

a. Under 18(g) *Payment schedule.*, a new paragraph 5. would be added; and

b. Under 18(j) *Total sale price.*, paragraph 2. would be revised.

The addition and revision would read as follows:

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Subpart C—Closed-End Credit

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§ 226.18 Content of disclosures

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18(g) *Payment schedule.*

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►5. *Mortgage insurance.* The payment schedule should reflect the consumer's mortgage insurance payments until the date on which the creditor must automatically terminate coverage under applicable law, even though the consumer may have a right to request that the insurance be cancelled earlier. ◀

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18(j) *Total sale price.*

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2. *Calculation of total sale price.* The figure to be disclosed is the sum of the cash price, other charges added under § 226.18(b)(2), and the finance charge disclosed under § 226.18(d). ►When a credit sale transaction involves property that is being used as a trade-in (an automobile, for example) and that has a lien exceeding the value of the trade-in, the total sale price is affected by the amount of any cash provided. To illustrate, assume a consumer finances the purchase of an automobile with a cash price of \$20,000. The consumer owes \$10,000 on an existing loan on an automobile with a trade-in value of \$8,000, leaving a \$2,000 deficit that the consumer must finance. If the consumer pays \$3,000 in cash and no other costs are financed, the total sale price would be the sum of the \$20,000 cash price and the finance charge; because the \$3,000 cash payment extinguishes the \$2,000 trade-in deficit no charges are added under § 226.18(b)(2). (The remaining \$1,000 is a downpayment, which does not affect the total sales price.) However, if the cash payment were \$1,500, the total sale price would be the sum of the \$20,000 cash price, an additional \$500 financed under § 226.18(b)(2) (the \$2,000 deficit reduced by the \$1,500 cash payment), and the finance charge. ◀

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By order of the Board of Governors of the Federal Reserve System, acting through the

Secretary of the Board under delegated authority, December 1, 1998.

Jennifer J. Johnson,

Secretary of the Board.

[FR Doc. 98-32339 Filed 12-4-98; 8:45 am]

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ENVIRONMENTAL PROTECTION AGENCY

40 CFR Part 52

[CA 211-0105; FRL-6195-9]

Approval and Promulgation of State Implementation Plans; California State Implementation Plan Revision, San Diego Air Pollution Control District and Ventura County Air Pollution Control District

AGENCY: Environmental Protection Agency (EPA).

ACTION: Proposed rule.

SUMMARY: EPA is proposing to approve revisions to the California State Implementation Plan (SIP) which concern the control of particulate matter (PM) emissions from visible emissions and abrasive blasting.

The intended effect of proposing approval of these rules is to regulate emissions of PM in accordance with the requirements of the Clean Air Act, as amended in 1990 (CAA or the Act). In the Final Rules section of this **Federal Register**, the EPA is approving the state's SIP revision as a direct final rule without prior proposal because the Agency views this as a noncontroversial revision and anticipates no adverse comments. A detailed rationale for this approval is set forth in the direct final rule. If no relevant adverse comments are received, no further activity is contemplated in relation to this rule. If EPA receives relevant adverse comments, the direct final rule will not take effect and all public comments received will be addressed in a subsequent final rule based on this proposed rule. EPA will not institute a second comment period on this action. Any parties interested in commenting on this action should do so at this time. **DATES:** Comments must be received January 6, 1999.

ADDRESSES: Written comments should be addressed to: Andrew Steckel, Rulemaking Office (AIR-4), Air Division, U.S. Environmental Protection Agency, Region IX, 75 Hawthorne Street, San Francisco, CA 94105-3901.

Copies of the rules and EPA's evaluation report for the rules are available for public inspection at EPA's Region IX office during normal business

hours. Copies of the submitted rule revisions are also available for inspection at the following locations:

San Diego Air Pollution Control District,
9150 Chesapeake Drive, San Diego, CA
92123-1096

Ventura County Air Pollution Control
District, 702 County Square Drive, Ventura,
CA 93003

California Air Resources Board, Stationary
Source Division, Rule Evaluation Section,
2020 "L" Street, Sacramento, CA 95812

FOR FURTHER INFORMATION CONTACT:

Karen Irwin, Rulemaking [AIR-4], Air
Division, U.S. Environmental Protection
Agency, Region IX, 75 Hawthorne
Street, San Francisco, CA 94105-3901,
Telephone: (415) 744-1903

SUPPLEMENTARY INFORMATION: This document concerns San Diego Air Pollution Control District Rule 50, Visible Emissions, and Ventura County Air Pollution Control District Rule 74.1, Abrasive Blasting, submitted to EPA on June 23, 1998 and January 28, 1992, respectively, by the California Air Resources Board. For further information, please see the information provided in the Direct Final action that is located in the Rules section of this **Federal Register**.

Authority: 42 U.S.C. 7401 *et seq.*

Dated: November 20, 1998.

Laura Yoshii,

Acting Regional Administrator, Region IX.

[FR Doc. 98-32418 Filed 12-4-98; 8:45 am]

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FEDERAL COMMUNICATIONS COMMISSION

47 CFR Part 73

[CS Docket No. 98-201; FCC 98-302]

Satellite Delivery of Broadcast Network Signals Under the Satellite Home Viewer Act

AGENCY: Federal Communications Commission.

ACTION: Notice of proposed rulemaking.

SUMMARY: This document requests comment on the Commission's authority to modify the Grade B construct in response to petitions for rulemaking filed by the National Rural Telecommunications Cooperative (NRTC) and EchoStar Communications Corporation (EchoStar) in connection with the Satellite Home Viewer Act. The intended effect is to better identify those households that are "unserved," for purposes of the SHVA, by their local broadcast stations using conventional rooftop antennas.