

August 25, 2005

The Honorable Sam Graves
1513 Longworth House Office Building
United States House of Representatives
Washington, DC 20510

Dear Representative Graves:

I am Chair of the American Bar Association Standing Committee on Legal Assistance for Military Personnel (LAMP), but I write to you today on behalf of the 405,000 members of the American Bar Association (ABA) to express our support for H.R. 97, the Servicemembers Anti-Predatory Lending Protection Act. We appreciate your efforts on behalf of our soldiers and sailors to shield them from abusive lending practices when unethical and usurious lending terms can financially ruin a servicemember and his or her family. As these men and women are willing to make the ultimate sacrifice for low or modest compensation, it is incumbent on us to ensure that they are sufficiently protected such that their focus on their duties remains undivided.

Since World War II the ABA has been deeply committed to protecting the rights of our soldiers and sailors. Among other services, the ABA through the LAMP Committee supports and coordinates Operation Enduring LAMP, a network of more than 50 programs across the nation enabling lawyers to provide civil legal assistance pro bono to military servicemembers and their families. Accordingly, our members know first-hand the complex legal issues that servicemembers face when shouldering financial burdens they did not anticipate because of intentionally misleading or fraudulent fine print. We applaud measures such as H.R. 97 that complement existing protections under the Servicemembers Civil Relief Act. Such measures are the least we can do for our nation's finest.

We look forward to working with you and your staff on this vital matter. Kenneth Goldsmith in the ABA Governmental Affairs Office will be in touch with your staff pursuant to this. In the interim, he can also be reached at (202) 662-1789 and goldsmithk@staff.abanet.org.

Sincerely yours,



Gen Earl E. Anderson, USMC (Ret.)