

If we do not take possession of the money within 20 calendar days of your offer, you may keep it without further obligation.

How To Cancel

If you decide to cancel this new transaction, you may do so by notifying us in writing, at

(Creditor's name and business address).

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of

(Date) _____
(or midnight of the third business day following the latest of the three events listed above).

If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

Consumer's Signature

Date

11. In Supplement I to Part 226, under *Section 226.4—Finance Charge*, under *4(a) Definition*, paragraph 3.ii. is removed.

12. In Supplement I to Part 226, under *Section 226.17—General Disclosure Requirements*, under *17(c) Basis of disclosures and use of estimates*, paragraph 17(c)(2) is redesignated as paragraph 17(c)(2)(i):

Supplement I—Official Staff Interpretations

* * * * *

Section 226.17—General Disclosure Requirements

* * * * *

17(c) Basis of Disclosures and Use of Estimates

* * * * *

Paragraph 17(c)(2)(i).

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13. In Supplement I to Part 226, under *Section 226.18—Content of Disclosures*, under *18(d) Finance charge*, paragraph 2 is removed.

14. In Supplement I to Part 226, under *Section 226.23—Right of Rescission*, under *23(b) Notice of right to rescind*, the first sentence of paragraph 3 is revised to read as follows:

Section 226.23—Right of Rescission.

* * * * *

23(b) Notice of right to rescind

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3. *Content.* The notice must include all of the information outlined in Section 226.23(b)(1)(i) through (v). * * *

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By order of the Board of Governors of the Federal Reserve System, September 13, 1996.
William W. Wiles,
Secretary of the Board.

[FR Doc. 96-23951 Filed 9-18-96; 8:45 am]

BILLING CODE 6210-01-P

DEPARTMENT OF TRANSPORTATION

Federal Aviation Administration

14 CFR Part 39

[Docket No. 95-NM-59-AD; Amendment 39-9762; AD 96-19-16]

RIN 2120-AA64

Airworthiness Directives; Fokker Model F28 Mark 0100 Series Airplanes

AGENCY: Federal Aviation Administration, DOT.

ACTION: Final rule.

SUMMARY: This amendment adopts a new airworthiness directive (AD), applicable to certain Fokker Model F28 Mark 0100 series airplanes, that requires inspections to detect cracking of the Hi-lok bolt holes in the main hinge fittings of the horizontal stabilizer, and repair, if necessary. The amendment also requires modification of the main hinge fitting, modification or replacement of rib connecting angles, and modification of ribs. This amendment is prompted by a report indicating that cracking was found in the main hinge fittings of the horizontal stabilizer during fatigue testing. The cracking was a result of higher-than-anticipated loads induced during operation of the thrust reverser. The actions specified by this AD are intended to prevent deterioration of the fatigue life of the main hinge fittings of the horizontal stabilizer and reduced structural integrity of the horizontal stabilizer due to higher induced loads.

DATES: Effective October 24, 1996.

The incorporation by reference of certain publications listed in the regulations is approved by the Director of the Federal Register as of October 24, 1996.

ADDRESSES: The service information referenced in this AD may be obtained from Fokker Aircraft USA, Inc., 1199 North Fairfax Street, Alexandria, Virginia 22314. This information may be examined at the Federal Aviation Administration (FAA), Transport Airplane Directorate, Rules Docket, 1601 Lind Avenue, SW., Renton, Washington; or at the Office of the

Federal Register, 800 North Capitol Street, NW., suite 700, Washington, DC.

FOR FURTHER INFORMATION CONTACT: Tim Dulin, Aerospace Engineer, Standardization Branch, ANM-113, FAA, Transport Airplane Directorate, 1601 Lind Avenue, SW., Renton, Washington 98055-4056; telephone (206) 227-2141; fax (206) 227-1149.

SUPPLEMENTARY INFORMATION: A proposal to amend part 39 of the Federal Aviation Regulations (14 CFR part 39) to include an airworthiness directive (AD) that is applicable to certain Fokker Model F28 Mark 0100 series airplanes was published in the Federal Register on February 13, 1996 (61 FR 5524). That action proposed to require a rotor probe inspection and a pencil probe inspection to detect cracks of the Hi-lok bolt holes in the main hinge fittings of the horizontal stabilizer. For certain airplanes, that action also proposed to require modification of the Hi-lok bolt holes by cold expansion and stiffening of the ribs at Station 215.

Interested persons have been afforded an opportunity to participate in the making of this amendment. Due consideration has been given to the comments received.

Support for the Proposal

One commenter supports the proposed rule.

