

conform to the final FFIEC Uniform Classification Policy.

#### Slow Loans—§ 561.48

Existing § 561.48 defines slow loans with respect to loans that are issued on the security of a home.<sup>4</sup> The classification of a loan as a slow loan is based on a variety of factors, including how long the loan is contractually delinquent, how seasoned the loan is, whether taxes are due and unpaid, and whether its terms have been modified or the loan has been refinanced due to delinquency.

The term slow loan is not used elsewhere in the OTS regulations. However, the OTS has issued guidance to its examiners indicating that all slow mortgage loans are presumed to be Substandard.<sup>5</sup> The OTS is proposing to delete this definition from the Code of Federal Regulations because it is not necessary to the interpretation of any other regulation.

#### Executive Order 12866

OTS has determined that this proposed rule does not constitute a "significant regulatory action" for the purposes of Executive Order 12866.

#### Regulatory Flexibility Act Analysis

Pursuant to section 605(b) of the Regulatory Flexibility Act, OTS has determined that this proposed rule would not have a significant economic impact on a substantial number of small entities. The proposed rule would merely delete unnecessary definitions from OTS regulations. This change should, therefore, reduce the burden of complying with regulations for all institutions, including small institutions.

#### Unfunded Mandates Reform Act of 1995

Section 202 of the Unfunded Mandates Reform Act of 1995, Pub. L. 104-4 (Unfunded Mandates Act) requires that an agency prepare a budgetary impact statement before promulgating a rule that includes a Federal mandate that may result in expenditure by State, local, and tribal governments, in the aggregate, or by the private sector, of \$100 million or more in any one year. If a budgetary impact statement is required, section 205 of the

<sup>4</sup> 12 CFR 541.14 ("Home" means real estate comprising a single-family dwelling or dwelling unit for four or fewer families in the aggregate.)

<sup>5</sup> Thrift Activities Handbook, Section 260, Classification of Assets.

Unfunded Mandates Act also requires an agency to identify and consider a reasonable number of regulatory alternatives before promulgating a rule. As discussed above, this proposed rule would reduce regulatory burden by eliminating unnecessary regulations. OTS has, therefore, determined that the effect of the proposed rule will not result in expenditures by State, local, or tribal governments or by the private sector of \$100 million or more. Accordingly, OTS has not prepared a budgetary impact statement or specifically addressed the regulatory alternatives considered.

#### List of Subjects in 12 CFR Part 561

Savings associations.

Accordingly, the Office of Thrift Supervision proposes to amend part 561, chapter V, title 12, Code of Federal Regulations as set forth below:

#### PART 561—DEFINITIONS

1. The authority citation for part 561 continues to read as follows:

**Authority:** 12 U.S.C. 1462, 1462a, 1463, 1464, 1467a.

#### §§ 561.13, 561.47, 561.48 [Removed]

2. Sections 561.13, 561.47 and 561.48 are removed.

Dated: September 21, 1998.

By the Office of Thrift Supervision.

**Ellen Seidman,**

*Director.*

[FR Doc. 98-25663 Filed 9-24-98; 8:45 am]

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## DEPARTMENT OF TRANSPORTATION

### Federal Aviation Administration

#### 14 CFR Part 71

[Airspace Docket No. 98-ASW-31]

#### Revision of Class D Airspace; Dallas NAS, Dallas, TX

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

**ACTION:** Notice of proposed rulemaking; withdrawal.

**SUMMARY:** This action withdraws the notice of proposed rulemaking (NPRM) published in the **Federal Register** on June 9, 1998, which proposed to revise Class D airspace at Dallas Naval Air Station (NAS), Dallas, TX. The NPRM proposed to provide Class D airspace,

controlled airspace extending upward from the surface to and including 3,000 feet mean sea level (MSL), in the vicinity of Grand Prairie Municipal Airport, Grand Prairie, TX. Upon reevaluation, the FAA has determined that the proposed airspace revision would adversely affect the traffic flow at Dallas/Fort Worth International (DFW), Dallas Love, and Arlington airports, causing unnecessary delays. Accordingly, the NPRM is withdrawn.

**DATES:** The notice of proposed rulemaking published at 63 FR 31384 is withdrawn on September 25, 1998.

#### FOR FURTHER INFORMATION CONTACT:

Donald J. Day, Airspace Branch, Federal Aviation Administration, Southwest Region, Fort Worth, TX 76193-0530; telephone 817-222-5593.

**SUPPLEMENTARY INFORMATION:** On June 9, 1998 (63 FR 31384), an NPRM was published in the **Federal Register** proposing to revise Class D airspace at Dallas NAS, Dallas, TX. The intended effect of the NPRM was to provide Class D airspace, controlled airspace extending upward from the surface to and including 3,000 feet MSL, at Grand Prairie Municipal Airport, Grand Prairie, TX. Upon reevaluation, the FAA has determined that the proposed airspace revision would adversely affect the traffic flow at DFW, Dallas Love, and Arlington airports, causing unnecessary delays. Accordingly, the NPRM published in the **Federal Register** on June 9, 1998, is withdrawn. Since this action only withdraws an NPRM, it is neither a proposed nor a final rule and therefore is not covered under Executive Order 12866, the Regulatory Flexibility Act, or DOT Regulatory Policies and Procedures (44 FR 11034, February 26, 1979).

#### Withdrawal of Notice of Proposed Rulemaking

Accordingly, pursuant to the authority delegated to me, Airspace Docket No. 98-ASW-31, as published in the **Federal Register** on June 9, 1998 (63 FR 31384), is withdrawn.

**Authority:** 49 U.S.C. 106(g), 40103, 40113, 40120; E.O. 10854; 24 FR 9565, 3 CFR, 1959-1963 Comp., p. 389.

Issued in Fort Worth, TX, September 14, 1998.

**Albert L. Viselli,**

*Acting Manager, Air Traffic Division, Southwest Region.*

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