

CONSUMER FINANCIAL PROTECTION BUREAU**12 CFR Part 1082**

[Docket No. CFPB–2025–0016]

RIN 3170–AB43

Rescission of State Official Notification Rules**AGENCY:** Consumer Financial Protection Bureau.**ACTION:** Direct final rule; request for comments.

SUMMARY: This direct final rule rescinds the Consumer Financial Protection Bureau's (Bureau's) procedures by which a State official must notify the Bureau when the official takes an action to enforce the Consumer Financial Protection Act.

DATES: The final rule is effective July 21, 2025, unless significant adverse comments are received by June 20, 2025. For additional information, see the **SUPPLEMENTARY INFORMATION** below.

ADDRESSES: You may submit responsive information and other comments, identified by Docket No. CFPB–2025–0016, by any of the following methods:

- *Federal eRulemaking Portal:* <https://www.regulations.gov>. Follow the instructions for submitting comments. A brief summary of this document will be available at <https://www.regulations.gov/docket/CFPB-2025-0016>.

- *Email:* 2025-DFR-State-Rescission@cfpb.gov. Include Docket No. CFPB–2025–0016 in the subject line of the message.

- *Mail/Hand Delivery/Courier:* Comment Intake—Rescission of State Official Notification Rules, c/o Legal Division Docket Manager, Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

Instructions: The Bureau encourages the early submission of comments. All submissions should include the agency name and docket number. Because paper mail is subject to delay, commenters are encouraged to submit comments electronically. In general, all comments received will be posted without change to <https://www.regulations.gov>. All submissions, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. Proprietary information or sensitive personal information, such as account numbers or Social Security numbers, or names of other individuals, should not be included. Submissions will not be

edited to remove any identifying or contact information.

FOR FURTHER INFORMATION CONTACT:

George Karithanom, Regulatory Implementation and Guidance Program Analyst, Office of Regulations, at 202–435–7700. If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov.

SUPPLEMENTARY INFORMATION:**I. Direct Final Rulemaking Procedure**

This is a direct final rulemaking. A significant adverse comment is one that opposes the rule and raises, alone or in combination with other comments, a sufficiently serious issue under each of the independent grounds provided to support the rule that additional consideration and a substantive response are required. If significant adverse comments are received, notice will be published in the **Federal Register** before the effective date either withdrawing the rule or issuing a new final rule that responds to significant adverse comments and carries a new effective date.

II. Background

Section 1042(b) of the Consumer Financial Protection Act of 2010 (CFPA) requires States to notify the Bureau and “the prudential regulators,” see 12 U.S.C. 5481(24), before “initiating any action in a court or other administrative or regulatory proceeding against any covered person as authorized by subsection (a) [of section 1042] to enforce any provision” of the CFPA. See 12 U.S.C. 5552(b)(1)(A). By statute, such notice is required to be “timely” in the ordinary course or “immediately upon instituting the action or proceeding” in the case of an emergency. 12 U.S.C. 5552(b)(1)(B). And the CFPA requires that the notice contain “a copy of the complete complaint to be filed” and a written description of “such action or proceeding,” 12 U.S.C. 5552(b)(1)(A), as well as a description of the identity of the parties, the alleged facts underlying the proceeding, and “whether there may be a need to coordinate the prosecution of the proceeding so as not to interfere with any action, including any rulemaking, undertaken by the Bureau, a prudential regulator, or another Federal agency.” 12 U.S.C. 5552(b)(1)(C). On June 29, 2012, the Bureau issued regulations, codified at 12 CFR 1082.1, regarding States’ obligations to notify the Bureau and prudential regulators of actions covered by section 1042.

III. Analysis

Pursuant to the Bureau’s policy of eliminating unnecessary regulatory burdens and rescinding rules that are not necessary to effectuate Congress’s statutes, the Bureau is rescinding the regulations related to state notification codified at 12 CFR 1082.1. The regulations at 12 CFR 1082.1, with only minor tweaks that are not necessary to provide the Bureau or the prudential regulators adequate notice of State actions, merely restate the notification requirements codified in section 1042(b). As such, the notification regulations are unnecessary and should be eliminated from the Code of Federal Regulations. Where Congress’s statutes are sufficiently clear and prescriptive, regulations do little more than increase costs and cause confusion, and so are unnecessary.

IV. Legal Authority

Section 1042(c) of the CFPA, 12 U.S.C. 5552(c).

V. Section 1022 Analysis

In developing this rule, the Bureau has considered the potential benefits, costs, and impacts as required by section 1022(b)(2)(A) of the CFPA, 12 U.S.C. 5512(b)(2)(A). This rule will reduce regulatory burdens on State Officials and does not impose any obligations on consumers or have any direct impact on their access to consumer financial products or services. Further, it has no unique impact on insured depository institutions or insured credit unions with less than \$10 billion in assets, as described in section 1026(a) of the CFPA. Finally, it does not have any unique impact on rural consumers.

VI. Procedural Matters**A. Regulatory Flexibility Act**

The Regulatory Flexibility Act generally requires an agency to conduct an initial regulatory flexibility analysis (IRFA) and a final regulatory flexibility analysis of any rule subject to notice-and-comment rulemaking requirements unless the agency certifies that the rule will not have a significant economic impact on a substantial number of small entities (SISNOSE). The Bureau is also subject to specific additional procedures under the RFA involving convening a panel to consult with small business representatives before proposing a rule for which an IRFA is required.

This rule’s only effect is to clarify State Officials’ statutory obligations, see 12 U.S.C. 552(b). It has no effect on small entities of any kind.

Accordingly, the Director hereby certifies that this rule does not have a significant economic impact on a substantial number of small entities. Thus, neither an IRFA nor a small business review panel is required.

