

**SUMMARY:** On August 28, 2020, the Bureau of Consumer Financial Protection (Bureau) published in the **Federal Register** a Notice of Proposed Rulemaking (Seasoned QM Proposal) proposing to create a new category of qualified mortgages in Regulation Z for first-lien, fixed-rate covered transactions that have met certain performance requirements over a 36-month seasoning period, are held in portfolio until the end of the seasoning period, comply with general restrictions on product features and points and fees, and meet certain underwriting requirements. The 30-day comment period for the Seasoned QM Proposal is counted from the date of publication, which was August 28. Thus, the 30-day comment period was set to close on September 28, 2020, which this year is the date on which the Jewish holiday Yom Kippur falls. In response to a request that we change the due date in light of the holiday, the Bureau is extending the comment period for the Seasoned QM Proposal until October 1, 2020.

**DATES:** The comment period for the Seasoned QM Proposal published August 28, 2020, at 85 FR 53568, is extended. Responses to the Seasoned QM Proposal must now be received on or before October 1, 2020.

**ADDRESSES:** You may submit responsive information and other comments, identified by Docket No. CFPB–2020–0028, by any of the following methods:

- **Federal eRulemaking Portal:** Go to <http://www.regulations.gov>. Follow the instructions for submitting comments.

- **Email:** 2020-NPRM-SeasonedQM@cfpb.gov. Include Docket No. CFPB–2020–0028 in the subject line of the message.

- **Mail/Hand Delivery/Courier:** Comment Intake, Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552. Please note that due to circumstances associated with the COVID–19 pandemic, the Bureau discourages the submission of comments by mail, hand delivery, or courier.

- **Instructions:** The Bureau encourages the early submission of comments. All submissions must include the document title and docket number. Because paper mail in the Washington, DC area and at the Bureau is subject to delay, and in light of difficulties associated with mail and hand deliveries during the COVID–19 pandemic, commenters are encouraged to submit comments electronically. In general, all comments received will be posted without change to <http://www.regulations.gov>. In addition, once the Bureau's headquarters reopens,

comments will be available for public inspection and copying at 1700 G Street NW, Washington, DC 20552, on official business days between the hours of 10 a.m. and 5 p.m. Eastern Time. At that time, you can make an appointment to inspect the documents by telephoning 202–435–9169.

All submissions in response to the Seasoned QM Proposal, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. Please do not include sensitive personal information in your submissions, such as account numbers or Social Security numbers, or names of other individuals, or other information that you would not ordinarily make public, such as trade secrets or confidential commercial information. Submissions will not be edited to remove any identifying or contact information, or other information that you would not ordinarily make public. If you wish to submit trade secret or confidential commercial information, please contact the individuals listed in the **FOR FURTHER INFORMATION CONTACT** section below. Information submitted to the Bureau will be treated in accordance with the Bureau's Rule on the Disclosure of Records and Information, 12 CFR part 1070 *et seq.*

**FOR FURTHER INFORMATION CONTACT:** For general inquiries and submission process questions, please call Ruth Van Veldhuizen, Counsel, or Joan Kayagil or Amanda Quester, Senior Counsels, Office of Regulations at 202–435–7700. If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov).

**SUPPLEMENTARY INFORMATION:** With certain exceptions, Regulation Z requires creditors to make a reasonable, good faith determination of a consumer's ability to repay any residential mortgage loan, and loans that meet Regulation Z's requirements for QMs obtain certain protections from liability. Regulation Z contains several categories of QMs, including the General QM category and a temporary category (Temporary GSE QM loans) of loans that are eligible for purchase or guarantee by government-sponsored enterprises (GSEs) while they are operating under the conservatorship or receivership of the Federal Housing Finance Agency (FHFA). On August 18, 2020, the Bureau issued the Seasoned QM Proposal to create a new category of QMs (Seasoned QMs) for first-lien, fixed-rate covered transactions that have met certain performance requirements over a 36-month seasoning period, are held in portfolio until the end of the

seasoning period, comply with general restrictions on product features and points and fees, and meet certain underwriting requirements. The Bureau's primary objective with the Seasoned QM Proposal is to ensure access to responsible, affordable mortgage credit by adding a Seasoned QM definition to the existing QM definitions. The Seasoned QM Proposal was published in the **Federal Register** on August 28, 2020.<sup>1</sup>

