

renewal of its information collection titled, “Reverse Mortgage Products: Guidance for Managing Compliance and Risks” (Guidance). The OCC also is giving notice that it has sent the collection to OMB for review.

**DATES:** Comments must be received by August 25, 2025.

**ADDRESSES:** Commenters are encouraged to submit comments by email, if possible. You may submit comments by any of the following methods:

- *Email:* [prainfo@occ.treas.gov](mailto:prainfo@occ.treas.gov).

- *Mail:* Chief Counsel’s Office, Attention: Comment Processing, Office of the Comptroller of the Currency, Attention: 1557–0246, 400 7th Street SW, Suite 3E–218, Washington, DC 20219.

- *Hand Delivery/Courier:* 400 7th Street SW, Suite 3E–218, Washington, DC 20219.

- *Fax:* (571) 293–4835.

**Instructions:** You must include “OCC” as the agency name and “1557–0246” in your comment. In general, the OCC will publish comments on [www.reginfo.gov](http://www.reginfo.gov) without change, including any business or personal information provided, such as name and address information, email addresses, or phone numbers. Comments received, including attachments and other supporting materials, are part of the public record and subject to public disclosure. Do not include any information in your comment or supporting materials that you consider confidential or inappropriate for public disclosure.

Written comments and recommendations for the proposed information collection should also be sent within 30 days of publication of this notice to [www.reginfo.gov/public/do/PRAMain](http://www.reginfo.gov/public/do/PRAMain). You can find this information collection by selecting “Currently under 30-day Review—Open for Public Comments” or by using the search function.

You may review comments and other related materials that pertain to this information collection following the close of the 30-day comment period for this notice by the method set forth in the next bullet.

- **Viewing Comments Electronically:** Go to [www.reginfo.gov](http://www.reginfo.gov). Hover over the “Information Collection Review” tab and click on “Information Collection Review” from the drop-down menu. From the “Currently under Review” drop-down menu, select “Department of Treasury” and then click “submit.” This information collection can be located by searching OMB control number “1557–0246” or “Reverse Mortgage Products: Guidance for Managing Compliance and

Risks” (Guidance). Upon finding the appropriate information collection, click on the related “ICR Reference Number.” On the next screen, select “View Supporting Statement and Other Documents” and then click on the link to any comment listed at the bottom of the screen.

- For assistance in navigating [www.reginfo.gov](http://www.reginfo.gov), please contact the Regulatory Information Service Center at (202) 482–7340.

**FOR FURTHER INFORMATION CONTACT:**

Shaquita Merritt, Clearance Officer, (202) 649–5490, Chief Counsel’s Office, Office of the Comptroller of the Currency, 400 7th Street SW, Washington, DC 20219. If you are deaf, hard of hearing, or have a speech disability, please dial 7–1–1 to access telecommunications relay services.

**SUPPLEMENTARY INFORMATION:** Under the PRA (44 U.S.C. 3501 *et seq.*), Federal agencies must obtain approval from the OMB for each collection of information that they conduct or sponsor. “Collection of information” is defined in 44 U.S.C. 3502(3) and 5 CFR 1320.3(c) to include agency requests or requirements that members of the public submit reports, keep records, or provide information to a third party. The OCC asks the OMB to extend its approval of the collection in this notice.

**Title:** Reverse Mortgage Products: Guidance for Managing Compliance and Risks.

**OMB Control No.:** 1557–0246.

**Type of Review:** Regular.

**Affected Public:** Businesses or other for-profit.

**Description:** On August 17, 2010, the OCC, FDIC, FRB, and NCUA issued guidance<sup>1</sup> focusing on the need to provide adequate information to consumers about reverse mortgage products, to provide qualified independent counseling to consumers considering these products, and to avoid potential conflicts of interest. It also addressed related policies, procedures, internal controls, and third-party risk management.

The information collections contained in the guidance include provisions related to the implementation of policies and procedures, training, and program maintenance.

These provide that—

- Institutions offering reverse mortgages should have written policies and procedures that prohibit the practice of directing a consumer to a particular counseling agency or contacting a counselor on the consumer’s behalf.

