

method used in tests shall be ANSI/ASHRAE 16 (incorporated by reference, see § 431.95).

(6) *Filter selection.* For packaged terminal air conditioners and packaged terminal heat pumps, the indoor filter used during testing shall be the standard or default filter option shipped with the model with the model. If a particular model is shipped without a filter, the unit must be tested with a level MERV-3 filter.

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FEDERAL TRADE COMMISSION

16 CFR Chapter I

Modified 10-Year Regulatory Review Schedule

AGENCY: Federal Trade Commission.

ACTION: Notice of intent to request public comments.

SUMMARY: As part of its ongoing, systematic review of all Federal Trade Commission rules and guides, the Commission announces a modified ten-year regulatory review schedule. No Commission determination on the need for, or the substance of, the rules and guides listed below should be inferred from the notice of intent to publish requests for comments.

FOR FURTHER INFORMATION CONTACT: Further details about particular rules or guides may be obtained from the contact person listed below for the rule or guide.

SUPPLEMENTARY INFORMATION: To ensure that its rules and industry guides remain

relevant and are not unduly burdensome, the Commission reviews them on a ten-year schedule. Each year the Commission publishes its review schedule, with adjustments made in response to public input, changes in the marketplace, and resource demands.

When the Commission reviews a rule or guide, it publishes a notice in the **Federal Register** seeking public comment on the continuing need for the rule or guide as well as the rule's or guide's costs and benefits to consumers and businesses. Based on this feedback, the Commission may modify or repeal the rule or guide to address public concerns or changed conditions, or to reduce undue regulatory burden.

The Commission posts information about its review schedule on its Web site¹ to facilitate comment about rules and guides. This Web site provides links in one location to **Federal Register** notices requesting comments, comment forms, and comments for rules and guides that are currently under review. The Web site also contains a continuously updated review schedule, a list of rules and guides previously eliminated in the regulatory review process, and the Commission's regulatory review plan.

Modified Ten-Year Schedule for Review of FTC Rules and Guides

For 2014, the Commission intends to initiate reviews of, and solicit public comments on, the following rules:

(1) *Rules and Regulations under the Hobby Protection Act*, 16 CFR Part 304. Agency Contact: Joshua Millard, (202) 326-2454, Federal Trade Commission, Bureau of Consumer Protection, Division of Enforcement, 600

Pennsylvania Ave. NW., Washington, DC 20580.

(2) *Telemarketing Sales Rule*, 16 CFR Part 310. Agency Contact: Craig Tregillus, (202) 326-2970, Federal Trade Commission, Bureau of Consumer Protection, Division of Marketing Practices, 600 Pennsylvania Ave. NW., Washington, DC 20580.

(3) *Standards for Safeguarding Customer Information*, 16 CFR Part 314, which implements Sections 501 and 505(b)(2) of the Gramm-Leach-Bliley Act. Agency Contact: David Lincicum, (202) 326-2773, Federal Trade Commission, Bureau of Consumer Protection, Division of Privacy and Identity Protection, 600 Pennsylvania Ave. NW., Washington, DC 20580.

The Commission is currently reviewing 25 of the 65 rules and guides within its jurisdiction. The Commission is postponing review of the Preservation of Consumers' Claims and Defenses [Holder in Due Course Rule], 16 CFR Part 433, from 2014 as previously scheduled until 2015.

A copy of the Commission's modified regulatory review schedule for 2014 through 2024 is appended. The Commission, in its discretion, may modify or reorder the schedule in the future to incorporate new rules, or to respond to external factors (such as changes in the law) or other considerations.

Authority: 15 U.S.C. 41-58.

By direction of the Commission.

Donald S. Clark,
Secretary.

Appendix

REGULATORY REVIEW
[Modified ten-year schedule]

| 16 CFR part | Topic | Year to review |
|-------------|--|-------------------------|
| 20 | Guides for the Rebuilt, Reconditioned and Other Used Automobile Parts Industry | Currently Under Review. |
| 23 | Guides for the Jewelry, Precious Metals, and Pewter Industries | Currently Under Review. |
| 239 | Guides for the Advertising of Warranties and Guarantees | Currently Under Review. |
| 240 | Guides for Advertising Allowances and Other Merchandising Payments and Services [Fred Meyer Guides]. | Currently Under Review. |
| 259 | Guide Concerning Fuel Economy Advertising for New Automobiles | Currently Under Review. |
| 300 | Rules and Regulations under the Wool Products Labeling Act of 1939 | Currently Under Review. |
| 301 | Rules and Regulations under Fur Products Labeling Act | Currently Under Review. |
| 303 | Rules and Regulations under the Textile Fiber Products Identification Act | Currently Under Review. |
| 305 | Appliance Labeling Rule | Currently Under Review. |
| 306 | Automotive Fuel Ratings, Certification and Posting | Currently Under Review. |
| 308 | Trade Regulation Rule Pursuant to the Telephone Disclosure and Dispute Resolution Act of 1992 [Pay Per Call Rule]. | Currently Under Review. |
| 423 | Care Labeling of Textile Wearing Apparel and Certain Piece Goods | Currently Under Review. |
| 424 | Retail Food Store Advertising and Marketing Practices [Unavailability Rule] | Currently Under Review. |
| 425 | Use of Prenotification Negative Option Plans | Currently Under Review. |
| 429 | Rule Concerning Cooling-Off Period for Sales Made at Homes or at Certain Other Locations | Currently Under Review. |
| 435 | Mail or Telephone Order Merchandise | Currently Under Review. |
| 455 | Used Motor Vehicle Trade Regulation Rule | Currently Under Review. |

¹ <http://www.ftc.gov/ftc/regreview/index.shtml>.

