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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.

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DEPARTMENT OF AGRICULTURE

Farm Service Agency

7 CFR Parts 701, 760, and 786

RIN 0560–A182

Removal of Obsolete Regulations

AGENCY: Farm Service Agency (FSA), Department of Agriculture.

ACTION: Final rule.

SUMMARY: FSA is in the process of reviewing all regulations within its purview to reduce regulatory burdens and costs. Pursuant to this review, FSA has identified the following obsolete, unnecessary, and outdated provisions in title 7 of the Code of Federal Regulation (CFR). FSA is removing these provisions to streamline and clarify the dictates of title 7. The changes in this rule will have no impacts on past or present FSA customers.

DATES: This rule is effective June 18, 2025.

FOR FURTHER INFORMATION CONTACT: Sherrie Grimm; telephone: (202) 401–0062; email: Sherrie.Grimm@usda.gov. Individuals with disabilities who require alternative means for communication should contact the USDA Target Center at (202) 720–2600 (voice and text telephone (TTY mode)) or dial 711 for Telecommunications Relay Service (both voice and text telephone users can initiate this call from any telephone).

SUPPLEMENTARY INFORMATION:

Background

The President's Executive Order 14219 of February 19, 2025, *Ensuring Lawful Governance and Implementing the President's "Department of Government Efficiency" Deregulatory Initiative*, 90 FR 10583, and subsequent implementing memorandum directed all agency heads to review regulations within their purview and rescind those that are, among other things, unlawful

or unnecessary. FSA has undertaken such a review and is accordingly rescinding the following provisions from title 7.

Regulatory Certifications

Executive Orders

This document does not meet the criteria for a significant regulatory action as specified by Executive Order (E.O.) 12866. This action also has no federalism or tribal implications and will not impose substantial unreimbursed compliance costs on States, local governments, or Indian Tribal governments. Therefore, impact statements are not required under E.O. 13132 or 13175.

Environmental Evaluation

This rule will have no significant effect on the human environment; therefore, neither an environmental assessment nor impact statement is required.

Paperwork Reduction Act

This rule does not contain reporting or recordkeeping requirements subject to the Paperwork Reduction Act.

Explanation of Provisions

The regulations removed are:

Average Adjusted Gross Income Limitation (7 CFR 701.117)

Payments subject to the regulations at 7 CFR 701.117, authorized by Section 9003 of the U.S. Troop Readiness, Veterans' Care, Katrina Recovery, and Iraq Accountability Act of 2007 (Pub. L. 110–28), are no longer available as all funds have been used. Thus, for the reasons explained in the preamble, FSA is eliminating this section to streamline title 7.

Indemnity Payment Programs (7 CFR Part 760)

For the reasons described in the preamble, FSA is eliminating the assistance program regulations codified at 7 CFR part 760, subparts B through E. These regulations concern general provisions for supplemental agricultural disaster assistance programs; the Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program; the Livestock Forage Disaster Assistance Program; and the Livestock Indemnity Program, respectively. These regulations are obsolete as the operative assistance program regulations have

been moved to 7 CFR part 1416, subparts A through D. FSA is therefore removing these provisions.

Further, regarding the regulations codified at 7 CFR part 760, subparts I through N, the time periods for which eligible losses could have been claimed under these regulations have since expired. These regulations concerned the 2005–2007 Crop Disaster Program, the 2005–2007 Livestock Indemnity Program, the 2005–2007 Livestock Compensation Program, the 2005–2007 Catfish Grant Program, and the Dairy Economic Loss Assistance Payment Program. Therefore, for the reasons explained in the preamble, FSA is thus removing these outdated provisions.

Dairy Disaster Assistance Payment Program (7 CFR 786)

The time periods for which eligible losses could have been claimed under this regulation have since expired. Therefore, pursuant to the preamble, this regulation is obsolete and unnecessary.

List of Subjects

7 CFR Part 701

Disaster assistance, Environmental protection, Forests and forest products, Grant programs—agriculture, Grant programs—natural resources, Reporting and recordkeeping requirements, Rural areas, Soil conservation, Water resources, Wildlife.

7 CFR Part 760

Acreage allotments, Dairy products, Indemnity payments, Pesticides and pests, Reporting and recordkeeping requirements.

7 CFR Part 786

Dairy products, Disaster assistance, Fraud, Penalties, Price support programs, Reporting and recordkeeping requirements.

For the reasons stated in the preamble, FSA amends 7 CFR parts 701, 760, and 786 as follows:

PART 701—EMERGENCY CONSERVATION PROGRAM, EMERGENCY FOREST RESTORATION PROGRAM, AND CERTAIN RELATED PROGRAMS PREVIOUSLY ADMINISTERED UNDER THIS PART

■ 1. The authority citation for part 701 continues to read as follows:

Authority: 16 U.S.C. 2201–2206; Sec. 101, Pub. L. 109–148, 119 Stat. 2747; and Pub. L. 111–212, 124 Stat. 2302.

§ 701.117 [Removed and Reserved]

■ 2. Remove and reserve § 701.117.

PART 760—INDEMNITY PAYMENT PROGRAMS

■ 3. The authority citation for part 760 continues to read as follows:

Authority: 7 U.S.C. 4501 and 1531; 16 U.S.C. 3801, note; 19 U.S.C. 2497; Title III, Pub. L. 109–234, 120 Stat. 474; Title IX, Pub. L. 110–28, 121 Stat. 211; Sec. 748, Pub. L. 111–80, 123 Stat. 2131; Title I, Pub. L. 115–123, 132 Stat. 65; Title I, Pub. L. 116–20, 133 Stat. 871; Division B, Title VII, Pub. L. 116–94, 133 Stat. 2658; Title I, Pub. L. 117–43, 135 Stat. 356; and Division N, Title I, Pub. L. 117–328, 136 Stat. 4459; Division B, Title I, Pub. L. 118–158, 138 Stat. 1722.