Request To Extend the Compliance Time

One commenter requests that the compliance time for the initial inspection be extended from the proposed 15,000 total flight cycles to 16,000 flight cycles. The commenter considers that extending the compliance time to 16,000 flight cycles would allow an operator to accomplish the inspection during regularly scheduled maintenance, and would prevent any disruption of service. The commenter states that the adoption of the proposed compliance time would require scheduling of special times for the accomplishment of this inspection at considerable expense beyond what was estimated in the cost impact of the proposed rule.

The FAA does not concur. In developing the compliance time for this rulemaking action, the FAA took into consideration not only the safety implications associated with the addressed unsafe condition and the normal maintenance schedules for the majority of affected operators, but also the results of fatigue tests and analysis performed by the manufacturer, the manufacturer's recommended compliance time specified in the

applicable service bulletin, and the foreign airworthiness authority's recommended compliance time of 15,000 total flight cycles. In consideration of these factors, the FAA finds that a compliance time of 15,000 total flight cycles (or within 1 year after the effective date of this date) is appropriate and should fall during a time of scheduled maintenance for the majority of affected operators. However, paragraph (d) of the final rule does provide affected operators the opportunity to apply for an adjustment of the compliance time if data are presented to justify such an adjustment.

Conclusion

After careful review of the available data, including the comments noted above, the FAA has determined that air safety and the public interest require the adoption of the rule as proposed.

Cost Impact

The FAA estimates that 90 airplanes of U.S. registry will be affected by this AD, that it will take approximately 136 work hours per airplane to accomplish the required actions, and that the average labor rate is \$60 per work hour. Required parts will cost approximately \$1,800 per airplane. Based on these figures, the cost impact of the AD on U.S. operators is estimated to be \$896,400, or \$9,960 per airplane.

The cost impact figure discussed above is based on assumptions that no operator has yet accomplished any of the requirements of this AD action, and that no operator would accomplish those actions in the future if this AD were not adopted.

Regulatory Impact

The regulations adopted herein will not have substantial direct effects on the States, on the relationship between the national government and the States, or on the distribution of power and responsibilities among the various levels of government. Therefore, in accordance with Executive Order 12612, it is determined that this final rule does not have sufficient federalism implications to warrant the preparation of a Federalism Assessment.

For the reasons discussed above, I certify that this action (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) will not have a significant economic impact, positive or negative, on a substantial number of small entities under the criteria of the Regulatory Flexibility Act. A final evaluation has

been prepared for this action and it is contained in the Rules Docket. A copy of it may be obtained from the Rules Docket at the location provided under the caption ADDRESSES.

List of Subjects in 14 CFR Part 39

Air transportation, Aircraft, Aviation safety, Incorporation by reference, Safety.

Adoption of the Amendment

Accordingly, pursuant to the authority delegated to me by the Administrator, the Federal Aviation Administration amends part 39 of the Federal Aviation Regulations (14 CFR part 39) as follows:

PART 39—AIRWORTHINESS DIRECTIVES

1. The authority citation for part 39 continues to read as follows:

Authority: 49 U.S.C. 106(g), 40113, 44701.

§ 39.13 [Amended]

2. Section 39.13 is amended by adding the following new airworthiness directive:

96-19-16 Fokker: Amendment 39-9762. Docket 95-NM-59-AD.

Applicability: Model F28 Mark 0100 airplanes; having serial numbers 11244 through 11420 inclusive, 11422, 11424 through 11428 inclusive, 11432 through 11439 inclusive, and 11443 through 11445 inclusive; certificated in any category.

Note 1: This AD applies to each airplane identified in the preceding applicability provision, regardless of whether it has been otherwise modified, altered, or repaired in the area subject to the requirements of this AD. For airplanes that have been modified, altered, or repaired so that the performance of the requirements of this AD is affected, the owner/operator must request approval for an alternative method of compliance in accordance with paragraph (d) of this AD. The request should include an assessment of the effect of the modification, alteration, or repair on the unsafe condition addressed by this AD; and, if the unsafe condition has not been eliminated, the request should include specific proposed actions to address it.

Compliance: Required as indicated, unless accomplished previously.

To prevent reduced structural integrity of the horizontal stabilizer, accomplish the following:

Note 2: Inspections and modifications accomplished prior to the effective date of this amendment in accordance with Fokker Service Bulletin SBF100-55-021, Revision 1, dated September 6, 1993, are considered acceptable for compliance with the inspections and modifications required by this amendment.