- Policies should be clear so that originators do not have an inappropriate incentive to sell other products that appear linked to the granting of a mortgage.

- Legal and compliance reviews should include oversight of compensation programs so that lending personnel are not improperly encouraged to direct consumers to particular products.

- Training should be designed so that relevant lending personnel are able to convey information to consumers about product terms and risks in a timely, accurate, and balanced manner.

**Estimated Frequency of Response:** On occasion.

**Estimated Number of Respondents:** 12.

**Estimated Total Annual Burden:** 136 hours.

**Comments:** On May 20, 2025, the OCC published a 60-day notice for this information collection, (90 FR 21543). No comments were received.

Comments continue to be invited on:

(a) Whether the collection of information is necessary for the proper performance of the functions of the OCC, including whether the information has practical utility;

(b) The accuracy of the OCC’s estimate of the burden of the collection of information;

(c) Ways to enhance the quality, utility, and clarity of the information to be collected;

(d) Ways to minimize the burden of the collection on respondents, including through the use of automated collection techniques or other forms of information technology; and

(e) Estimates of capital or start-up costs and costs of operation, maintenance, and purchase of services to provide information.

**Patrick T. Tierney,**

*Assistant Director, Office of the Comptroller of the Currency.*

[FR Doc. 2025–14061 Filed 7–24–25; 8:45 am]

**BILLING CODE 4810–33–P**

## DEPARTMENT OF THE TREASURY

### Internal Revenue Service

#### Open Meeting of the Taxpayer Advocacy Panel’s Toll-Free Phone Lines Project Committee

**AGENCY:** Internal Revenue Service (IRS), Treasury.

**ACTION:** Notice of meeting.

**SUMMARY:** An open meeting of the Taxpayer Advocacy Panel’s Toll-Free Phone Lines Project Committee will be

<sup>1</sup> 75 FR 50801.

conducted. The Taxpayer Advocacy Panel is soliciting public comments, ideas, and suggestions to improve customer service at the Internal Revenue Service. This meeting will be held as a virtual video conference via the Microsoft Teams platform.

**DATES:** The meeting will be held on Tuesday, August 12, 2025, at 3:00 p.m. Eastern Time.

**FOR FURTHER INFORMATION CONTACT:** Rosalind Matherne at 1-888-912-1227, 202-317-4115, or by email at [taxpayer.advocacy.panel@irs.gov](mailto:taxpayer.advocacy.panel@irs.gov).

**SUPPLEMENTARY INFORMATION:** Notice is hereby given pursuant to Section 10(a)(2) of the Federal Advisory Committee Act, 5 U.S.C. App. (1988), that an open meeting of the Taxpayer Advocacy Panel Toll-Free Phone Lines Project Committee will be held on Tuesday, August 12, 2025, at 3:00 p.m. Eastern Time.

The public is invited to attend the meeting virtually, or by phone, and may provide oral comments or submit written statements for consideration. Due to meeting structure and time limitations, advance registration is required to attend or make public comments during the meeting. To register and receive meeting access information, please contact Rosalind Matherne at the contact information above no later than Thursday, August 7, 2025.

Meeting materials, including the agenda and any handouts, will be made available prior to the meeting at [www.improveirs.org](http://www.improveirs.org).

The agenda will include a committee discussion of new and continuing issues and other activities related to the new TAP year.

Dated: July 1, 2025.

**John A. Lipold,**

*Designated Federal Official, Taxpayer Advocacy Panel.*

[FR Doc. 2025-14080 Filed 7-24-25; 8:45 am]

**BILLING CODE 4830-01-P**

## DEPARTMENT OF THE TREASURY

### Internal Revenue Service

#### Open Meeting of the Taxpayer Advocacy Panel Taxpayer Assistance Center Improvements Project Committee

**AGENCY:** Internal Revenue Service (IRS), Treasury.

**ACTION:** Notice of meeting.

**SUMMARY:** An open meeting of the Taxpayer Advocacy Panel's Taxpayer Assistance Center Improvements Project Committee will be conducted. The

Taxpayer Advocacy Panel is soliciting public comments, ideas, and suggestions to improve customer service at the Internal Revenue Service. This meeting will be held as a virtual video conference via the Microsoft Teams platform.

