**Section 1050.1270 Refinancing Prohibited in Certain Cases**

No lender shall refinance any high risk home loan, if the refinancing charges additional points and fees, within a 12 month period after the original loan agreement was signed, unless the refinancing results in a financial benefit to the borrower.

(Source: Amended at 29 Ill. Reg. 14808, effective September 26, 2005)