

method used in tests shall be ANSI/ASHRAE 16 (incorporated by reference, see § 431.95).

(6) *Filter selection.* For packaged terminal air conditioners and packaged terminal heat pumps, the indoor filter used during testing shall be the standard or default filter option shipped with the model with the model. If a particular model is shipped without a filter, the unit must be tested with a level MERV-3 filter.

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FEDERAL TRADE COMMISSION

16 CFR Chapter I

Modified 10-Year Regulatory Review Schedule

AGENCY: Federal Trade Commission.

ACTION: Notice of intent to request public comments.

SUMMARY: As part of its ongoing, systematic review of all Federal Trade Commission rules and guides, the Commission announces a modified ten-year regulatory review schedule. No Commission determination on the need for, or the substance of, the rules and guides listed below should be inferred from the notice of intent to publish requests for comments.

FOR FURTHER INFORMATION CONTACT: Further details about particular rules or guides may be obtained from the contact person listed below for the rule or guide.

SUPPLEMENTARY INFORMATION: To ensure that its rules and industry guides remain

relevant and are not unduly burdensome, the Commission reviews them on a ten-year schedule. Each year the Commission publishes its review schedule, with adjustments made in response to public input, changes in the marketplace, and resource demands.

When the Commission reviews a rule or guide, it publishes a notice in the **Federal Register** seeking public comment on the continuing need for the rule or guide as well as the rule's or guide's costs and benefits to consumers and businesses. Based on this feedback, the Commission may modify or repeal the rule or guide to address public concerns or changed conditions, or to reduce undue regulatory burden.

The Commission posts information about its review schedule on its Web site¹ to facilitate comment about rules and guides. This Web site provides links in one location to **Federal Register** notices requesting comments, comment forms, and comments for rules and guides that are currently under review. The Web site also contains a continuously updated review schedule, a list of rules and guides previously eliminated in the regulatory review process, and the Commission's regulatory review plan.

Modified Ten-Year Schedule for Review of FTC Rules and Guides

For 2014, the Commission intends to initiate reviews of, and solicit public comments on, the following rules:

(1) *Rules and Regulations under the Hobby Protection Act*, 16 CFR Part 304. Agency Contact: Joshua Millard, (202) 326-2454, Federal Trade Commission, Bureau of Consumer Protection, Division of Enforcement, 600

Pennsylvania Ave. NW., Washington, DC 20580.

(2) *Telemarketing Sales Rule*, 16 CFR Part 310. Agency Contact: Craig Tregillus, (202) 326-2970, Federal Trade Commission, Bureau of Consumer Protection, Division of Marketing Practices, 600 Pennsylvania Ave. NW., Washington, DC 20580.

(3) *Standards for Safeguarding Customer Information*, 16 CFR Part 314, which implements Sections 501 and 505(b)(2) of the Gramm-Leach-Bliley Act. Agency Contact: David Lincicum, (202) 326-2773, Federal Trade Commission, Bureau of Consumer Protection, Division of Privacy and Identity Protection, 600 Pennsylvania Ave. NW., Washington, DC 20580.

The Commission is currently reviewing 25 of the 65 rules and guides within its jurisdiction. The Commission is postponing review of the Preservation of Consumers' Claims and Defenses [Holder in Due Course Rule], 16 CFR Part 433, from 2014 as previously scheduled until 2015.

A copy of the Commission's modified regulatory review schedule for 2014 through 2024 is appended. The Commission, in its discretion, may modify or reorder the schedule in the future to incorporate new rules, or to respond to external factors (such as changes in the law) or other considerations.

Authority: 15 U.S.C. 41-58.

By direction of the Commission.

Donald S. Clark,
Secretary.

Appendix

REGULATORY REVIEW [Modified ten-year schedule]

16 CFR part	Topic	Year to review
20	Guides for the Rebuilt, Reconditioned and Other Used Automobile Parts Industry	Currently Under Review.
23	Guides for the Jewelry, Precious Metals, and Pewter Industries	Currently Under Review.
239	Guides for the Advertising of Warranties and Guarantees	Currently Under Review.
240	Guides for Advertising Allowances and Other Merchandising Payments and Services [Fred Meyer Guides].	Currently Under Review.
259	Guide Concerning Fuel Economy Advertising for New Automobiles	Currently Under Review.
300	Rules and Regulations under the Wool Products Labeling Act of 1939	Currently Under Review.
301	Rules and Regulations under Fur Products Labeling Act	Currently Under Review.
303	Rules and Regulations under the Textile Fiber Products Identification Act	Currently Under Review.
305	Appliance Labeling Rule	Currently Under Review.
306	Automotive Fuel Ratings, Certification and Posting	Currently Under Review.
308	Trade Regulation Rule Pursuant to the Telephone Disclosure and Dispute Resolution Act of 1992 [Pay Per Call Rule].	Currently Under Review.
423	Care Labeling of Textile Wearing Apparel and Certain Piece Goods	Currently Under Review.
424	Retail Food Store Advertising and Marketing Practices [Unavailability Rule]	Currently Under Review.
425	Use of Prenotification Negative Option Plans	Currently Under Review.
429	Rule Concerning Cooling-Off Period for Sales Made at Homes or at Certain Other Locations	Currently Under Review.
435	Mail or Telephone Order Merchandise	Currently Under Review.
455	Used Motor Vehicle Trade Regulation Rule	Currently Under Review.