**DATES:** The meeting will be held on Wednesday, August 13, 2025, at 1:00 p.m. Eastern Time.

**FOR FURTHER INFORMATION CONTACT:** Matthew O'Sullivan at 1-888-912-1227 or (510) 907-5274, or by email at [taxpayer.advocacy.panel@irs.gov](mailto:taxpayer.advocacy.panel@irs.gov).

**SUPPLEMENTARY INFORMATION:** Notice is hereby given pursuant to Section 10(a)(2) of the Federal Advisory Committee Act, 5 U.S.C. App. (1988), that an open meeting of the Taxpayer Advocacy Panel Taxpayer Assistance Center Improvements Project Committee will be held on Wednesday, August 13, 2025, at 1:00 p.m. Eastern Time.

The public is invited to attend the meeting virtually, or by phone, and may provide oral comments or submit written statements for consideration. Due to meeting structure and time limitations, advance registration is required to attend or make public comments during the meeting. To register and receive meeting access information, please contact Matthew O'Sullivan at the contact information above no later than Thursday, August 7, 2025.

Meeting materials, including the agenda and any handouts, will be made available prior to the meeting at [www.improveirs.org](http://www.improveirs.org).

The agenda will include a committee discussion of new and continuing issues and other activities related to the new TAP year.

Dated: July 1, 2025.

**John A. Lipold,**

*Designated Federal Official, Taxpayer Advocacy Panel.*

[FR Doc. 2025-14081 Filed 7-24-25; 8:45 am]

**BILLING CODE 4830-01-P**

## DEPARTMENT OF THE TREASURY

### Internal Revenue Service

#### Open Meeting of the Taxpayer Advocacy Panel's Special Projects Committee

**AGENCY:** Internal Revenue Service (IRS), Treasury.

**ACTION:** Notice of meeting.

**SUMMARY:** An open meeting of the Taxpayer Advocacy Panel's Special Projects Project Committee will be conducted. The Taxpayer Advocacy

Panel is soliciting public comments, ideas, and suggestions to improve customer service at the Internal Revenue Service. This meeting will be held as a virtual video conference via the Microsoft Teams platform.

**DATES:** The meeting will be held Thursday, August 14, 2025, at 11:00 a.m. Eastern Time.

**FOR FURTHER INFORMATION CONTACT:** Ann Tabat at 1-888-912-1227, (602) 636-9143, or by email at [taxpayer.advocacy.panel@irs.gov](mailto:taxpayer.advocacy.panel@irs.gov).

**SUPPLEMENTARY INFORMATION:** Notice is hereby given pursuant to Section 10(a)(2) of the Federal Advisory Committee Act, 5 U.S.C. App. (1988), that an open meeting of the Taxpayer Advocacy Panel Special Projects Project Committee will be held on Thursday, August 14, 2025, at 11:00 a.m. Eastern Time.

The public is invited to attend the meeting virtually, or by phone, and may provide oral comments or submit written statements for consideration. Due to meeting structure and time limitations, advance registration is required to attend or make public comments during the meeting. To register and receive meeting access information, please contact Ann Tabat at the contact information above no later than Thursday, August 7, 2025.

Meeting materials, including the agenda and any handouts, will be made available prior to the meeting at [www.improveirs.org](http://www.improveirs.org).

The agenda will include a committee discussion of new and continuing issues and other activities related to the new TAP year.

Dated: July 1, 2025.

**John A. Lipold,**

*Designated Federal Official, Taxpayer Advocacy Panel.*

[FR Doc. 2025-14084 Filed 7-24-25; 8:45 am]

**BILLING CODE 4830-01-P**

## DEPARTMENT OF THE TREASURY

### Internal Revenue Service

#### Open Meeting of the Taxpayer Advocacy Panel Taxpayer Communications Project Committee

**AGENCY:** Internal Revenue Service (IRS), Treasury.

**ACTION:** Notice of meeting.

**SUMMARY:** An open meeting of the Taxpayer Advocacy Panel's Taxpayer Communications Project Committee will be conducted. The Taxpayer Advocacy Panel is soliciting public comments, ideas, and suggestions to improve customer service at the Internal Revenue