The Bureau provided for a 30-day comment period for the Seasoned QM Proposal. The 30-day comment period is counted from the date of publication, which was August 28. Thus, the 30-day public comment period was set to close on September 28, 2020. Subsequent to the issuance of the Seasoned QM Proposal, representatives from a consumer group asked the Bureau to extend the deadline for submission of comments because the originally established deadline of September 28, 2020 is the date this year of the Jewish holiday Yom Kippur. In response to this request, the Bureau is extending the comment period for the Seasoned QM Proposal to October 1, 2020.

#### Signing Authority

The Director of the Bureau, having reviewed and approved this document, is delegating the authority to electronically sign this document to Laura Galban, a Bureau Federal Register Liaison, for purposes of publication in the **Federal Register**.

Dated: September 21, 2020.

**Laura Galban,**  
Federal Register Liaison, Bureau of Consumer Financial Protection.

[FR Doc. 2020–21152 Filed 9–23–20; 8:45 am]

**BILLING CODE 4810-AM-P**

## DEPARTMENT OF TRANSPORTATION

### Federal Aviation Administration

#### 14 CFR Part 39

[Docket No. FAA–2020–0849; Project Identifier MCAI–2020–01036–A]

**RIN 2120-AA64**

#### Airworthiness Directives; Pilatus Aircraft Ltd. Airplanes

**AGENCY:** Federal Aviation Administration (FAA), DOT.

**ACTION:** Notice of proposed rulemaking (NPRM).

**SUMMARY:** The FAA proposes to adopt a new airworthiness directive (AD) for all

<sup>1</sup> 85 FR 53568 (Aug. 28, 2020).

Pilatus Aircraft Ltd. Model PC-7 airplanes. This proposed AD results from mandatory continuing airworthiness information (MCAI) originated by an aviation authority of another country to identify and correct an unsafe condition on an aviation product. The MCAI describes the unsafe condition as the need to revise the Airworthiness Limitations section (ALS) of the existing aircraft maintenance manual (AMM) to introduce new mandatory repetitive inspections for the flap pivot arm assemblies and for certain wing angle brackets, and to implement a change to the Oxygen cylinder and pressure reducer task item. The FAA is proposing this AD to address the unsafe condition on these products.

**DATES:** The FAA must receive comments on this proposed AD by November 9, 2020.

**ADDRESSES:** You may send comments, using the procedures found in 14 CFR 11.43 and 11.45, by any of the following methods:

- *Federal eRulemaking Portal:* Go to <https://www.regulations.gov>. Follow the instructions for submitting comments.

- *Fax:* 202-493-2251.

- *Mail:* U.S. Department of Transportation, Docket Operations, M-30, West Building Ground Floor, Room W12-140, 1200 New Jersey Avenue SE, Washington, DC 20590.

- *Hand Delivery:* Deliver to Mail address above between 9 a.m. and 5 p.m., Monday through Friday, except Federal holidays.

For service information identified in this NPRM, contact Pilatus Aircraft Ltd., Customer Technical Support (MCC), P.O. Box 992, CH-6371 Stans, Switzerland; telephone: +41 (0)41 619 67 74; fax: +41 (0)41 619 67 73; email: [Techsupport@pilatus-aircraft.com](mailto:Techsupport@pilatus-aircraft.com); internet: <https://www.pilatus-aircraft.com/en>. You may view this service information at the FAA, Airworthiness Products Section, Operational Safety Branch, 901 Locust, Kansas City, Missouri 64106. For information on the availability of this material at the FAA, call (816) 329-4148.

### Examining the AD Docket

You may examine the AD docket on the internet at <https://www.regulations.gov> by searching for and locating Docket No. FAA-2020-0849; or in person at Docket Operations between 9 a.m. and 5 p.m., Monday through Friday, except Federal holidays. The AD docket contains this NPRM, any comments received, and other information. The street address for

Docket Operations is listed above. Comments will be available in the AD docket shortly after receipt.

