

**Public Law 111-346**  
**Helping Heroes Keep Their Homes Act of 2010**  
(S. 4058)

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

**Mr. Kerry** of Massachusetts introduced S. 4058 on December 22, 2010.

**Public Law 111-346 will:**

1. Maintain the protection against mortgage foreclosure until December 31, 2012.
2. Maintain the stay of proceedings period until January 1, 2013.

**Cost:** CBO estimates that the cost of S. 4058 would be insignificant and would not affect paygo.

**Legislative History:**

- Dec. 22, 2010: Passed the Senate by Unanimous Consent.
- Dec. 22, 2010: Passed the House by Unanimous Consent.
- Dec. 29, 2010: Signed by the President.

Bill includes provisions of H.R. 3976.