

# Rules and Regulations

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## DEPARTMENT OF ENERGY

### 10 CFR Parts 429 and 430

[Docket No. EERE-2010-BT-TP-0039]

RIN 1904-AC01

#### Energy Conservation Program: Test Procedures for Residential Dishwashers, Dehumidifiers, and Conventional Cooking Products; Correction.

**AGENCY:** Office of Energy Efficiency and Renewable Energy, Department of Energy.

**ACTION:** Final rule; correction.

**SUMMARY:** The Department of Energy is correcting a final rule that appeared in the *Federal Register* of October 31, 2012. The rule established new test procedures for residential dishwashers and dehumidifiers, and amended the currently applicable test procedure for conventional cooking products under the Energy Policy and Conservation Act.

**DATES:** The effective date of this rule is December 17, 2012.

#### FOR FURTHER INFORMATION CONTACT:

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#### SUPPLEMENTARY INFORMATION:

##### Procedural Issues and Regulatory Review

The regulatory reviews conducted for this rulemaking are those set forth in the

October 31, 2012 final rule. (77 FR 65941)

Pursuant to the Administrative Procedure Act, 5 U.S.C. 553(b), DOE has determined that notice and prior opportunity for comment on this rule are unnecessary and contrary to the public interest. The instruction is being revised to delete reference to adding section 3.1.3.3 because there is no accompanying text for such a section; the insertion was made in error. DOE has determined that there is good cause to waive the 30-day delay in effective date for these same reasons.

#### Correction

■ In FR Doc. 2012-25645, appearing on page 65941 in the *Federal Register* of Wednesday, October 31, 2012, the following correction is made:

#### Appendix I to Subpart B of Part 430 [Corrected]

■ On page 65987, in the second column, the language of amendatory instruction 11.d.4, “Adding sections 3.1.3, 3.1.3.1, 3.1.3.2, and 3.1.3.3;” is corrected to read as follows: “Adding sections 3.1.3, 3.1.3.1, and 3.1.3.2;”

Issued in Washington, DC, on November 16, 2012.

**Kathleen B. Hogan,**

*Deputy Assistant Secretary for Energy Efficiency, Energy Efficiency and Renewable Energy.*

[FR Doc. 2012-28451 Filed 11-21-12; 8:45 am]

**BILLING CODE 6450-01-P**

## BUREAU OF CONSUMER FINANCIAL PROTECTION

### 12 CFR Part 1026

[Docket No. CFPB-2012-0045]

RIN 3170-AA32

#### Delayed Implementation of Certain New Mortgage Disclosures

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Final rule; official interpretation.

**SUMMARY:** The Bureau of Consumer Financial Protection (Bureau) is amending Regulation Z (Truth in Lending) to, in effect, delay implementation of certain new mortgage disclosure requirements in title XIV of the Dodd-Frank Wall Street Reform and

Consumer Protection Act that would otherwise take effect on January 21, 2013. Instead, to avoid potential consumer confusion and reduce compliance burden for industry, the Bureau plans to implement these disclosures as part of the integrated mortgage disclosure forms proposed earlier this year, which combine certain disclosures that consumers receive in connection with applying for and closing on a mortgage loan under the Truth in Lending Act and the Real Estate Settlement Procedures Act. Accordingly, this rulemaking exempts persons from complying with these mortgage disclosure requirements and provides that such exemptions are intended to last only until the integrated mortgage disclosure forms take effect.

**DATES:** The rule is effective on November 23, 2012.

#### FOR FURTHER INFORMATION CONTACT:

Michael G. Silver, Counsel; and Richard B. Horn, Senior Counsel, Office of Regulations, Consumer Financial Protection Bureau, 1700 G Street NW., Washington, DC 20552 at (202) 435-7700.

#### SUPPLEMENTARY INFORMATION:

##### I. Overview

##### A. Dodd-Frank Act

The Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act), Public Law 111-203, amended the Real Estate Settlement Procedures Act of 1974 (RESPA) and the Truth in Lending Act (TILA) to mandate that the Bureau of Consumer Financial Protection (Bureau) establish a single disclosure scheme for use by lenders or creditors in complying with certain mortgage disclosure requirements under both statutes.<sup>1</sup> Sections 1098 and 1100A of the Dodd-Frank Act amended RESPA section 4(a) and TILA section 105(b), respectively, to require that the Bureau publish a single, integrated disclosure for mortgage loan transactions (including real estate settlement cost statements) which includes the disclosure requirements of TILA and sections 4 and 5 of RESPA that, taken

<sup>1</sup> RESPA and TILA historically have been implemented by regulations of the Department of Housing and Urban Development (HUD) under Regulation X and the Board of Governors of the Federal Reserve System (the Board) under Regulation Z, respectively. The Dodd-Frank Act generally consolidated and transferred these rulemaking authorities to the Bureau.