

unions, or related persons (as that term is defined in 12 U.S.C. 5481(25)), and (2) have had covered orders issued against them, unless such covered persons are subject to certain exclusions. The Supervisory Reports Provision affects such covered persons that (1) are subject to supervision and examination by the Bureau pursuant to CFPB section 1024(a),⁹⁵ (2) have had covered orders issued against them that took effect on or after the implementation date, (3) are at or above the \$5 million annual receipt threshold, unless such covered persons are subject to certain exclusions, and (4) are not registering all such covered orders under the one-time registration option for NMLS-published covered orders under § 1092.203.

The Bureau does not have reliable information on the number of small, covered firms that are subject to covered orders. Therefore, the Bureau cannot reliably estimate the number of small entities that will be impacted by the final rule.

1. Registration Provision

Under the provision of this final rule rescinding the Registration Provision, affected entities will no longer be required to provide to the Bureau: (1) identifying information and administrative information and (2) information regarding covered orders. This should lower compliance costs and legal risk for entities, including small entities. Therefore, the rescission of the Registration Provision will impose no significant burden on small entities.

2. Supervisory Reports Provision

Under the Supervisory Reports Provision of the existing NBR Rule, affected entities must designate an attesting executive. The attesting executive must be a duly appointed senior executive officer (or, if no such officer exists, the highest-ranking individual at the entity charged with managerial or oversight responsibilities) (i) whose assigned duties include ensuring the supervised registered entity's compliance with Federal consumer financial law, (ii) who possesses knowledge of the supervised registered entity's systems and procedures for achieving compliance with the covered order, and (iii) who has control over the supervised registered entity's efforts to comply with the covered order.

Furthermore, the existing Supervisory Reports Provision requires that the supervised registered entity submit on annual basis a written statement signed

by the applicable attesting executive for each covered order to which it is subject that took effect after the applicable implementation date. In the written statement, the attesting executive must: (i) generally describe the steps that the attesting executive has undertaken to review and oversee the supervised registered entity's activities subject to the applicable covered order for the preceding calendar year; and (ii) attest whether, to the attesting executive's knowledge, the supervised registered entity during the preceding calendar year identified any violations or other instances of noncompliance with any obligations that were imposed in a public provision of the covered order by the applicable agency or court based on a violation of a covered law.

Under the provision of this final rule rescinding the Supervisory Reports Provision, affected entities will no longer have to designate an attesting executive or submit a written statement signed by the applicable attesting executive for each covered order to which they are subject that took effect after the applicable implementation date. This should lower compliance costs and legal risk for entities, including small entities. Therefore, the rescission of the Supervisory Reports Provision will impose no significant burden on small entities.

3. Publication Provision

The Publication Provision allows the Bureau, at its discretion, to publish (1) registered entities' identifying information, (2) information regarding covered orders that they provide to the Bureau, and (3) for supervised registered entities, the name and title of the attesting executive, on the Bureau's internet website. Rescinding this provision should not impose any costs on entities, including small entities. Therefore, the provision of this final rule rescinding the Publication Provision will impose no significant burden on small entities.

For the reasons described above, the Bureau believes that no provision of the final rule will have a significant economic impact on a substantial number of small entities. Moreover, the impact of each provision is sufficiently small that the three provisions together will not have a significant economic impact on a substantial number of small entities.

Accordingly, the Acting Director certifies that this final rule will not have a significant economic impact on a substantial number of small entities. Thus, a FRFA is not required for this final rule.

XIV. Congressional Review Act

Pursuant to the Congressional Review Act (5 U.S.C. 801 *et seq.*), the Bureau will submit a report containing this rule and other required information to the U.S. Senate, the U.S. House of Representatives, and the Comptroller General of the United States prior to the rule taking effect. The Office of Information and Regulatory Affairs has designated this rule as not a "major rule" as defined by 5 U.S.C. 804(2).

List of Subjects in 12 CFR Part 1092

Administrative practice and procedure, Consumer protection, Credit, Intergovernmental relations, Law enforcement, Nonbank registration, Registration, Reporting and recordkeeping requirements, Trade practices.

Authority and Issuance

PART 1092—[Removed and Reserved]

■ For the reasons set forth above, and under the authority of 12 U.S.C. 5512 and 5514, the Bureau amends 12 CFR chapter X by removing and reserving part 1092.

