Loan Repayment Relief for Borrowers

1. **Purpose.** The purpose of this Circular is to clarify the foreclosure moratorium exceptions.

2. Therefore, Circular 26-24-12 is changed as follows:

   Page 1, paragraph 3c: Delete “The servicer has not received a monthly payment for at least 210 days, and the borrower is not responding to the servicer’s outreach attempts.”

3. **Rescission.** This Circular is rescinded January 1, 2025.

   By Direction of the Under Secretary for Benefits

   John E. Bell, III
   Executive Director
   Loan Guaranty Service

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