

**BUREAU OF CONSUMER FINANCIAL PROTECTION****Agency Information Collection Activities: Notice of Office of Management and Budget Approval of Information Collection Requirements**

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Notice of approval of information collection requirements.

**SUMMARY:** In accordance with the Paperwork Reduction Act of 1995 (PRA), the Bureau of Consumer Financial Protection (Bureau) is announcing Office of Management and Budget (OMB) approval of new information collection requirements contained in a final rule published in the **Federal Register** on July 22, 2020 (85 FR 44382), regarding Payday, Vehicle Title, and Certain High-Cost Installment Loans. See the **SUPPLEMENTARY INFORMATION** section below for additional information about this OMB approval.

**FOR FURTHER INFORMATION CONTACT:** Documentation prepared in support of these information collection requests is available at [www.reginfo.gov](http://www.reginfo.gov). Requests for additional information should be directed to Darrin King, PRA Officer, at (202) 435-9575, 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](mailto:CFPB_Accessibility@cfpb.gov).

**SUPPLEMENTARY INFORMATION:** Under the PRA (44 U.S.C. 3501 *et seq.*) the Bureau may not conduct or sponsor, and, notwithstanding any other provision of law, a respondent is not required to respond to, an information collection unless it displays a currently valid OMB control number. On July 22, 2020, the Bureau published a final rule in the **Federal Register** titled "Payday, Vehicle Title, and Certain High-Cost Installment Loans." The final rule to amend its regulations governing payday, vehicle title, and certain high-cost installment loans. Specifically, the final rule revokes provisions of those regulations that: Provide that it is an unfair and abusive practice for a lender to make a covered short-term or longer-term balloon-payment loan, including payday and vehicle title loans, without reasonably determining that consumers have the ability to repay those loans according to their terms; prescribe mandatory underwriting requirements for making the ability-to-repay determination; exempt certain loans from the mandatory underwriting requirements; and establish related definitions, reporting, recordkeeping,

and compliance date requirements. The Bureau's OMB control number for 12 CFR part 1041 is 3170-0071. Pursuant to 5 CFR 1320.11(h), the Bureau submitted the final rule with an information collection request (ICR) to OMB on July 8, 2020, and OMB approved this ICR on September 24, 2020. In accordance with the PRA and 5 CFR 1320.11(k), the Bureau hereby announces OMB approval of the revised information collection requirements as contained in the subject final rule which will be effective October 20, 2020.

Dated: September 29, 2020.

**Darrin King,**

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

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**CONSUMER PRODUCT SAFETY COMMISSION**

[Docket No. CPSC-2010-0053]

**Agency Information Collection Activities; Submission for OMB Review; Comment Request; Safety Standard for Multi-Purpose Lighters**

**AGENCY:** Consumer Product Safety Commission.

**ACTION:** Notice.

**SUMMARY:** As required by the Paperwork Reduction Act of 1995, the Consumer Product Safety Commission (CPSC or Commission) announces that the Commission has submitted to the Office of Management and Budget (OMB) a request for extension of approval of a collection of information associated with the Safety Standard for Multi-Purpose Lighters. OMB previously approved the collection of information under control number 3041-0130. OMB's most recent extension of approval will expire on October 31, 2020. On July 23, 2020, the CPSC published a notice in the **Federal Register** to announce the agency's intention to seek extension of approval of the collection of information. The Commission received no comments. Therefore, by publication of this notice, the Commission announces that CPSC has submitted to the OMB a request for extension of approval of this collection of information, without change.

**DATES:** Submit written or electronic comments on the collection of information by November 2, 2020.

**ADDRESSES:** Written comments and recommendations for the proposed information collection should be sent within 30 days of publication of this notice to: [www.reginfo.gov/public/do/](http://www.reginfo.gov/public/do/)

*PRAMain*. Find this particular information collection by selecting "Currently under 30-day Review—Open for Public Comments" or by using the search function. In addition, written comments that are sent to OMB also should be submitted electronically at: <http://www.regulations.gov>, under Docket No. CPSC-2010-0053.

**FOR FURTHER INFORMATION CONTACT:** Cynthia Gillham, Consumer Product Safety Commission, 4330 East West Highway, Bethesda, MD 20814; (301) 504-7791, or by email to: [cgillham@cpsc.gov](mailto:cgillham@cpsc.gov).

**SUPPLEMENTARY INFORMATION:** On July 23, 2020, CPSC published a notice in the **Federal Register** to announce the agency's intention to seek extension of approval of the collection of information. (85 FR 44526). The Commission received no comments. Accordingly, CPSC seeks to renew the following currently approved collection of information:

*Title:* Safety Standard for Multi-Purpose Lighters.

*OMB Number:* 3041-0130.

*Type of Review:* Renewal of collection.

*Frequency of Response:* On occasion.

*Affected Public:* Manufacturers and importers of multi-purpose lighters.

*Estimated Number of Respondents:* 62 firms will test, on average, 2 models per firm.

*Estimated Time per Response:* 50 hours per model, including testing, recordkeeping, data maintenance, and submitting records requested by CPSC.

*Total Estimated Annual Burden:* 6,200 hours (62 firms x 2 models x 50 hours).

*General Description of Collection:* The Commission issued a safety standard for multi-purpose lighters (16 CFR part 1212) in 1999. The standard includes requirements that manufacturers (including importers) of multi-purpose lighters issue certificates of compliance based on a reasonable testing program. The standard also requires that manufacturers and importers maintain certain records. Respondents must comply with these testing, certification, and recordkeeping requirements for multi-purpose lighters.

**Alberta E. Mills,**

*Secretary, Consumer Product Safety Commission.*

[FR Doc. 2020-21844 Filed 10-1-20; 8:45 am]

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