¹ <http://www.ftc.gov/ftc/regreview/index.shtml>.

REGULATORY REVIEW—Continued
[Modified ten-year schedule]

16 CFR part	Topic	Year to review
500	Regulations under Section 4 of the Fair Packaging and Labeling Act	Currently Under Review.
501	Exemptions from Requirements and Prohibitions under Part 500	Currently Under Review.
502	Regulations under Section 5(c) of the Fair Packaging and Labeling Act	Currently Under Review.
503	Statements of General Policy or Interpretation [under the Fair Packaging and Labeling Act]	Currently Under Review.
700	Interpretations of Magnuson-Moss Warranty Act	Currently Under Review.
701	Disclosure of Written Consumer Product Warranty Terms and Conditions	Currently Under Review.
702	Pre-Sale Availability of Written Warranty Terms	Currently Under Review.
703	Informal Dispute Settlement Procedures	Currently Under Review.
304	Rules and Regulations under the Hobby Protection Act	2014.
310	Telemarketing Sales Rule	2014.
314	Standards for Safeguarding Customer Information	2014.
315	Contact Lens Rule	2015.
316	CAN-SPAM Rule	2015.
433	Preservation of Consumers' Claims and Defenses [Holder in Due Course Rule]	2015.
456	Ophthalmic Practice Rules (Eyeglass Rule)	2015.
460	Labeling and Advertising of Home Insulation	2016.
682	Disposal of Consumer Report Information and Records	2016.
233	Guides Against Deceptive Pricing	2017.
238	Guides Against Bait Advertising	2017.
251	Guide Concerning Use of the Word "Free" and Similar Representations	2017.
410	Deceptive Advertising as to Sizes of Viewable Pictures Shown by Television Receiving Sets	2017.
18	Guides for the Nursery Industry	2018.
311	Test Procedures and Labeling Standards for Recycled Oil	2018.
436	Disclosure Requirements and Prohibitions Concerning Franchising	2018.
681	Identity Theft [Red Flag] Rules	2018.
24	Guides for Select Leather and Imitation Leather Products	2019.
453	Funeral Industry Practices	2019.
14	Administrative Interpretations, General Policy Statements, and Enforcement Policy Statements ..	2020.
255	Guides Concerning Use of Endorsements and Testimonials in Advertising	2020.
313	Privacy of Consumer Financial Information	2020.
317	Prohibition of Energy Market Manipulation Rule	2020.
318	Health Breach Notification Rule	2020.
432	Power Output Claims for Amplifiers Utilized in Home Entertainment Products	2020.
444	Credit Practices	2020.
640	Duties of Creditors Regarding Risk-Based Pricing	2020.
641	Duties of Users of Consumer Reports Regarding Address Discrepancies	2020.
642	Prescreen Opt-Out Notice	2020.
660	Duties of Furnishers of Information to Consumer Reporting Agencies	2020.
680	Affiliate Marketing	2020.
698	Model Forms and Disclosures	2020.
801	[Hart-Scott-Rodino Antitrust Improvements Act] Coverage Rules	2020.
802	[Hart-Scott-Rodino Antitrust Improvements Act] Exemption Rules	2020.
803	[Hart-Scott-Rodino Antitrust Improvements Act] Transmittal Rules	2020.
437	Disclosure Requirements and Prohibitions Concerning Business Opportunities	2021.
260	Guides for the Use of Environmental Marketing Claims	2022.
312	Children's Online Privacy Protection Rule	2022.
254	Guides for Private Vocational and Distance Education Schools	2023.
309	Labeling Requirements for Alternative Fuels and Alternative Fueled Vehicles	2023.

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**DEPARTMENT OF HOUSING AND
URBAN DEVELOPMENT**

24 CFR Part 203

[Docket No. FR 5360-P-01]

RIN 2502-AJ17

**Federal Housing Administration (FHA):
Handling Prepayments: Eliminating
Post-Payment Interest Charges**

AGENCY: Office of the Assistant
Secretary for Housing-Federal Housing
Commissioner, HUD.

ACTION: Proposed rule.

SUMMARY: This rule proposes to revise FHA's regulations that allow an FHA-approved mortgagee to charge the mortgagor interest through the end of the month in which the mortgage is being paid. The proposed change would prohibit mortgagees from charging post-payment interest, allowing them instead to charge interest only through the date the mortgage is paid.

DATES: *Comment Due Date:* May 12, 2014.

ADDRESSES: Interested persons are invited to submit comments regarding this proposed rule to the Regulations Division, Office of General Counsel, Department of Housing and Urban