## H.R. 3976, as amended Helping Heroes Keep Their Homes Act of 2010

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

Mr. Perriello of Virginia introduced H.R. 3976 on October 29, 2009.

## H.R. 3976, as amended, would:

- 1. Maintain the protection against mortgage foreclosure at nine months until December 31, 2015.
- 2. Maintain the stay of proceedings period at nine months until January 1, 2016.
- 3. Allow surviving spouses of servicemembers who have died while in military service and their death is service connected, to receive protection against mortgage foreclosure and stay of proceedings if the individual is the successor of the servicemember's property.
- 4. Establish an effective date on or after date of enactment of this act.
- **Cost:** CBO estimates that the cost of H.R. 3976 would be insignificant and would not affect paygo.

## Legislative History:

| Feb. 25, 2010: | Legislative hearing held by the Subcommittee on Economic            |
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|                | Opportunity.  |
| Mar. 4, 2010:  | Ordered reported, as amended, to the Full Committee by the          |
|                | Subcommittee on Economic Opportunity.                               |
| Mar. 10, 2010: | Ordered reported, amended to include H.R. 4079, by the Committee on |
|                | Veterans' Affairs.  |
| Mar. 22, 2010: | Reported, as amended, H. Rept. 111-451.                             |
| Mar. 23, 2010: | Passed the House by the Yeas and Nays: 416-4 (Roll No. 176)         |
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