Russell Vought,

Acting Director, Consumer Financial Protection Bureau.

[FR Doc. 2025–19689 Filed 10–28–25; 8:45 am]

BILLING CODE 4810-AM-P

DEPARTMENT OF TRANSPORTATION

Federal Aviation Administration

14 CFR Part 95

[Docket No. 31633; Amdt. No. 588]

IFR Altitudes; Miscellaneous Amendments

AGENCY: Federal Aviation Administration (FAA), DOT.

ACTION: Final rule.

SUMMARY: This amendment adopts miscellaneous amendments to the required IFR (instrument flight rules) altitudes and changeover points for certain Federal airways, jet routes, or direct routes for which a minimum or maximum en route authorized IFR altitude is prescribed. This regulatory action is needed because of changes occurring in the National Airspace System. These changes are designed to provide for the safe and efficient use of the navigable airspace under instrument conditions in the affected areas.

DATES: Effective 0901 UTC, November 27, 2025.

⁹⁵ 12 U.S.C. 5514(a).

FOR FURTHER INFORMATION CONTACT: Romana Wolf, Manager (Acting), Flight Technologies and Procedures Division, Office of Safety Standards, Flight Standards Service, Aviation Safety, Federal Aviation Administration. Mailing Address: FAA Mike Monroney Aeronautical Center, Flight Procedures and Airspace Group, 6500 South MacArthur Blvd., STB Annex, Bldg. 26, Room 217, Oklahoma City, OK 73099. Telephone (405) 954-1139.

SUPPLEMENTARY INFORMATION: This amendment to part 95 of the Federal Aviation Regulations (14 CFR part 95) amends, suspends, or revokes IFR altitudes governing the operation of all aircraft in flight over a specified route or any portion of that route, as well as the changeover points (COPs) for Federal airways, jet routes, or direct routes as prescribed in part 95.

The Rule

The specified IFR altitudes, when used in conjunction with the prescribed changeover points for those routes, ensure navigation aid coverage that is adequate for safe flight operations and free of frequency interference. The reasons and circumstances that create the need for this amendment involve matters of flight safety and operational efficiency in the National Airspace

System, are related to published aeronautical charts that are essential to the user, and provide for the safe and efficient use of the navigable airspace. In addition, those various reasons or circumstances require making this amendment effective before the next scheduled charting and publication date of the flight information to assure its timely availability to the user. The effective date of this amendment reflects those considerations. In view of the close and immediate relationship between these regulatory changes and safety in air commerce, I find that notice and public procedure before adopting this amendment are impracticable and contrary to the public interest and that good cause exists for making the amendment effective in less than 30 days.

Conclusion

The FAA has determined that this regulation only involves an established body of technical regulations for which frequent and routine amendments are necessary to keep them operationally current. It, therefore—(1) is not a “significant regulatory action” under Executive Order 12866; (2) is not a “significant rule” under DOT Regulatory Policies and Procedures (44 FR 11034; February 26, 1979); and (3) does not warrant preparation of a

regulatory evaluation as the anticipated impact is so minimal. For the same reason, the FAA certifies that this amendment will not have a significant economic impact on a substantial number of small entities under the criteria of the Regulatory Flexibility Act.

List of Subjects in 14 CFR Part 95

Airspace, Navigation (air).
Issued in Washington, DC, on October 27, 2025.

Romana Wolf,
Manager (Acting), Flight Technologies and Procedures Division, Office of Safety Standards, Flight Standards Service, Aviation Safety, Federal Aviation Administration.

Adoption of the Amendment

Accordingly, pursuant to the authority delegated to me by the Administrator, part 95 of the Federal Aviation Regulations (14 CFR part 95) is amended as follows effective at 0901 UTC, 27 Nov 2025.

PART 95—IFR Altitudes

- 1. The authority citation for part 95 continues to read as follows:

Authority: 49 U.S.C. 106(g), 40103, 40113 and 14 CFR 11.49(b)(2).

