

**Guidance for Noncompliant Interest Rate Reduction Refinancing Loans (IRRRLs)**

1. Purpose. The purpose of this Circular is to extend the effective date of this Circular.
2. Therefore, Circular 26-20-16 is changed as follows:

Page 2, paragraph 6: Delete “April 1, 2023,” and replace with “This Circular is valid until rescinded.”.

3. Rescission: This Circular is valid until rescinded.

By Direction of the Under Secretary for Benefits

John E. Bell, III  
Executive Director  
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