

#	Subject	Summary of Change to <i>Common Manual</i>	Type of Update	Effective Date
1309	Servicemembers' Civil Relief Act (SCRA) Eligibility and Interest Rate Reduction	The <i>Common Manual</i> has been updated to reflect that lenders must grant eligible servicemembers (including borrowers, endorsers, and comakers) the SCRA interest rate reduction as of July 1, 2016, based on the lender's comparison of its borrowers, endorsers, and comakers to the Department of Defense maintained database, the Defense Manpower Data Center (DMDC). The lender may not require a servicemember to request an interest rate reduction in writing and must allow the servicemember to provide alternative evidence if the DMDC data is inaccurate or incomplete.	Federal	July 1, 2016
1310	Claim File Documentation	The <i>Common Manual</i> has been updated to correct errors in the claim documentation references for Bankruptcy, Death, and Total and Permanent Disability claims.	Correction	March 1, 2012

Batch 204 (Approved)