

# Rules and Regulations

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## DEPARTMENT OF AGRICULTURE

### Animal and Plant Health Inspection Service

#### 9 CFR Part 161

[Docket No. APHIS-2017-0065]

RIN 0579-AE40

### National Veterinary Accreditation Program; Correction

**AGENCY:** Animal and Plant Health Inspection Service, Agriculture (USDA).

**ACTION:** Correcting amendment.

**SUMMARY:** In a final rule that was published in the **Federal Register** on February 25, 2020, and effective on March 26, 2020, we amended the regulations governing the National Veterinary Accreditation Program by, among other things, replacing all instances of the term “Veterinarian-in-Charge” with the term “Veterinary Official.” However, we inadvertently left two instances of the term “Veterinarian-in-Charge” in the regulations. This document corrects that oversight in the final rule.

**DATES:** Effective July 13, 2020.

**FOR FURTHER INFORMATION CONTACT:** Dr. Todd Behre, Coordinator, National Veterinary Accreditation Program; National Animal Disease Traceability and Veterinary Accreditation Center, APHIS Veterinary Services; (518) 281-2157; [todd.h.behre@usda.gov](mailto:todd.h.behre@usda.gov).

**SUPPLEMENTARY INFORMATION:** On February 25, 2020, we published in the **Federal Register** (85 FR 10562–10565, Docket No. APHIS-2017-0065) a final rule that amended the National Veterinary Accreditation Program regulations in 9 CFR parts 160, 161, and 162. Among other changes to these regulations, we replaced the term “Veterinarian-in-Charge” with the term “Veterinary Official” throughout. However, in § 161.1(e)(4), we inadvertently left two instances of

“Veterinarian-in-Charge” unchanged. This document corrects that error.

#### List of Subjects in 9 CFR Part 161

Reporting and recordkeeping requirements, Veterinarians.

Accordingly, we are amending 9 CFR part 161 as follows:

#### PART 161—REQUIREMENTS AND STANDARDS FOR ACCREDITED VETERINARIANS AND SUSPENSION OR REVOCATION OF SUCH ACCREDITATION

■ 1. The authority citation for part 161 continues to read as follows:

**Authority:** 7 U.S.C. 8301–8317; 15 U.S.C. 1828; 7 CFR 2.22, 2.80, and 371.4.

#### § 161.1 [Amended]

■ 2. In § 161.1, paragraph (e)(4) introductory text is amended by removing the words “Veterinarian-in-Charge” both times they appear and adding the words “Veterinary Official” in their place.

Done in Washington, DC, this 22nd day of June 2020.

**Mark Davidson,**

*Acting Administrator, Animal and Plant Health Inspection Service.*

[FR Doc. 2020-13920 Filed 7-10-20; 8:45 am]

**BILLING CODE 3410-34-P**

## BUREAU OF CONSUMER FINANCIAL PROTECTION

#### 12 CFR Part 1041

### Payday, Vehicle Title, and Certain High-Cost Installment Loans; Ratification of Payment Provisions

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

**ACTION:** Ratification.

**SUMMARY:** The Bureau of Consumer Financial Protection (Bureau), through its Director, is ratifying certain provisions of its November 17, 2017 rule regarding payday, vehicle title, and certain high-cost installment loans.

**DATES:** This ratification is issued on July 13, 2020 and relates back to the Rule published on November 17, 2017.

**FOR FURTHER INFORMATION CONTACT:** Christopher Shelton, Counsel, Legal Division, at 202-435-7700. If you require this document in an alternative

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electronic format, please contact *CFPB\_Accessibility@cfpb.gov*.

#### SUPPLEMENTARY INFORMATION:

##### I. Background

The Bureau was established by the Consumer Financial Protection Act of 2010 (CFPA).<sup>1</sup> Section 1011(c)(3) of the CFPA provided that the President may remove the Director of the Bureau only for inefficiency, neglect of duty, or malfeasance in office.<sup>2</sup>

The Bureau’s rule regarding Payday, Vehicle Title, and Certain High-Cost Loan Installments (2017 Final Rule or Rule)<sup>3</sup> contained two primary components: (1) Mandatory underwriting provisions requiring lenders to assess borrowers’ ability to repay before making covered loans;<sup>4</sup> and (2) payments provisions governing lenders’ withdrawing payments for covered loans from consumers’ bank accounts.<sup>5</sup>

On June 29, 2020, the Supreme Court held in *Seila Law LLC v. CFPB* that the CFPA’s removal provision violates the separation of powers.<sup>6</sup> The Court further held that “the CFPB Director’s removal protection is severable from the other statutory provisions bearing on the CFPB’s authority. The agency may therefore continue to operate, but its Director, in light of our decision, must be removable by the President at will.”<sup>7</sup> “The only constitutional defect we have identified in the CFPB’s structure is the Director’s insulation from removal.”<sup>8</sup>

The Bureau is separately issuing a rule that rescinds the mandatory underwriting provisions of the 2017 Final Rule. That rule does not affect the separate payments provisions, and this ratification is independent of that rule.

##### II. Ratification

The Bureau, through its Director, hereby affirms and ratifies the payment provisions<sup>9</sup> of the 2017 Final Rule.

<sup>1</sup> Public Law 111-203, title X, 124 Stat. 1376, 1955-2113 (2010).

<sup>2</sup> 12 U.S.C. 5491(c)(3).

<sup>3</sup> 82 FR 54472 (Nov. 17, 2017).

<sup>4</sup> 12 CFR 1041.4–1041.6, 1041.10, 1041.11, 1041.12(b)(1)–(3).

<sup>5</sup> 12 CFR 1041.2, 1041.3, 1041.7–1041.9, 1041.12(a), (b) introductory text, (b)(4)–(5), 1041.13.

<sup>6</sup> 591 U.S.—(2020) (slip op.).

<sup>7</sup> *Id.* at 3.

<sup>8</sup> *Id.* at 32.

<sup>9</sup> 12 CFR 1041.2, 1041.3, 1041.7–1041.9, 1041.12(a), (b) introductory text, (b)(4)–(5), 1041.13.