**FOR FURTHER INFORMATION CONTACT:** Doug Rudolph, Aerospace Engineer, FAA, General Aviation & Rotorcraft Section, International Validation Branch, 901 Locust, Room 301, Kansas City, Missouri 64106; telephone: (816) 329-4059; fax: (816) 329-4090; email: [doug.rudolph@faa.gov](mailto:doug.rudolph@faa.gov).

### SUPPLEMENTARY INFORMATION:

#### Comments Invited

The FAA invites you to participate in this rulemaking by submitting written comments, data, or views about this proposal. The most helpful comments reference a specific portion of the proposal, explain the reason for any recommended change, and include supporting data. To ensure the docket does not contain duplicate comments, commenters should send only one copy of written comments, or if comments are filed electronically, commenters should submit only one time. Send your comments to an address listed under the **ADDRESSES** section. Include "Docket No. FAA-2020-0849; Project Identifier MCAI-2020-01036-A" at the beginning of your comments.

Except for Confidential Business Information (CBI) as described in the following paragraph, and other information as described in 14 CFR 11.35, the FAA will post all comments received, without change, as well as a report summarizing each substantive public contact with FAA personnel concerning this proposed rulemaking. Before acting on this proposal, the FAA will consider all comments received by the closing date for comments. The FAA will consider comments filed after the comment period has closed if it is possible to do so without incurring expense or delay. The FAA may change this NPRM because of those comments.

#### Confidential Business Information

CBI is commercial or financial information that is both customarily and actually treated as private by its owner. Under the Freedom of Information Act (FOIA) (5 U.S.C. 552), CBI is exempt from public disclosure. If your comments responsive to this NPRM contain commercial or financial information that is customarily treated as private, that you actually treat as private, and that is relevant or responsive to this NPRM, it is important that you clearly designate the submitted comments as CBI. Please mark each page of your submission containing CBI as "PROPIN." The FAA will treat such marked submissions as confidential

under the FOIA, and they will not be placed in the public docket of this NPRM. Submissions containing CBI should be sent to the person identified in the **FOR FURTHER INFORMATION CONTACT** section. Any commentary that the FAA receives which is not specifically designated as CBI will be placed in the public docket for this rulemaking.

#### Discussion

The Federal Office of Civil Aviation (FOCA), which is the aviation authority for Switzerland, has issued FOCA AD HB-2020-007, dated July 23, 2020 (referred to after this as the Mandatory Continuing Airworthiness Information, or "the MCAI"), to correct an unsafe condition with new mandatory instructions for continued airworthiness for all Pilatus Aircraft Ltd. Model PC-7 airplanes. The MCAI states:

The airworthiness limitations and certification maintenance instructions for Pilatus PC-7 aeroplanes, which are approved by FOCA, are currently defined and published in the Pilatus PC-7 AMM Chapter 5. These instructions have been identified as mandatory for continued airworthiness.

Failure to accomplish these instructions could result in an unsafe condition [discrepancies of life-limited and overhauled components, which could result in reduced structural integrity and system reliability of the airframe].

Previously, FOCA issued AD HB-2019-004 (later corrected) to require implementation of the maintenance tasks and airworthiness limitations as specified in Pilatus PC-7 AMM Document Number 01715, or Document Number 02416, both at issue 44, as applicable. [These tasks included the added wing angle bracket at rib 23 repetitive inspections.]

Since that AD was issued, Pilatus amended the ALS, as defined in this AD, to introduce new mandatory repetitive inspection for the flap pivot arm assemblies and a change to the Oxygen cylinder and pressure reducer task (Chapter 35—Oxygen) to remove the reference to the part numbers.

For the reason described above, this [Swiss] AD retains the requirements of FOCA AD HB-2019-004 including its correction, which is superseded, and requires accomplishment of the actions specified in the ALS.

You may examine the MCAI in the AD docket on the internet at <https://www.regulations.gov> by searching for and locating Docket No. FAA-2020-0849.