REGULATORY REVIEW—Continued
[Modified ten-year schedule]

| 16 CFR part | Topic | Year to review |
|-------------|--|-------------------------|
| 500 | Regulations under Section 4 of the Fair Packaging and Labeling Act | Currently Under Review. |
| 501 | Exemptions from Requirements and Prohibitions under Part 500 | Currently Under Review. |
| 502 | Regulations under Section 5(c) of the Fair Packaging and Labeling Act | Currently Under Review. |
| 503 | Statements of General Policy or Interpretation [under the Fair Packaging and Labeling Act] | Currently Under Review. |
| 700 | Interpretations of Magnuson-Moss Warranty Act | Currently Under Review. |
| 701 | Disclosure of Written Consumer Product Warranty Terms and Conditions | Currently Under Review. |
| 702 | Pre-Sale Availability of Written Warranty Terms | Currently Under Review. |
| 703 | Informal Dispute Settlement Procedures | Currently Under Review. |
| 304 | Rules and Regulations under the Hobby Protection Act | 2014. |
| 310 | Telemarketing Sales Rule | 2014. |
| 314 | Standards for Safeguarding Customer Information | 2014. |
| 315 | Contact Lens Rule | 2015. |
| 316 | CAN-SPAM Rule | 2015. |
| 433 | Preservation of Consumers' Claims and Defenses [Holder in Due Course Rule] | 2015. |
| 456 | Ophthalmic Practice Rules (Eyeglass Rule) | 2015. |
| 460 | Labeling and Advertising of Home Insulation | 2016. |
| 682 | Disposal of Consumer Report Information and Records | 2016. |
| 233 | Guides Against Deceptive Pricing | 2017. |
| 238 | Guides Against Bait Advertising | 2017. |
| 251 | Guide Concerning Use of the Word "Free" and Similar Representations | 2017. |
| 410 | Deceptive Advertising as to Sizes of Viewable Pictures Shown by Television Receiving Sets | 2017. |
| 18 | Guides for the Nursery Industry | 2018. |
| 311 | Test Procedures and Labeling Standards for Recycled Oil | 2018. |
| 436 | Disclosure Requirements and Prohibitions Concerning Franchising | 2018. |
| 681 | Identity Theft [Red Flag] Rules | 2018. |
| 24 | Guides for Select Leather and Imitation Leather Products | 2019. |
| 453 | Funeral Industry Practices | 2019. |
| 14 | Administrative Interpretations, General Policy Statements, and Enforcement Policy Statements | 2020. |
| 255 | Guides Concerning Use of Endorsements and Testimonials in Advertising | 2020. |
| 313 | Privacy of Consumer Financial Information | 2020. |
| 317 | Prohibition of Energy Market Manipulation Rule | 2020. |
| 318 | Health Breach Notification Rule | 2020. |
| 432 | Power Output Claims for Amplifiers Utilized in Home Entertainment Products | 2020. |
| 444 | Credit Practices | 2020. |
| 640 | Duties of Creditors Regarding Risk-Based Pricing | 2020. |
| 641 | Duties of Users of Consumer Reports Regarding Address Discrepancies | 2020. |
| 642 | Prescreen Opt-Out Notice | 2020. |
| 660 | Duties of Furnishers of Information to Consumer Reporting Agencies | 2020. |
| 680 | Affiliate Marketing | 2020. |
| 698 | Model Forms and Disclosures | 2020. |
| 801 | [Hart-Scott-Rodino Antitrust Improvements Act] Coverage Rules | 2020. |
| 802 | [Hart-Scott-Rodino Antitrust Improvements Act] Exemption Rules | 2020. |
| 803 | [Hart-Scott-Rodino Antitrust Improvements Act] Transmittal Rules | 2020. |
| 437 | Disclosure Requirements and Prohibitions Concerning Business Opportunities | 2021. |
| 260 | Guides for the Use of Environmental Marketing Claims | 2022. |
| 312 | Children's Online Privacy Protection Rule | 2022. |
| 254 | Guides for Private Vocational and Distance Education Schools | 2023. |
| 309 | Labeling Requirements for Alternative Fuels and Alternative Fueled Vehicles | 2023. |

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DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

24 CFR Part 203

[Docket No. FR 5360-P-01]

RIN 2502-AJ17

Federal Housing Administration (FHA): Handling Prepayments: Eliminating Post-Payment Interest Charges

AGENCY: Office of the Assistant Secretary for Housing-Federal Housing Commissioner, HUD.

ACTION: Proposed rule.

SUMMARY: This rule proposes to revise FHA's regulations that allow an FHA-approved mortgagee to charge the mortgage interest through the end of the month in which the mortgage is being paid. The proposed change would prohibit mortgagees from charging post-payment interest, allowing them instead to charge interest only through the date the mortgage is paid.

DATES: *Comment Due Date:* May 12, 2014.

ADDRESSES: Interested persons are invited to submit comments regarding this proposed rule to the Regulations Division, Office of General Counsel, Department of Housing and Urban