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Dear Conferee:

As a conferee on H.R. 5122/S. 2766, we urge you to ensure that Congress completes its critical work to end the exploitation of our most financially vulnerable military servicemembers by lenders who engage in predatory lending and other abusive practices.

While there are other bills in Congress that target these problems, we do not believe that they alone are sufficient to address the true scope of the problem. Accordingly, we reiterate our support for more comprehensive protections, such as those recommended in the August 9, 2006, Department of Defense Report and the Talent-Nelson Amendment, Section 666 of S. 2766. We also commend to your attention our June 2006 letter to the Department of Defense, included in the appendix of their report.

We understand that certain industries may have requested an exemption from the protections under your consideration. We urge you to oppose any exemptions since the harm results from the transaction, not the source of the business. Further, unscrupulous businesses would simply adapt to exploit such loopholes, undermining these necessary protections.

Since enactment of the Soldiers' and Sailors' Civil Relief Act of 1940, the American Bar Association has strongly supported special protections for our military servicemembers to ensure the security of our nation's fighting force and to prevent additional strain on their family life. These protections better enable our soldiers and sailors to meet their voluntarily assumed obligations. To not take action to protect our military's most financially vulnerable from being targeted by lenders and others with unfair and usurious lending terms is to fail in our obligations to them. We owe our very best to those daily lay their lives on the line for us.

Sincerely,



Robert D. Evans