# **Rules and Regulations**

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This section of the FEDERAL REGISTER contains regulatory documents having general applicability and legal effect, most of which are keyed to and codified in the Code of Federal Regulations, which is published under 50 titles pursuant to 44 U.S.C. 1510.

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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.

2157; todd.h.behre@usda.gov.

# 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-

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 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).1 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.2

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

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." 7 "The only constitutional defect we have identified in the CFPB's structure is the Director's insulation from removal."8

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 9 of the 2017 Final Rule.

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

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

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

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

<sup>&</sup>lt;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>6591</sup> U.S.—(2020) (slip op.).

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

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

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

The Bureau's Director is familiar with the payment provisions and has also conducted a further evaluation of them for purposes of this ratification. Based on the Director's evaluation of the payment provisions, it is the Director's considered judgment that they should be ratified. <sup>10</sup>

Dated: July 7, 2020. **Kathleen L. Kraninger**,

Director, Bureau of Consumer Financial

Protection.

[FR Doc. 2020-14937 Filed 7-10-20; 8:45 am]

BILLING CODE 4810-AM-P

#### **DEPARTMENT OF TRANSPORTATION**

#### **Federal Aviation Administration**

#### 14 CFR Part 39

[Docket No. FAA-2018-0180; Project Identifier 2017-CE-043-AD; Amendment 39-21146; AD 2020-13-01]

RIN 2120-AA64

Airworthiness Directives; Daher Aircraft Design, LLC (Type Certificate Previously Held by Quest Aircraft Design, LLC), Airplanes

**AGENCY:** Federal Aviation Administration (FAA), DOT.

**ACTION:** Final rule.

**SUMMARY:** The FAA is adopting a new airworthiness directive (AD) for all Daher Aircraft Design, LLC (type certificate previously held by Quest Aircraft Design, LLC), Model KODIAK 100 airplanes. This AD was prompted by reports of cracks found in certain nose landing gear (NLG) forks. This AD requires a one-time inspection to determine if an affected NLG fork is installed, repetitive inspections of the affected NLG fork for cracks, repetitive inspections of the shimmy damper bracket for looseness, and of the shimmy damper system for damaged components if an affected NLG fork is installed, and rework/replacement of parts as necessary. The FAA is issuing this AD to address the unsafe condition on these products.

**DATES:** This AD is effective August 17, 2020.

The Director of the Federal Register approved the incorporation by reference of certain publications listed in this AD as of August 17, 2020.

**ADDRESSES:** For service information identified in this final rule, contact Kodiak Aircraft Company, Inc., 1200 Turbine Drive, Sandpoint, Idaho 83864; phone: (208) 263-1111 or 1 (866) 263-1112: email: KodiakCare@daher.com: internet: http://Kodiak.aero/support. You may view this service information at the FAA, Airworthiness Products Section, Operational Safety Branch, 901 Locust, Kansas City, Missouri 64106. For information on the availability of this material at the FAA, call 816-329-4148. It is also available on the internet at https://www.regulations.gov by searching for and locating Docket No. FAA-2018-0180.

# **Examining the AD Docket**

You may examine the AD docket on the internet at https:// www.regulations.gov by searching for and locating Docket No. FAA-2018-0180; or in person at Docket Operations between 9 a.m. and 5 p.m., Monday through Friday, except Federal holidays. The AD docket contains this final rule, the regulatory evaluation, any comments received, and other information. The address for Docket Operations is U.S. Department of Transportation, Docket Operations, M-30, West Building Ground Floor, Room W12-140, 1200 New Jersey Avenue SE, Washington, DC 20590.

# FOR FURTHER INFORMATION CONTACT:

Wade Sullivan, Aerospace Engineer, Airframe Section, FAA, Seattle ACO Branch, 2200 South 216th St., Des Moines, WA 98198; phone and fax: 206–231–3530; email: Wade.Sullivan@faa.gov.

# SUPPLEMENTARY INFORMATION:

#### Discussion

The FAA issued a notice of proposed rulemaking (NPRM) to amend 14 CFR part 39 by adding an AD that would apply to all Quest Aircraft Design, LLC (type certificate now held by Daher Aircraft Design, LLC), Model KODIAK 100 airplanes. The NPRM published in the Federal Register on March 8, 2018 (83 FR 9820). The NPRM was prompted by reports of cracks on the NLG fork on Model KODIAK 100 airplanes. The NPRM proposed to require a one-time inspection to determine if an affected NLG fork is installed, repetitive inspections of the affected NLG fork for cracks, repetitive inspections of the shimmy damper bracket for looseness if an affected NLG fork is installed, and rework/replacement of parts as necessary. The FAA is issuing this AD to prevent separation of the NLG fork and consequent reduced control on landing. If the NLG fork separates on an unimproved surface, the risk of the NLG digging in and the airplane overturning on the ground increases.

Since the FAA issued the NPRM, the type certificate holder for the Model KODIAK 100 airplane changed from Quest Aircraft Design, LLC (Quest), to Daher Aircraft Design, LLC. This final rule reflects that change and updates the contact information to obtain service documentation.

#### Comments

The FAA gave the public the opportunity to participate in developing this final rule. The following presents the comments received on the NPRM and the FAA's response to each comment.

# Request To Revise Proposed AD To Lessen Economic Impact

Quest requested numerous changes to paragraphs (h), (i), and (j) of the proposed AD. In support, Quest stated that these changes would address all sources of shimmy and lessen the economic impact to operators in international locations where nondestructive testing (NDT) inspection methods are less accessible.

First, Quest requested that the FAA change paragraphs (h)(1) and (i)(1) of the proposed AD to require the initial inspections only if there is shimmy. Quest stated that its analysis and review of the NLG fork determined that extended shimmy with the existing design (type A NLG fork) could result in fatigue cracks at the locations reported.

The FAA disagrees with this request because there is no regulatory requirement for all pilots to report a nosewheel shimmy event. If the initial inspections were conditional on reported shimmy events, the unsafe condition would go unaddressed each time a pilot forgot or neglected to report an event.

Quest also requested that the FAA revise the service information that would be required throughout the proposed AD to allow later revisions.

The FAA disagrees with this request. Requiring the use of a service document that does not yet exist at the time an AD is published violates 1 CFR 51.1(f), regarding approval by the Director of the Federal Register of a publication incorporated by reference. In order for operators to use later revisions of a referenced document (issued after the publication of the AD), either the AD must be revised to reference the specific later revisions, or operators must request approval to use a later revision as an alternative method of compliance (AMOC) using the procedures in paragraph (l) of this AD.

<sup>&</sup>lt;sup>10</sup> In ratifying the payment provisions, the Bureau ratifies the procedural steps that were necessary to issue the payment provisions, including the decision to propose the payment provisions for public comment. *See* 81 FR 47863 (proposed July 22, 2016).