(a) Prior to the accumulation of 15,000 total flight cycles, or within 1 year after the effective date of this AD, whichever occurs later: Perform a rotor probe inspection and a

pencil probe inspection to detect cracking of the Hi-lok bolt holes in the main hinge fittings of the horizontal stabilizer, in accordance with Part 5 of the Accomplishment Instructions of Fokker Service Bulletin SBF100-55-021, Revision 2, dated December 27, 1993. This inspection is not required for airplanes that have been modified as specified in paragraph (b) of this AD, provided that the modification is accomplished prior to the accumulation of 1,000 total flight cycles.

(b) Either prior to the accumulation of 1,000 total flight cycles; or prior to further flight after the inspection required by paragraph (a) of this AD if, as a result of that inspection, no cracking is found, or all cracks that are found are less than or equal to the values specified in the Decision Diagram (Figure 2) of Fokker Service Bulletin SBF100-55-021, Revision 2, dated December 27, 1993: Accomplish the modification requirements specified in paragraph (b)(1) and (b)(2) of this AD.

(1) Modify the main hinge fittings of the horizontal stabilizer; and replace or modify the connecting angles at Rib 215, as applicable; in accordance with Fokker Service Bulletin SBF100-55-021, Revision 2, dated December 27, 1993, and as specified in either paragraph (b)(1)(i) or (b)(1)(ii) of this AD, as applicable.

(i) For airplanes that have accumulated less than 1,000 total flight cycles at the time of modification: Accomplish the modification in accordance with either Part 3 or Part 4 of the Accomplishment Instructions of the service bulletin, as applicable.

(ii) For airplanes that have accumulated 1,000 or more total flight cycles at the time of modification: Accomplish the modification in accordance with either Part 6 or Part 7 of the Accomplishment Instructions of the service bulletin, as applicable.

(2) Modify Rib 215 of the horizontal stabilizer to close the lightening holes in accordance with Part 8 of the Accomplishment Instructions of Fokker Service Bulletin SBF100-55-021, Revision 2, dated December 27, 1993.

(c) If any cracking is found as a result of the inspection required by paragraph (a) of this AD, and the cracking exceeds the values specified in the Decision Diagram (Figure 2) of Fokker Service Bulletin SBF100-55-021, Revision 2, dated December 27, 1993: Prior to further flight, repair in accordance with a method approved by the Manager, Standardization Branch, ANM-113, FAA, Transport Airplane Directorate.

(d) An alternative method of compliance or adjustment of the compliance time that provides an acceptable level of safety may be used if approved by the Manager, Standardization Branch, ANM-113. Operators shall submit their requests through an appropriate FAA Principal Maintenance Inspector, who may add comments and then send it to the Manager, Standardization Branch, ANM-113.

Note 3: Information concerning the existence of approved alternative methods of compliance with this AD, if any, may be obtained from the Standardization Branch, ANM-113.

(e) Special flight permits may be issued in accordance with sections 21.197 and 21.199 of the Federal Aviation Regulations (14 CFR 21.197 and 21.199) to operate the airplane to a location where the requirements of this AD can be accomplished.

(f) The actions shall be done in accordance with Fokker Service Bulletin SBF100-55-021, Revision 2, dated December 27, 1993. This incorporation by reference was approved by the Director of the Federal Register in accordance with 5 U.S.C. 552(a) and 1 CFR part 51. Copies may be obtained from Fokker Aircraft USA, Inc., 1199 North Fairfax Street, Alexandria, Virginia 22314. Copies may be inspected at the FAA, Transport Airplane Directorate, 1601 Lind Avenue, SW., Renton, Washington; or at the Office of the Federal Register, 800 North Capitol Street, NW., suite 700, Washington, DC.

(g) This amendment becomes effective on October 24, 1996.

Issued in Renton, Washington, on September 10, 1996.

James V. Devany,

Acting Manager, Transport Airplane Directorate, Aircraft Certification Service.

[FR Doc. 96-23712 Filed 9-18-96; 8:45 am]

BILLING CODE 4910-13-U

14 CFR Part 39

[Docket No. 96-CE-50-AD; Amendment 39-9765; AD 96-19-07]

RIN 2120-AA64

Airworthiness Directives; Burkhart Grob Luft-und Raumfahrt Models G115C, G115C2, G115D, and G115D2 Airplanes

AGENCY: Federal Aviation Administration, DOT.

ACTION: Final rule; request for comments.