- 2. Part 95 is amended to read as follows:

REVISIONS TO IFR ALTITUDES & CHANGEOVER POINT
[Amendment 588 effective date November 27, 2025]

From	To	MEA	MAA
§ 95.3000 Low Altitude RNAV Routes			
§ 95.3221 RNAV Route T221 Is Amended To Read in Part			
MAZIE, PA FIX * 3400—MCA ALLENTOWN, PA VORTAC, N BND ** 2300—MOCA	* ALLENTOWN, PA VORTAC	** 3000	17500
ALLENTOWN, PA VORTAC * 4700—MCA LAAYK, PA FIX, S BND	* LAAYK, PA FIX	* 4700	17500
§ 95.3414 RNAV Route T414 Is Amended by Adding			
AYARA, VA WP	AIROW, VA WP	3600	17500
AIROW, VA WP	SWARM, VA FIX	3100	17500
SWARM, VA FIX	GORDONSVILLE, VA VORTAC	3300	17500
Is Amended To Delete			
AYARA, VA WP	BOJAR, VA FIX	3600	17500
§ 95.3461 RNAV Route T461 Is Amended To Read			
DEER PARK, NY VOR/DME	BELTT, NY FIX	2000	6000
BELTT, NY FIX	EEGOR, CT WP	1800	6000
EEGOR, CT WP	DENNA, CT FIX	2100	17500
DENNA, CT FIX	FZOO, CT FIX	2400	17500
FZOO, CT FIX	LOVES, CT FIX	3000	17500
LOVES, CT FIX	DEEDE, NY FIX	3000	17500
DEEDE, NY FIX	PAWLN, NY WP	3100	17500
PAWLN, NY WP	ATHOS, NY FIX	3100	17500
ATHOS, NY FIX	GROUP, NY FIX	3000	17500
GROUP, NY FIX	ALBANY, NY VORTAC	2800	17500

REVISIONS TO IFR ALTITUDES & CHANGEOVER POINT—Continued

[Amendment 588 effective date November 27, 2025]

From	To	MEA	MAA
§ 95.3463 RNAV Route T463 Is Amended To Read			
VADDR, NY WP	DUNBO, NY FIX	2700	17500
DUNBO, NY FIX	EEGOR, CT WP	2000	17500
EEGOR, CT WP	MOONI, CT FIX	3000	17500
MOONI, CT FIX	* STUBY, CT FIX	3300	17500
* 3600—MCA STUBY, CT FIX, N BND			
STUBY, CT FIX	BOWAN, NY FIX	4900	17500
BOWAN, NY FIX	HIDAL, NY FIX	4900	17500
HIDAL, NY FIX	CANAN, NY FIX	4100	17500
CANAN, NY FIX	CAMBRIDGE, NY VOR/DME	4700	17500
CAMBRIDGE, NY VOR/DME	* ENSON, VT FIX	4600	17500
* 3300—MCA ENSON, VT FIX, S BND			
ENSON, VT FIX	BURLINGTON, VT VOR/DME	3000	17500
§ 95.3645 RNAV Route T645 Is Added To Read			
U.S. CANADIAN BORDER	* PUDGE, WA WP	3000	17500
* 5000—MCA PUDGE, WA WP, NE BND			
PUDGE, WA WP	ROSSS, WA WP	6000	17500
ROSSS, WA WP	U.S. CANADIAN BORDER	6000	17500
§ 95.3705 RNAV Route T705 Is Amended by Adding			
BELTT, NY FIX	EEGOR, CT WP	1800	17500
EEGOR, CT WP	DENNA, CT FIX	2100	17500
Is Amended To Delete			
BELTT, NY FIX	BRIDGEPORT, CT VOR/DME	1800	17500
BRIDGEPORT, CT VOR/DME	DENNA, CT FIX	2100	17500
§ 95.4000 High Altitude RNAV Routes			
§ 95.4022 RNAV Route Q22 Is Amended To Read in Part			
BESSI, NJ FIX	MELMN, NJ WP	* 18000	45000
* 18000—GNSS MEA			
* DME/DME/IRU MEA			
MELMN, NJ WP	JOEPO, NJ WP	* 18000	45000
* 18000—GNSS MEA			
* DME/DME/IRU MEA			
§ 95.4064 RNAV Route Q64 Is Amended by Adding			
SAWED, VA WP	KALDA, VA WP	* 18000	45000
* 18000—GNSS MEA			
* DME/DME/IRU MEA			
Is Amended To Read in Part			
CATLN, AL WP	DARRL, SC WP	* 18000	45000
* 18000—GNSS MEA			
* DME/DME/IRU MEA			
DARRL, SC WP	TAR RIVER, NC VORTAC	* 18000	45000
* 18000—GNSS MEA			
* DME/DME/IRU MEA			
§ 95.6001 Victor Routes—U.S.			
§ 95.6023 VOR Federal Airway V23 Is Amended To Delete			
PAIN, WA VOR/DME	EGRET, WA FIX		4500
		MAA—17500	
EGRET, WA FIX	ACORD, WA FIX		3500
		MAA—17500	
ACORD, WA FIX	WHATCOM, WA VORTAC		* 3000
* 2200—MOCA		MAA—17500	
WHATCOM, WA VORTAC	U.S. CANADIAN BORDER		3000
		MAA—17500	

