S. Foreign Services and their dependents (who temporarily reside with the active duty member outside of Maryland) may apply for a renewal, duplicate or corrected license. To apply for an absentee driver’s license, please call 1-410-768-7000 or e-mail mvacs@mdot.state.md.us to request an application. Proof of active duty status may be required. In addition, if the licensee will be absent from Maryland for less than 90 days, a 45 or 90 day temporary license may be requested. The licensee must fax a written request with their full name, date of birth, out-of-state or out-of-country address, and telephone number along with a written signature. Please fax the request to 410-787-2988.

To learn more, please visit: [http://www.mva.maryland.gov/drivers/apply/military.htm](http://www.mva.maryland.gov/drivers/apply/military.htm)

VOTING

The Maryland State Board of Elections website allows residents to register to vote in Federal, State, County, and City elections in Maryland, to request an absentee ballot, and to update voter registration if your name or address has changed. You can also update your registration if you want to change to a new political party.¹⁷

To learn more about eligibility and registration, please visit:
https://voterservices.elections.maryland.gov/OnlineVoterRegistration/InstructionsStep1

HELPFUL RESOURCES:

VETERANS PROGRAMS

U.S. Department of Veterans Affairs
https://www.va.gov/
1-800-827-1000

Maryland Department of Veterans Affairs
http://veterans.maryland.gov/
Service and Benefits Program: 800-446-4926, ext. 6450
Charlotte Hall Veterans Home: 301-884-8171
Cemetery and Memorial Program: 410-923-6981
Outreach and Advocacy Program: 410-260-3842
Maryland Veterans Trust: 410-230-4444, ext. 6460

**Veterans Crisis Line**  
For 24 hour crisis intervention, 800-273-8255 and press 1

**Help for Homeless Veterans Hotline**  
For immediate housing assistance, 877-424-3838 (877-4-AID-VET)

**Maryland's Commitment to Veterans** assists veterans and their families with coordinating behavioral health services, including mental health and substance abuse, with either the VA or Maryland's public health system. 1-877-770-4801, 24 hours a day, 7 days a week.

**Help for Women Veterans**  
At each VA Medical Center, a Women Veterans Program Manager coordinates services such as primary medical care, mental health and sexual abuse counseling for women veterans. 1-855-VA-WOMEN (1-855-829-6636)

**EMPLOYMENT**  
Maryland Department of Labor, Licensing and Regulation (DLLR)  
http://www.dllr.state.md.us/employment/veteranservices.shtml

- **Maryland's American Job Centers** offer employment, training, and placement services to assist veterans, transitioning military personnel, and other qualified individuals. For locations,  
http://www.dllr.state.md.us/employment/vetsposbrochure.pdf

- **Employment Assistance:** DLLR offers information on career advancement and education to veterans through Maryland's One Stop Career Centers, which provides information to job seekers and employers. The Career Centers are located in 23 counties and Baltimore City.

- **Disabled Veterans Outreach Program (DVOP):** DLLR facilitates the Maryland Jobs for Veterans Program. Veterans services representatives, specifically Disabled Veterans Outreach Placement Specialists and Local Veterans Employment Representatives, commonly referred to as DVOPs and LVERs, provide specialized employment services to veterans.

**U.S. Department of Labor, Veterans Employment and Training Service (VETS):** For more information or to file a complaint about a violation of the Uniformed Services Employment and Reemployment Rights Act (USERRA), contact VETS at 1-866-4-USA-DOL  

**LEGAL ASSISTANCE**
Military Legal Assistance Offices
http://legalassistance.law.af.mil/content/locator.php

National Veterans Legal Services Program (NVLSP) 202.265.8305
www.nvlsp.org

The Bob Parsons Veterans Advocacy Clinic at University of Baltimore, School of Law:
Apply online at http://www.law.ubalt.edu/clinics/veteransadvocacy.cfm to participate in the program.

Maryland Legal Aid’s Joining Forces project: Veterans hotline (443) 863-4040 is available during the following days and times:

- Tuesdays, 3:00 pm – 7:00 pm
- Thursdays, 9:30 am – 1:30 pm

Since hotline hours are subject to change, visit http://www.mdlab.org/get-help-services/joining-forces-project for the most up-to-date information.

Maryland Volunteer Lawyers (MVLS): (410) 547-6537 or (800) 510-0050
https://mvslaw.org/program-descriptions/

The Homeless Persons Representation Project coordinates pro bono assistance to veterans for Veterans Benefits cases. Visit http://www.hprplaw.org/ for more information or call (410)685-6589 or (800)773-4340

**HOUSING**

For more information about homebuyer assistance programs: (301) 429-7400 or toll free at 1-800-638-7781

Maryland Department of Housing and Community Development (DHCD)
Maryland Mortgage Program, http://mmp.maryland.gov/Pages/default.aspx
Maryland Homefront: The Veterans and Military Family Mortgage Program, http://mmp.maryland.gov/Pages/Homefront.aspx, (301) 429-7400 or toll free at 1-800-638-7781

HOPE counseling hotline at 877-462-7555 for foreclosure assistance

Financial Counseling from VA Regional Loan Centers, 1-877-827-3702
https://www.benefits.va.gov/homeloans/contact_rlc_info.asp

Military Forbearance through Fannie Mae: Military Support Hotline at 877-MIL-4566 (877-645-4566),
CONSUMER PROTECTION

Complaints about deceptive or misleading business practices:
Maryland Attorney General’s Consumer Protection Division, Mediation Unit
410-528-8662 or toll free 1-888-743-0023
http://www.marylandattorneygeneral.gov/Pages/CPD/complaint.aspx

Private health insurance coverage, billing or enrollment disputes:
Maryland Attorney General’s Consumer Protection Division, Health Education and Advocacy Unit, 410-528-1840 or toll free at 1-877-261-8807
http://www.marylandattorneygeneral.gov/Pages/CPD/HEAU/default.aspx

Maryland Attorney General’s Identity Theft Unit
410-576-6491
IDTheft@oag.state.md.us
http://www.marylandattorneygeneral.gov/Pages/IdentityTheft/default.aspx

For free copies of your credit reports: visit www.annualcreditreport.com
To place a fraud alert or credit freeze on your credit report:
Complaints about a financial institution, lender or debt collector:
Maryland Department of Labor, Licensing and Regulation (DLLR) Consumer Service Unit
410-230-6077
http://www.dllr.state.md.us/finance/consumers/frcomplaints.shtml

Consumer Financial Protection Bureau
855-411-2372
https://www.consumerfinance.gov/complaint/

Information about federal financial protections for veterans and active duty servicemembers:
Consumer Financial Protection Bureau
www.consumerfinance.gov/servicemembers/

Military OneSource, 24 / 7 financial counseling help line
800-342-9647
Military Consumer, online resource of financial information for military consumers
https://www.military.consumer.gov/

Information about insurance rates on auto, health, life, homeowners or renter’s insurance or to file a complaint against an insurer:
Maryland Insurance Administration
410-468-2340 or 1-800-492-6116
http://insurance.maryland.gov/Pages/default.aspx

**VETERANS EDUCATION AND TRAINING**

U.S. Department of Education
Education Benefits for Military Families and Veterans
https://www.ed.gov/veterans-and-military-families/information#benefits

Maryland Higher Education Commission
http://mhec.maryland.gov/institutions_training/Pages/acadaff/veteransbenefits/index.aspx