SUMMARY: This document publishes in the Federal Register an amendment adopting Airworthiness Directive (AD) 96-19-07, which was sent previously to all known U.S. owners and operators of Burkhart Grob Luft-und Raumfahrt (Grob) Models G115C, G115C2, G115D, and G115D2 airplanes. This AD requires installing a placard that restricts the never exceed speed (Vne) of the affected airplane models from 184 knots to 160 knots; installing on the airspeed indicator glass a red line at 296 km/h (160 knots); installing a placard that prohibits aerobatic maneuvers; and placing a copy of this AD in the Limitations Section of the airplane flight manual. An in-flight breakup of a Grob Model G115D airplane prompted priority letter AD 96-19-07. The actions specified by this AD are intended to prevent loss of control of the airplane caused by excessive speed or aerobatic maneuvers.

DATES: Effective September 27, 1996, to all persons except those to whom it was made immediately effective by priority letter AD 96-19-07, issued September 6, 1996, which contained the requirements of this amendment.

Comments for inclusion in the Rules Docket must be received on or before November 19, 1996.

ADDRESSES: Submit comments in triplicate to the Federal Aviation Administration (FAA), Central Region, Office of the Assistant Chief Counsel, Attention: Rules Docket 96-CE-50-AD, Room 1558, 601 E. 12th Street, Kansas City, Missouri 64106.

The service information and placards specified in this AD may be obtained from Burkhart Grob Luft-und Raumfahrt, D-8939 Mattsies, Germany. This information may also be examined at the Rules Docket at the address above.

FOR FURTHER INFORMATION CONTACT: Mr. Greg Holt, Program Officer, Brussels Aircraft Certification Division, FAA, Europe, Africa, and Middle East Office, c/o American Embassy, B-1000 Brussels, Belgium; telephone (32 2) 508.26.92; facsimile (32 2) 230.68.99; or Mr. Mike Kiesov, Aerospace Engineer, FAA, Small Airplane Directorate, 1201 Walnut Street, suite 900, Kansas City, Missouri 64106; telephone (816) 426-6934; facsimile (816) 426-2169.

SUPPLEMENTARY INFORMATION:

Events Leading to the AD

The Federal Aviation Administration (FAA) is currently involved with investigating an in-flight breakup of a Grob Model G115D airplane. Preliminary investigation of the accident reveals that the empennage separated from the airplane. Both crew members were killed in the accident. Involved in the on-going investigation are:

- The FAA;
- The National Transportation Safety Board (NTSB); and
- Grob (the manufacturer of the accident airplane).

Applicable Service Information

Grob has issued Service Bulletin (SB) 1078-59/2, dated September 2, 1996, which specifies (1) installing a placard that restricts the never exceed speed (Vne) of the affected airplanes from 184 knots to 160 knots; (2) installing on the airspeed indicator a red line at 296 km/h (160 knots); and (3) installing a placard that prohibits aerobatic maneuvers. The placards are included in this service bulletin.

The FAA's Determination

Although the on-going investigation of the in-flight breakup of the Grob Model G115D airplane is not complete, the FAA has determined (1) that the actions specified in Grob SB 1078-59/2, dated September 2, 1996, should be accomplished by all owners/operators of Grob Models G115C, G115C2, G115D, and G115D2 airplanes; and (2) airworthiness directive (AD) action should be taken to prevent loss of control of the airplane caused by excessive speed or aerobatic maneuvers. Further rulemaking may be required when the results of the accident investigation are known.

These airplane models are manufactured in Germany and are type certificated for operation in the United States under the provisions of section 21.29 of the Federal Aviation Regulations (14 CFR 21.29) and the applicable bilateral airworthiness agreement. The Luftfahrt-Bundesamt (LBA), which is the airworthiness authority for Germany, is preparing an AD in order to assure the continued airworthiness of these airplanes in Germany.

Explanation of the Provisions of This AD

Since an unsafe condition has been identified that is likely to exist or develop on other Grob Models G115C, G115C2, G115D, and G115D2 airplanes of the same type design that are registered for operation in the United States, the FAA issued priority letter AD 96-19-07 on September 5, 1996, to prevent loss of control of the airplane caused by excessive speed or aerobatic maneuvers. The AD requires the following:

- Installing a placard that restricts the never exceed speed (Vne) of the affected airplane models from 184 knots to 160 knots;
- Installing on the airspeed indicator glass a red line at 296 km/h (160 knots);
- Installing a placard that prohibits aerobatic maneuvers; and
- Placing a copy of this AD in the Limitations Section of the airplane flight manual.

The placards are included with Grob SB 1078-59/2, dated September 2, 1996.

Since it was found that immediate corrective action was required, notice and opportunity for prior public comment thereon were impracticable and contrary to the public interest, and good cause existed to make the AD effective immediately by individual letters issued on September 5, 1996, to all known U.S. operators of Grob G115C,