From	To	MEA
§ 95.6054 VOR Federal Airway V54 Is Amended by Adding		
WASHO, AR FIX * 1800—MOCA	MUFRE, AR FIX	* 3500 MAA—17500
MUFRE, AR FIX * 1900—MOCA	LITTLE ROCK, AR VORTAC	* 6000 MAA—17500
Is Amended To Delete		
WASHO, AR FIX * 1800—MOCA	CANEY, AR FIX	* 3500 MAA—17500
CANEY, AR FIX * 1900—MOCA	MALVE, AR FIX	* 3500 MAA—17500
MALVE, AR FIX	LITTLE ROCK, AR VORTAC	2000 MAA—17500
§ 95.6055 VOR Federal Airway V55 Is Amended To Delete		
GIPPER, MI VORTAC * 2300—MOCA	KEELER, MI VOR/DME	* 4000 MAA—17500
KEELER, MI VOR/DME	PULLMAN, MI VOR/DME	4000 MAA—17500
§ 95.6070 VOR Federal Airway V70 Is Amended To Read in Part		
EUFAULA, AL VORTAC	VIENNA, GA VORTAC	UNUSABLE
§ 95.6074 VOR Federal Airway V74 Is Amended To Read in Part		
OLLAS, AR FIX * 2500—MOCA	MAUME, AR FIX	* 5500 MAA—17500
§ 95.6100 VOR Federal Airway V100 Is Amended To Delete		
NORTHBROOK, IL VOR/DME * 3500—MRA	* MINCE, MI FIX	2500 MAA—17500
MINCE, MI FIX	MUSKY, MI FIX	2500 MAA—17500
MUSKY, MI FIX	KEELER, MI VOR/DME	MAA—17500
§ 95.6124 VOR Federal Airway V124 Is Amended by Adding		
LITTLE ROCK, AR VORTAC * 1700—MOCA	HILLE, AR FIX	* 5000 MAA—17500
Is Amended To Delete		
LITTLE ROCK, AR VORTAC * 1700—MOCA	TAFTE, AR FIX	* 4000 MAA—17500
TAFTE, AR FIX * 6000—MRA ** 1600—MOCA	* HILLE, AR FIX	** 6000 MAA—17500
HILLE, AR FIX * 1700—MOCA	GILMORE, AR VOR/DME	* 4000 MAA—17500
§ 95.6129 VOR Federal Airway V129 Is Amended To Read in Part		
EAU CLAIRE, WI VORTAC * 3200—GNSS MEA	DULUTH, MN VORTAC	* 6000 MAA—17500
§ 95.6162 VOR Federal Airway V162 Is Amended To Read in Part		
BOBSS, PA FIX	EAST TEXAS, PA VOR/DME	UNUSABLE
§ 95.6165 VOR Federal Airway V165 Is Amended To Delete		
PENN COVE, WA VOR/DME * 1500—MOCA	ISLND, WA FIX	* 5000 MAA—17500
ISLND, WA FIX * 2800—MOCA	CANDL, WA FIX	* 5000 MAA—17500
CANDL, WA FIX * 1900—MOCA	WHATCOM, WA VORTAC	* 4000 MAA—17500