#### Related Service Information Under 1 CFR Part 51

Pilatus Aircraft Ltd. has issued Section 05-10-10, "Lifed and Overhauled Components," of Chapter 05, Time Limitations, of the Pilatus PC-7 Maintenance Manual, dated June 30, 2020. This document provides updated

limitations, inspections, and procedures for the airworthiness limitations in chapter 5 of the existing AMM. This service information describes new mandatory repetitive inspections for the flap pivot arm assemblies and for the wing angle brackets on middle rib 23, and a change to the Oxygen cylinder and pressure reducer task item to remove the reference to the part numbers.

This service information is reasonably available because the interested parties have access to it through their normal course of business or by the means identified in the **ADDRESSES** section.

#### Differences Between This AD and the MCAI

The FOCA AD is requiring incorporating all of the updated Chapter 05–00–00 for the Swiss State of Design type certificate because they deem the complete chapter 5 as the mandatory ALS of the PC–7 AMM. The FAA is only requiring Section 05–10–10, “Lifed and Overhauled Components,” of Chapter 05, Time Limitations, of the Pilatus PC–7 Maintenance Manual, dated June 30, 2020, because it is the only mandatory

section of the ALS for the U.S. type certificate.

#### FAA’s Determination

This product has been approved by the aviation authority of another country, and is approved for operation in the United States. Pursuant to the FAA’s bilateral agreement with the State of Design Authority, the FAA has been notified of the unsafe condition described in the MCAI and service information referenced above. The FAA is proposing this AD because the FAA evaluated all the relevant information and determined the unsafe condition described previously is likely to exist or develop on other products of the same type design.

#### Proposed Requirements of This NPRM

This proposed AD would require revising the airworthiness limitation section of the existing maintenance manual or instructions for continued airworthiness to incorporate new airworthiness limitations. An owner/operator (pilot) may incorporate the revisions to the AMM, and the owner/operator must enter compliance with

the applicable paragraphs of the AD into the aircraft records in accordance with 14 CFR 43.9(a)(1) through (4) and 14 CFR 91.417(a)(2)(v). A pilot may perform these actions because they can be performed equally well by a pilot or a mechanic. This is an exception to our standard maintenance regulations.

This proposed AD would require revisions to certain operator maintenance documents to include new actions (e.g., inspections). Compliance with these actions is required by 14 CFR 91.403(c). For airplanes that have been previously modified, altered, or repaired in the areas addressed by this proposed AD, the operator may not be able to accomplish the actions described in the revisions. In this situation, to comply with 14 CFR 91.403(c), the operator must request approval for an alternative method of compliance according to paragraph (h) of this proposed AD.

#### Costs of Compliance

The FAA estimates that this proposed AD affects 18 airplanes of U.S. registry. The FAA estimates the following costs to comply with this proposed AD:

#### ESTIMATED COSTS FOR REQUIRED ACTIONS

Labor cost	Parts cost	Cost per product	Cost on U.S. operators
1 work-hours × \$85 per hour = \$85 .....	\$0	\$85	\$1,530

#### Authority for This Rulemaking

Title 49 of the United States Code specifies the FAA’s authority to issue rules on aviation safety. Subtitle I, section 106, describes the authority of the FAA Administrator. Subtitle VII: Aviation Programs, describes in more detail the scope of the Agency’s authority.

The FAA is issuing this rulemaking under the authority described in Subtitle VII, Part A, Subpart III, Section 44701: General requirements. Under that section, Congress charges the FAA with promoting safe flight of civil aircraft in air commerce by prescribing regulations for practices, methods, and procedures the Administrator finds necessary for safety in air commerce. This regulation is within the scope of that authority because it addresses an unsafe condition that is likely to exist or develop on products identified in this rulemaking action.

#### Regulatory Findings

The FAA determined that this proposed AD would not have federalism implications under Executive Order 13132. This proposed AD would not

have a substantial direct effect on the States, on the relationship between the national Government and the States, or on the distribution of power and responsibilities among the various levels of government.

For the reasons discussed above, I certify this proposed regulation:

- (1) Is not a “significant regulatory action” under Executive Order 12866,
- (2) Will not affect intrastate aviation in Alaska, and
- (3) Will not have a significant economic impact, positive or negative, on a substantial number of small entities under the criteria of the Regulatory Flexibility Act.

#### List of Subjects in 14 CFR Part 39

Air transportation, Aircraft, Aviation safety, Incorporation by reference, Safety.

