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**SUPPLEMENTARY INFORMATION:**

*Title of Collection:* Mortgage Acts and Practices—Advertising (Regulation N).

*OMB Control Number:* 3170–0009.

*Type of Review:* Reinstatement of an information collection.

*Affected Public:* Private sector: Businesses or other for-profits.

*Estimated Number of Respondents:* 483.

*Estimated Total Annual Burden Hours:* 242.

*Abstract:* Regulation N (12 CFR part 1014) prohibits misrepresentations about the terms of mortgage credit products in commercial communications and requires that covered persons keep certain related records for a period of twenty-four (24) months from last dissemination. The information that Regulation N requires covered persons to retain is necessary to ensure efficient and effective law enforcement to address deceptive practices that occur in the mortgage advertising area.

*Request for Comments:* Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the CFPB, including whether the information will have practical utility; (b) The accuracy of the CFPB's estimate of the burden of the collection of information, including the validity of the methods and the assumptions used; (c) Ways to enhance the quality, utility, and clarity of the information to be collected; and (d) Ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. Comments submitted in response to this notice will be summarized and/or included in the request for OMB's approval. All comments will become a matter of public record.

Anthony May,

*Paperwork Reduction Act Officer, Consumer Financial Protection Bureau.*

[FR Doc. 2025–22366 Filed 12–8–25; 8:45 am]

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**CONSUMER FINANCIAL PROTECTION BUREAU**

[Docket No. CFPB–2025–0047]

**Agency Information Collection Activities: Comment Request**

**AGENCY:** Consumer Financial Protection Bureau.

**ACTION:** Notice and request for comment.

**SUMMARY:** In accordance with the Paperwork Reduction Act of 1995 (PRA), the Consumer Financial Protection Bureau (CFPB or Bureau) is requesting to reinstate the Office of Management and Budget's (OMB's) approval for an information collection titled "Prohibition on Inclusion of Adverse Information in Consumer Reporting in Cases of Human Trafficking (Regulation V)" approved under OMB Control Number 3170–0002.

**DATES:** Written comments are encouraged and must be received on or before February 9, 2026 to be assured of consideration.

**ADDRESSES:** You may submit comments, identified by the title of the information collection, OMB Control Number (see below), and docket number (see above), by any of the following methods:

- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.

- *Email:* [CFPB\\_PRA@cfpb.gov](mailto:CFPB_PRA@cfpb.gov). Include Docket No. CFPB–2025–0047 in the subject line of the email.

- *Mail/Hand Delivery/Courier:* Comment Intake, Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552. Because paper mail in the Washington, DC area and at the CFPB is subject to delay, commenters are encouraged to submit comments electronically.

Please note that comments submitted after the comment period will not be accepted. In general, all comments received will become public records, including any personal information provided. Sensitive personal information, such as account numbers or Social Security numbers, should not be included.

**FOR FURTHER INFORMATION CONTACT:**

Requests for additional information should be directed to Anthony May, PRA Officer, at (202) 435–7278, or email: [CFPB\\_PRA@cfpb.gov](mailto:CFPB_PRA@cfpb.gov). If you require this document in an alternative electronic format, please contact *CFPB\_Accessibility@cfpb.gov*. Please do not submit comments to these email boxes.

**SUPPLEMENTARY INFORMATION:**

*Title of Collection:* Prohibition on Inclusion of Adverse Information in Consumer Reporting in Cases of Human Trafficking (Regulation V).

*OMB Control Number:* 3170–0002.

*Type of Review:* Reinstatement of an information collection.

*Affected Public:* Private sector: Businesses or other for-profits.

*Estimated Number of Respondents:* 779,023.

*Estimated Total Annual Burden Hours:* 6,286,665.

*Abstract:* The consumer disclosures included in Regulation V are designed to alert consumers that a financial institution furnished negative information about them to a consumer reporting agency, that they have a right to opt out of receiving marketing materials and credit or insurance offers, that their credit report was used in setting the material terms of credit that may be less favorable than the terms offered to consumers with better credit histories, that they maintain certain rights with respect to a theft of their identity that they reported to a consumer reporting agency, that they maintain rights with respect to knowing what is in their consumer reporting agency file, and that they can request a free credit report, and that they can report a theft of their identity to the Bureau. Consumers then can use the information provided to consider how and when to check and use their credit reports. It also establishes a method for a victim of trafficking to submit documentation to consumer reporting agencies, including information identifying any adverse item of information about the consumer that resulted from certain types of human trafficking, and prohibit the consumer reporting agencies from furnishing a consumer report containing the adverse item(s) of information.

*Request for Comments:* Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the CFPB, including whether the information will have practical utility; (b) The accuracy of the CFPB's estimate of the burden of the collection of information, including the validity of the methods and the assumptions used; (c) Ways to enhance the quality, utility, and clarity of the information to be collected; and (d) Ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. Comments submitted in response to this notice will be summarized and/or included in the request for OMB's approval. All comments will become a matter of public record.

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