From	To	MEA
Is Amended To Read in Part		
BINNZ, NV FIX	CHOIR, CA FIX	UNUSABLE
§ 95.6210 VOR Federal Airway V210 Is Amended To Read in Part		
WILL ROGERS, OK VORTAC * 4500—MRA ** 3100—MOCA	* MINGG, OK FIX	** 4000 MAA—17500
MINGG, OK FIX * 2600—MOCA * 4000—GNSS MEA	OKMULGEE, OK VOR/DME	* 4500 MAA—17500
§ 95.6252 VOR Federal Airway V252 Is Amended To Read in Part		
ROBBINSVILLE, NJ VORTAC	DUPONT, DE VORTAC	2200 MAA—17500
§ 95.6277 VOR Federal Airway V277 Is Amended To Delete		
FORT WAYNE, IN VORTAC	BAGEL, IN FIX. SE BND. NW BND.	MAA—17500
BAGEL, IN WP	KEELER, MI VOR/DME	4000 MAA—17500
§ 95.6305 VOR Federal Airway V305 Is Amended To Read in Part		
LITTLE ROCK, AR VORTAC * 2300—MOCA	WALNUT RIDGE, AR VORTAC	* 4000 MAA—17500
§ 95.6349 VOR Federal Airway V349 Is Amended To Delete		
WHATCOM, WA VORTAC * 2600—MOCA	U.S. CANADIAN BORDER	* 3000 MAA—17500
§ 95.6526 VOR Federal Airway V526 Is Amended To Read in Part		
MAPER, MI FIX	GIPPER, MI VORTAC. SE BND. NW BND.	MAA—17500
§ 95.6532 VOR Federal Airway V532 Is Amended To Delete		
LITTLE ROCK, AR VORTAC * 3500—MRA	* PARON, AR FIX	2600 MAA—17500
PARON, AR FIX * 4800—MCA GATZY, AR FIX, W BND ** 3100—MOCA	* GATZY, AR FIX	** 3700 MAA—17500
GATZY, AR FIX * 5500—MCA BLURB, AR FIX, E BND ** 3200—MOCA	* BLURB, AR FIX	** 5500 MAA—17500
BLURB, AR FIX * 3700—MOCA	BLIMP, AR FIX. NW BND. SE BND.	MAA—17500
BLIMP, AR FIX * 2400—MOCA	FORT SMITH, AR VORTAC	* 2900 MAA—17500
§ 95.6534 VOR Federal Airway V534 Is Amended To Delete		
LITTLE ROCK, AR VORTAC	BIBBS, AR FIX	3500 MAA—17500
BIBBS, AR FIX * 2500—MOCA	HAAWK, AR FIX	* 4500 MAA—17500
HAAWK, AR FIX * 6500—MRA ** 3100—MOCA	* SCRAN, AR FIX	** 4500 MAA—17500
SCRAN, AR FIX * 3000—MOCA	FORT SMITH, AR VORTAC. W BND. E BND.	MAA—17500

From	To	MEA	
§ 95.6573 VOR Federal Airway V573 Is Amended To Delete			
HOT SPRINGS, AR VOR/DME	LITTLE ROCK, AR VORTAC	3000 MAA—17500	
§ 95.6583 VOR Federal Airway V583 Is Amended To Read in Part			
COLLEGE STATION, TX VORTAC	LEONA, TX VORTAC	* 4000 MAA—17500	
§ 95.6350 Alaska VOR Federal Airway V350 Is Amended To Delete			
DILLINGHAM, AK VOR/DME	TOGIAC, AK NDB/DME	5000 MAA—17500	
TOGIAC, AK NDB/DME	BAFIN, AK FIX	5400 MAA—17500	
BAFIN, AK FIX	BETHEL, AK VORTAC. SE BND. NW BND.	MAA—17500	
From	To	MEA	MAA
§ 95.7001 Jet Routes			
§ 95.7006 Jet Route J6 Is Amended To Delete			
WILL ROGERS, OK VORTAC	LITTLE ROCK, AR VORTAC	18000	45000
§ 95.7013 Jet Route J13 Is Amended To Read in Part			
ALBUQUERQUE, NM VORTAC	ALAMOSA, CO VORTAC	* 18000	45000
* MEA IS ESTABLISHED WITH A GAP IN NAVIGATION SIGNAL COVERAGE			
ALAMOSA, CO VORTAC	FALCON, CO VORTAC	* 26000	45000
* MEA IS ESTABLISHED WITH A GAP IN NAVIGATION SIGNAL COVERAGE			
§ 95.7014 Jet Route J14 Is Amended To Read in Part			
WILL ROGERS, OK VORTAC	LITTLE ROCK, AR VORTAC	* 21000	45000
* 18000—GNSS MEA			
LITTLE ROCK, AR VORTAC	VULCAN, AL VORTAC	* 22000	45000
* 18000—GNSS MEA			
§ 95.7044 Jet Route J44 Is Amended To Read in Part			
RATTLESNAKE, NM VORTAC	ALAMOSA, CO VORTAC	21000	45000
ALAMOSA, CO VORTAC	FALCON, CO VORTAC	* 26000	45000
* MEA IS ESTABLISHED WITH A GAP IN NAVIGATION SIGNAL COVERAGE			
§ 95.7066 Jet Route J66 Is Amended To Read in Part			
BONHAM, TX VORTAC	MEEOW, AR FIX	* 20000	45000
* 18000—GNSS MEA			
MEEOW, AR FIX	LITTLE ROCK, AR VORTAC	18000	45000
§ 95.7096 Jet Route J96 Is Amended To Delete			
CIMARRON, NM VORTAC	GARDEN CITY, KS VORTAC	18000	45000
§ 95.7101 Jet Route J101 Is Amended To Read in Part			
LUFKIN, TX VORTAC	LITTLE ROCK, AR VORTAC	* 18000	45000
* MEA IS ESTABLISHED WITH A GAP IN NAVIGATION SIGNAL COVERAGE			
§ 95.7110 Jet Route J110 Is Amended To Read in Part			
RATTLESNAKE, NM VORTAC	ALAMOSA, CO VORTAC	21000	45000