#### The Proposed Amendment

Accordingly, under the authority delegated to me by the Administrator, the FAA proposes to amend 14 CFR part 39 as follows:

#### PART 39—AIRWORTHINESS DIRECTIVES

- 1. The authority citation for part 39 continues to read as follows:

**Authority:** 49 U.S.C. 106(g), 40113, 44701.

#### § 39.13 [Amended]

- 2. The FAA amends § 39.13 by adding the following new airworthiness directive (AD):

**Pilatus Aircraft Ltd.:** Docket No. FAA–2020–0849; Project Identifier MCAI–2020–01036–A.

#### (a) Comments Due Date

The FAA must receive comments by November 9, 2020.

#### (b) Affected ADs

None.

#### (c) Applicability

This AD applies to Pilatus Aircraft Ltd. Model PC–7 airplanes, all manufacturer serial numbers, certificated in any category.

#### (d) Subject

Air Transport Association (ATA) of America Code 05, Time Limits/Maintenance Checks.

**(e) Reason**

This AD was prompted by the need to revise the Airworthiness Limitation section of the existing aircraft maintenance manual. The FAA is issuing this AD to revise the Airworthiness Limitations section of the existing aircraft maintenance manual (AMM) to introduce new mandatory repetitive inspections for the flap pivot arm assemblies and for the wing angle brackets on middle rib 23, and to implement a change to the Oxygen cylinder and pressure reducer task item. The unsafe condition, if not addressed, could result in reduced structural integrity and system reliability of the airplane.

**(f) Compliance**

Unless already done, before further flight: Incorporate the revised Airworthiness Limitation section as specified in Section 05–10–10, “Lifed and Overhauled Components,” of Chapter 05, Time Limitations, of the Pilatus PC–7 Maintenance Manual, dated June 30, 2020, into your FAA-accepted maintenance program (maintenance manual).

**(g) No Alternative Actions or Intervals**

After the existing maintenance or inspection program has been revised as required by paragraph (f) of this AD, no alternative actions (e.g., inspections) or intervals may be used unless the actions or intervals are approved as an alternative method of compliance (AMOC) in accordance with the procedures specified in paragraph (h) of this AD.

**(h) Other FAA AD Provisions**

**Alternative Methods of Compliance (AMOCs):** The Manager, International Validation Branch, FAA, has the authority to approve AMOCs for this AD, if requested using the procedures found in 14 CFR 39.19. Send information to Doug Rudolph, Aerospace Engineer, FAA, General Aviation & Rotorcraft Section, International Validation Branch, 901 Locust, Room 301, Kansas City, Missouri 64106; telephone: (816) 329–4059; fax: (816) 329–4090; email: [doug.rudolph@faa.gov](mailto:doug.rudolph@faa.gov). Before using any approved AMOC on any airplane to which the AMOC applies, notify your appropriate principal inspector (PI) in the FAA Flight Standards District Office (FSDO), or lacking a PI, your local FSDO.

**(i) Related Information**

(1) Refer to Mandatory Continuing Airworthiness Information (MCAI) Federal Office of Civil Aviation (FOCA) AD HB–2020–007, dated July 23, 2020, for related information. This MCAI may be found in the AD docket on the internet at <https://www.regulations.gov> by searching for and locating Docket No. FAA–2020–0849.

(2) For more information about this AD, contact Doug Rudolph, Aerospace Engineer, FAA, General Aviation & Rotorcraft Section, International Validation Branch, 901 Locust, Room 301, Kansas City, Missouri 64106; telephone: (816) 329–4059; fax: (816) 329–4090; email: [doug.rudolph@faa.gov](mailto:doug.rudolph@faa.gov).

(3) For service information identified in this AD, contact Pilatus Aircraft Ltd., Customer Technical Support (MCC), P.O. Box 992, CH–6371 Stans, Switzerland; telephone:

+41 (0)41 619 67 74; fax: +41 (0)41 619 67 73; email: [Techsupport@pilatus-aircraft.com](mailto:Techsupport@pilatus-aircraft.com); internet: <https://www.pilatus-aircraft.com/en>. You may view this service information at the FAA, Airworthiness Products Section, Operational Safety Branch, 901 Locust, Kansas City, Missouri 64106. For information on the availability of this material at the FAA, call (816) 329–4148.