B. Paperwork Reduction Act

This rule is deregulatory and will eliminate the more substantial information-collection requirements imposed by the regulations codified at 12 CFR 1082.1. It does not impose any additional collection requirements.

List of Subjects in 12 CFR Part 1082

Banks, Banking, Consumer protection, Credit unions, Law enforcement, National banks, Savings associations, State and local governments.

PART 1882—[REMOVED AND RESERVED]

■ For the reasons set forth above, under the authority of 12 U.S.C. 5552(c), the Bureau is removing and reserving 12 CFR part 1082.

Russell Vought,

Acting Director, Consumer Financial Protection Bureau.

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DEPARTMENT OF TRANSPORTATION

Federal Aviation Administration

14 CFR Part 71

[Docket No. FAA-2024-2348; Airspace Docket No. 23-AAL-53]

RIN 2120-AA66

Revocation of Alaskan Very High Frequency Omnidirectional Range Federal Airway V-414 and Amendment of United States Area Navigation Routes T-248 and T-250 in Alaska

AGENCY: Federal Aviation Administration (FAA), DOT.

ACTION: Final rule.

SUMMARY: This action revokes Alaskan Very High Frequency Omnidirectional Range (VOR) Federal Airway V-414 and amends United States Area Navigation (RNAV) Routes T-248 and T-250 in Alaska. These actions are due to the decommissioning of the Nondirectional Radio Beacon (NDB) portion of the Gambell NDB/distance measuring equipment (DME) in Alaska.

DATES: Effective date 0901 UTC, August 7, 2025. The Director of the Federal Register approves this incorporation by reference action under 1 CFR part 51,

subject to the annual revision of FAA Order JO 7400.11 and publication of conforming amendments.

ADDRESSES: A copy of the Notice of Proposed Rulemaking (NPRM), all comments received, this final rule, and all background material may be viewed online at www.regulations.gov using the FAA Docket number. Electronic retrieval help and guidelines are available on the website. It is available 24 hours each day, 365 days each year.

FAA Order JO 7400.11J, Airspace Designations and Reporting Points, and subsequent amendments can be viewed online at www.faa.gov/air_traffic/publications/. You may also contact the Rules and Regulations Group, Policy Directorate, Federal Aviation Administration, 600 Independence Avenue SW, Washington DC 20597; telephone: (202) 267-8783.

FOR FURTHER INFORMATION CONTACT: Steven Roff, Rules and Regulations Group, Office of Policy, Federal Aviation Administration, 600 Independence Avenue SW, Washington, DC 20597; telephone: (202) 267-8783.

SUPPLEMENTARY INFORMATION:

Authority for This Rulemaking

The FAA's authority to issue rules regarding aviation safety is found in Title 49 of the United States Code. 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. This rulemaking is promulgated under the authority described in Subtitle VII, Part A, Subpart I, Section 40103. Under that section, the FAA is charged with prescribing regulations to assign the use of the airspace necessary to ensure the safety of aircraft and the efficient use of airspace. This regulation is within the scope of that authority as it modifies the Air Traffic Service (ATS) route structure as necessary to preserve the safe and efficient flow of air traffic within the National Airspace System.

History

The FAA published a notice of proposed rulemaking for Docket No. FAA-2024-2348 in the **Federal Register** (89 FR 81406; October 8, 2024), proposing to revoke Alaskan VOR Federal Airway V-414 and amend RNAV Routes T-248 and T-250 in Alaska. Interested parties were invited to participate in this rulemaking effort by submitting written comments on the proposal. No comments were received.

Differences From the NPRM

The NPRM proposed to replace the Gambell NDB/DME with a new

waypoint (WP) FOXNO. After the publication of the NPRM, the FAA decided to retain the DME portion of the Gambell NDB/DME and continue with the decommissioning of the NDB. With the retention of the DME portion of the Gambell NDB/DME, the FOXNO WP will no longer be utilized by RNAV Routes T-248 or T-250. This action updates the route descriptions for T-248 and T-250 in accordance with that change.

Incorporation by Reference

Alaskan VOR Federal Airways are published in paragraph 6010(b) and United States RNAV Routes are published in paragraph 6011 of FAA Order JO 7400.11, Airspace Designations and Reporting Points, which is incorporated by reference in 14 CFR 71.1 on an annual basis. This document amends the current version of that order, FAA Order JO 7400.11J, dated July 31, 2024, and effective September 15, 2024. These amendments will be published in the next update to FAA Order JO 7400.11. FAA Order JO 7400.11J is publicly available as listed in the **ADDRESSES** section of this document.

FAA Order JO 7400.11J lists Class A, B, C, D, and E airspace areas, air traffic service routes, and reporting points.

The Rule

This action amends 14 CFR part 71 by revoking Alaskan Very High Frequency Omnidirectional Range (VOR) Federal Airway V-414 and amending RNAV Routes T-248 and T-250 in Alaska. These proposed actions are due to the decommissioning of the NDB portion of the Gambell NDB/DME in Alaska.

V-414: Prior to this final rule, V-414 extended between the Gambell, AK, NDB/DME and the Kukuliak, AK, VOR/DME. This rule revokes V-414 in its entirety.

T-248: Prior to this final rule, T-248 extended between the Gambell, AK, NDB/DME and the Emmonak, AK, VOR/DME. This rule amends T-248 by replacing the Gambell NDB/DME with the Gambell, AK, DME. As amended, T-248 would extend between the Gambell DME and the Emmonak VOR/DME.

T-250: Prior to this final rule, T-250 extended between the Kukuliak, AK, VOR/DME and the Bethel, AK, Very High Frequency Omnidirectional Range/Tactical Air Navigation (VORTAC). This rule extends the route westward by adding the Gambell, AK, DME to the route description. As amended, T-250 would extend between the Gambell DME and the Bethel VORTAC.