From		To		MEA	MAA
§ 95.7126 Jet Route J126 Is Amended To Read in Part					
ROGUE VALLEY, OR VORTAC		EUGENE, OR VORTAC		22000	45000
§ 95.7131 Jet Route J131 Is Amended To Read in Part					
LITTLE ROCK, AR VORTAC		POCKET CITY, IN VORTAC		*23000	45000
*18000—GNSS MEA					
§ 95.7534 Jet Route J534 Is Amended To Delete					
IWACK, WA FIX		WHATCOM, WA VORTAC		18000	45000
WHATCOM, WA VORTAC		U.S. CANADIAN BORDER		18000	45000
Airway segment				Changeover points	
From		To		Distance	From
§ 95.8003 VOR Federal Airway Changeover Point Is Amended To Delete Changeover Point					
WHATCOM, WA VORTAC		VANCOUVER, CA VOR/DME		10	WHATCOM
V124 Is Amended To Modify Changeover Point					
HOT SPRINGS, AR VOR/DME		LITTLE ROCK, AR VORTAC		20	HOT SPRINGS
V165 Is Amended To Delete Changeover Point					
MUSTANG, NV VORTAC		LAKEVIEW, OR VORTAC		70	MUSTANG
V277 Is Amended To Delete Changeover Point					
FORT WAYNE, IN VORTAC		KEELER, MI VOR/DME		38	FORT WAYNE
V573 Is Amended To Delete Changeover Point					
HOT SPRINGS, AR VOR/DME		LITTLE ROCK, AR VORTAC		14	HOT SPRINGS
Alaska V488 Is Amended To Modify Changeover Point					
HOOPER BAY, AK VOR/DME		UNALAKLEET, AK VOR/DME		91	HOOPER BAY
§ 95.8005 Jet Routes Changeover Points J13 Is Amended To Add Changeover Point					
ALBUQUERQUE, NM VORTAC		ALAMOSA, CO VORTAC		106	ALBUQUERQUE
J44 Is Amended To Add Changeover Point					
RATTLESNAKE, NM VORTAC		ALAMOSA, CO VORTAC		75	RATTLESNAKE
J110 Is Amended To Add Changeover Point					
RATTLESNAKE, NM VORTAC		ALAMOSA, CO VORTAC		75	RATTLESNAKE
J126 Is Amended To Add Changeover Point					
ROGUE VALLEY, OR VORTAC		EUGENE, OR VORTAC		59	ROGUE VALLEY
J180 Is Amended To Modify Changeover Point					
LITTLE ROCK, AR VORTAC		FORISTELL, MO VORTAC		111	LITTLE ROCK

[FR Doc. 2025-19693 Filed 10-28-25; 8:45 am]