Issued on September 18, 2020.

**Lance T. Gant,**

*Director, Compliance & Airworthiness Division, Aircraft Certification Service.*

[FR Doc. 2020–21031 Filed 9–23–20; 8:45 am]

**BILLING CODE 4910–13–P**

**DEPARTMENT OF TRANSPORTATION****Federal Aviation Administration****14 CFR Part 39**

**[Docket No. FAA–2013–0752; Product Identifier 2009–SW–44–AD]**

**RIN 2120–AA64**

**Airworthiness Directives; Pacific Scientific Company Seat Restraint System Rotary Buckle Assemblies**

**AGENCY:** Federal Aviation Administration (FAA), DOT.

**ACTION:** Supplemental notice of proposed rulemaking (SNPRM); reopening of comment period.

**SUMMARY:** The FAA is reopening the comment period for an earlier proposed rulemaking (NPRM) for certain Pacific Scientific Aviation Services seat restraint rotary buckle assemblies (buckles). The NPRM proposed to require inspecting each buckle and buckle handle vane, and depending on the inspection results, removing the buckle from service and installing an airworthy buckle. The NPRM also proposed to prohibit the installation of the affected buckles. The NPRM was prompted by several reports of cracked buckle handles. This action reopens the comment period because a significant amount of time has elapsed since the NPRM was published. Additionally, this action clarifies the applicability and updates nomenclature, contact information, and the design approval holder's (DAH) name.

**DATES:** The FAA must receive comments on this SNPRM by November 9, 2020.

**ADDRESSES:** You may send comments by any of the following methods:

- **Federal eRulemaking Docket:** Go to <https://www.regulations.gov>. Follow the online instructions for sending your comments electronically.
- **Fax:** 202–493–2251.
- **Mail:** Send comments to the U.S. Department of Transportation, Docket

Operations, M–30, West Building Ground Floor, Room W12–140, 1200 New Jersey Avenue SE, Washington, DC 20590–0001.

- **Hand Delivery:** Deliver to the “Mail” address between 9 a.m. and 5 p.m., Monday through Friday, except Federal holidays.

**Examining the AD Docket**

You may examine the AD docket on the internet at <https://www.regulations.gov> by searching for and locating Docket No. FAA–2013–0752; or in person at Docket Operations between 9 a.m. and 5 p.m., Monday through Friday, except Federal holidays. The AD docket contains this AD, the European Aviation Safety Agency (now European Union Aviation Safety Agency) (EASA) AD, any comments received, and other information. The street address for Docket Operations is listed above. Comments will be available in the AD docket shortly after receipt.

For Pacific Scientific Company service information identified in this proposed rule, contact Meggitt Services, 1785 Voyager Ave., Simi Valley, CA 93063, telephone 877–666–0712 or at [CustomerResponse@meggitt.com](mailto:CustomerResponse@meggitt.com). You may view the referenced service information at the FAA, Office of the Regional Counsel, Southwest Region, 10101 Hillwood Pkwy, Room 6N–321, Fort Worth, TX 76177.

**FOR FURTHER INFORMATION CONTACT:**

Kristi Bradley, Aviation Safety Engineer, International Validation Branch, General Aviation and Rotorcraft Unit, FAA, 10101 Hillwood Pkwy., Fort Worth, TX 76177; telephone 817–222–5110; email [kristin.bradley@faa.gov](mailto:kristin.bradley@faa.gov).

**SUPPLEMENTARY INFORMATION:****Comments Invited**

The FAA invites you to participate in this rulemaking by submitting written comments, data, or views. The most helpful comments reference a specific portion of the proposal, explain the reason for any recommended change, and include supporting data. To ensure the docket does not contain duplicate comments, commenters should send only one copy of written comments, or if comments are filed electronically, commenters should submit only one time.

Except for Confidential Business Information (CBI) as described in the following paragraph, and other information as described in 14 CFR 11.35, the FAA will file in the docket all comments received, as well as a report summarizing each substantive public contact with FAA personnel concerning