

# Rules and Regulations

Federal Register

Vol. 68, No. 247

Wednesday, December 24, 2003

This section of the FEDERAL REGISTER contains regulatory documents having general applicability and legal effect, most of which are keyed to and codified in the Code of Federal Regulations, which is published under 50 titles pursuant to 44 U.S.C. 1510.

The Code of Federal Regulations is sold by the Superintendent of Documents. Prices of new books are listed in the first FEDERAL REGISTER issue of each week.

## DEPARTMENT OF THE TREASURY

### Office of the Comptroller of the Treasury

#### 12 CFR Part 3

[Docket No. 03–24]

RIN 1557–AB97

#### Rules, Policies, and Procedures for Corporate Activities; Bank Activities and Operations; Real Estate Lending and Appraisals

**AGENCY:** Office of the Comptroller of the Currency (OCC), Treasury.

**ACTION:** Final rule; technical correction.

**SUMMARY:** The OCC published in the *Federal Register* of December 17, 2003 (68 FR 70122), a final rule implementing authority provided to national banks by sections 1204, 1205, and 1206 of the American Homeownership and Economic Opportunity Act of 2000 (AHEOA). This document makes technical corrections to that final rule.

**EFFECTIVE DATE:** January 16, 2004.

#### FOR FURTHER INFORMATION CONTACT:

Andra Shuster, Counsel, Legislative and Regulatory Activities Division, (202) 874–5090.

**SUPPLEMENTARY INFORMATION:** In FR Doc. 03–31093, published on December 17, 2003 (68 FR 70131), make the following corrections:

#### Appendix A to Part 3 [Corrected]

1. On page 70128, in the third column, instruction 2.b. is revised to read as follows:

b. In section 4, amend paragraph (a)(11)(ii) by removing “section 4(a)(8)(i) and (ii)” and adding in its place “section 4(a)(9)(i) and (ii).”

Dated: December 17, 2003.

**Julie L. Williams,**

*First Senior Deputy Comptroller and Chief Counsel.*

[FR Doc. 03–31651 Filed 12–23–03; 8:45 am]

BILLING CODE 4810–33–M

## FEDERAL RESERVE SYSTEM

### 12 CFR Part 222

## FEDERAL TRADE COMMISSION

### 16 CFR Part 602

[Regulation V; Docket No. R–1172]

RIN 3084–AA94 Project No. P044804

#### Effective Dates for the Fair and Accurate Credit Transactions Act of 2003

**AGENCIES:** Board of Governors of the Federal Reserve System (Board) and Federal Trade Commission (FTC).

**ACTION:** Joint interim final rules.

**SUMMARY:** The recently enacted Fair and Accurate Credit Transactions Act of 2003 (FACT Act or the Act) requires the Board and the FTC (the Agencies) jointly to adopt rules establishing the effective dates for provisions of the Act that do not contain specific effective dates. The Agencies are taking two related actions to comply with this requirement. In this action, the Agencies are jointly adopting interim final rules that establish December 31, 2003, as the effective date for provisions of the Act that determine the relationship between the Fair Credit Reporting Act (FCRA) and state laws and provisions that authorize rulemakings or other implementing action by various agencies. In the second action, published elsewhere in today's *Federal Register*, the Agencies jointly propose rules establishing a schedule of effective dates for other provisions of the FACT Act.

**DATES:** Comments must be submitted on or before January 12, 2004. The Agencies' interim final rules are effective on December 31, 2003.

**ADDRESSES:** Because the Agencies will jointly review all of the comments submitted, interested parties may send comments to either of the Agencies and need not send comments (or copies) to both of the Agencies. Because paper mail in the Washington area and at the Agencies is subject to delay, please consider submitting your comments by e-mail. Commenters are encouraged to use the title “Interim Final Rules for the FACT Act” to facilitate the organization and distribution of comments among the Agencies. Interested parties are invited to submit written comments to:

*Board of Governors of the Federal Reserve System:* Comments should refer to Docket No. R–1172 and may be mailed to Ms. Jennifer J. Johnson, Secretary, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue, NW., Washington, DC 20551. Please consider submitting your comments by e-mail to [regs.comments@federalreserve.gov](mailto:regs.comments@federalreserve.gov), or faxing them to the Office of the Secretary at (202) 452–3819 or (202) 452–3102. Members of the public may inspect comments in Room MP–500 between 9 a.m. and 5 p.m. on weekdays pursuant to section 261.12, except as provided in section 261.14, of the Board's Rules Regarding Availability of Information, 12 CFR 261.12 and 261.14.

#### *Federal Trade Commission:*

Comments should refer to “Interim Final Rules for the FACT Act, Project No. P044804.” Comments filed in paper form should be mailed or delivered to: Federal Trade Commission/Office of the Secretary, Room 159–H, 600 Pennsylvania Avenue, NW., Washington, DC 20580. Comments filed in electronic form (in ASCII format, WordPerfect, or Microsoft Word) should be sent to: [FACTAdates@ftc.gov](mailto:FACTAdates@ftc.gov). If the comment contains any material for which confidential treatment is requested, it must be filed in paper (rather than electronic) form, and the first page of the document must be clearly labeled “Confidential.”<sup>1</sup> Regardless of the form in which they are filed, the Commission will consider all timely comments, and will make the comments available (with confidential material redacted) for public inspection and copying at the Commission's principal office and on the Commission Web site at <http://www.ftc.gov>. As a matter of discretion, the Commission makes every effort to remove home contact information for individuals from the public comments it receives before placing those comments on the FTC Web site.

#### FOR FURTHER INFORMATION CONTACT:

<sup>1</sup> Commission Rule 4.2(d), 16 CFR 4.2(d). The comment must also be accompanied by an explicit request for confidential treatment, including the factual and legal basis for the request, and must identify the specific portions of the comment to be withheld from the public record. The request will be granted or denied by the Commission's General Counsel, consistent with applicable law and the public interest. See Commission Rule 4.9(c), 16 CFR 4.9(c).