Subparts B through E—[Removed and Reserved]

■ 4. Remove and reserve subparts B through E.

Subparts I through N—[Removed and Reserved]

■ 5. Remove and reserve subparts I through N.

PART 786—[Removed and Reserved]

■ 6. Under the authority of 7 U.S.C. 553, remove and reserve part 786.

William Beam,

Administrator, Farm Service Agency.

[FR Doc. 2025–11204 Filed 6–17–25; 8:45 am]

BILLING CODE 3411–E2–P

CONSUMER FINANCIAL PROTECTION BUREAU

12 CFR Part 1002

[Docket No. CFPB–2025–0017]

RIN 3170–AB40

Small Business Lending Under the Equal Credit Opportunity Act (Regulation B); Extension of Compliance Dates

AGENCY: Consumer Financial Protection Bureau.

ACTION: Interim final rule, request for public comment.

SUMMARY: In light of court orders in ongoing litigation, the Consumer Financial Protection Bureau (CFPB or Bureau) is amending Regulation B to extend the compliance dates set forth in its 2023 small business lending rule, as amended by a 2024 interim final rule,

and to make other date-related conforming adjustments.

DATES: This interim final rule is effective July 18, 2025. Comments must be received on or before July 18, 2025.

ADDRESSES: You may submit comments, identified by Docket No. CFPB–2025–0017 or RIN 3170–AB40, 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-2025-0017>.

- **Email:** 2025-IFR-SBLcompliance dates@cfpb.gov. Include Docket No. CFPB–2025–0017 or RIN 3170–AB40 in the subject line of the message.

- **Mail/Hand Delivery/Courier:** Comment Intake—Small Business Lending Compliance Dates, c/o Legal Division Docket Manager, Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

Instructions: The CFPB encourages the early submission of comments. All submissions should include the agency name and docket number or Regulatory Information Number (RIN) for this rulemaking. 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: Dave Gettler, Paralegal Specialist, Office of Regulations, at 202–435–7700 or <https://reginquiries.consumerfinance.gov/>.

If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov.

SUPPLEMENTARY INFORMATION:

I. Background

In 2010, Congress passed the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act). Section 1071 of that Act¹ amended the Equal Credit Opportunity Act (ECOA)²

to require that financial institutions collect and report to the CFPB certain data regarding applications for credit for women-owned, minority-owned, and small businesses. Section 1071's statutory purposes are to (1) facilitate enforcement of fair lending laws, and (2) enable communities, governmental entities, and creditors to identify business and community development needs and opportunities of women-owned, minority-owned, and small businesses.

Section 1071 directs the CFPB to prescribe such rules and issue such guidance as may be necessary to carry out, enforce, and compile data pursuant to section 1071. On March 30, 2023, the CFPB issued a final rule to implement section 1071 by adding subpart B to Regulation B (2023 final rule). The 2023 final rule was published in the **Federal Register** on May 31, 2023.³ Further details about section 1071 and this rulemaking can be found in the preamble to the 2023 final rule. On June 25, 2024, the CFPB issued an interim final rule (2024 interim final rule) to extend the rule's compliance dates in accordance with orders issued by the United States District Court for the Southern District of Texas.⁴ The 2024 interim final rule was published in the **Federal Register** on July 3, 2024.⁵

Challenges to the 2023 final rule filed by some lenders remain ongoing in three jurisdictions; each of those courts have stayed the rule's compliance deadlines for some market participants. Specifically, the United States Court of Appeals for the Fifth Circuit has stayed the rule and tolled the compliance deadlines for plaintiffs and intervenors in that case, until further order of the court.⁶ The United States District Court for the Eastern District of Kentucky has stayed the deadlines for plaintiffs to comply with the rule until further order of the court.⁷ And the United States District Court for the Southern District of Florida has stayed the rule and tolled the rule's compliance deadlines with

³ 88 FR 35150 (May 31, 2023).

⁴ *Texas Bankers Ass'n v. CFPB*, No. 7:23–cv–00144 (S.D. Tex.).

⁵ 89 FR 55024 (July 3, 2024). See also Order Granting-in-Part and Denying-in-Part Pls.' Mot. for Prelim. Inj., *Texas Bankers Ass'n v. CFPB*, No. 7:23–cv–00144 (S.D. Tex. July 31, 2023), ECF No. 25, https://files.consumerfinance.gov/f/documents/cfpb_pi_order_texas_bankers.pdf; Order Granting Intervenors' Mots. For Prelim. Inj., *Texas Bankers Ass'n v. CFPB*, No. 7:23–cv–00144 (S.D. Tex. Oct. 26, 2023), ECF No. 69, https://files.consumerfinance.gov/f/documents/cfpb_pi_second_order_texas_bankers.pdf.

⁶ Unpublished Order, *Texas Bankers Ass'n v. CFPB*, No. 24–40705 (5th Cir. Feb. 2, 2025).

⁷ Opinion & Order, *Monticello Banking Co. et al. v. CFPB et al.*, No. 6:23–cv–00148–KKC (E.D. Ky. Mar. 11, 2025).

¹ Public Law 111–203, tit. X, section 1071, 124 Stat. 1376, 2056 (2010), codified at ECOA section 704B, 15 U.S.C. 1691c–2.

² 15 U.S.C. 1691 *et seq.*