

the Terrace level of the Martin Building. Anyone planning to attend the meeting should, for security purposes, register no later than Tuesday, March 15, by completing the form found on-line at:

<https://www.federalreserve.gov/secure/forms/cacregistration.cfm>  
Additionally, attendees must present photo identification to enter the building.

The meeting will begin at 9:00 a.m. and is expected to conclude at 1:00 p.m. The Martin Building is located on C Street, NW, between 20th and 21st Streets.

The Council's function is to advise the Board on the exercise of the Board's responsibilities under various consumer financial services laws and on other matters on which the Board seeks its advice. Time permitting, the Council will discuss the following topics:

**Home Mortgage Disclosure Act Data:** Discussion of guidance for lenders and consumers about the release of the new data.

**Truth in Lending Act:** Discussion of the Advance Notice of Proposed Rulemaking to revise Regulation Z, which implements the Truth in Lending Act.

**Community Reinvestment Act (CRA) and Community Development:**

Discussion of CRA evaluations of intermediate-size community banks and of encouraging community development in rural areas.

**Electronic Fund Transfer Act:** Discussion of specific issues on proposed changes to Regulation E, which implements the Electronic Fund Transfer Act.

**Committee Reports:** Council committees will report on their work.

Other matters initiated by Council members also may be discussed.

Persons wishing to submit views to the Council on any of the above topics may do so by sending written statements to Ann Bistay, Secretary of the Consumer Advisory Council, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551. Information about this meeting may be obtained from Ms. Bistay, 202-452-6470.

Board of Governors of the Federal Reserve System, February 22, 2005.

**Robert deV. Frierson,**  
*Deputy Secretary of the Board.*  
[FR Doc. 05-3732 Filed 2-25-05; 8:45 am]  
**BILLING CODE 6210-01-S**

**FEDERAL TRADE COMMISSION**

**Granting of Request for Early Termination of the Waiting Period Under the Premerger Notification Rules**

Section 7A of the Clayton Act, 15 U.S.C. 18a, as added by Title II of the Hart-Scott-Rodino Antitrust Improvements Act of 1976, requires persons contemplating certain mergers or acquisitions to give the Federal Trade Commission and the Assistant Attorney General advance notice and to wait designated periods before consummation of such plans. Section 7A(b)(2) of the Act permits the agencies, in individual cases, to terminate this waiting period prior to its expiration and requires that notice of this action be published in the **Federal Register**.

The following transactions were granted early termination of the waiting period provided by law and the premerger notification rules. The grants were made by the Federal Trade Commission and the Assistant Attorney General for the Antitrust Division of the Department of Justice. Neither agency intends to take any action with respect to these proposed acquisitions during the applicable waiting period.

Trans No.	Acquiring	Acquired	Entities
<b>TRANSACTIONS GRANTED EARLY TERMINATION—01/24/2005</b>			
20050469 .....	Owens Minor, Inc .....	Access Diabetic Supply, LLC .....	Access Diabetic Supply, LLC.
<b>TRANSACTIONS GRANTED EARLY TERMINATION—01/26/2005</b>			
20050465 .....	Great Hill Equity Partners II, L.P .....	Stolberg, Meehan & Scano II, L.P .....	Central Security Group, Inc.
20050473 .....	Rayovac Corporation .....	Thomas H. Lee Equity Fund IV, L.P .....	United Industries Corporation.
20050474 .....	Thomas H. Lee Equity Fund IV, L.P .....	Rayovac Corporation .....	Rayovac Corporation.
<b>TRANSACTIONS GRANTED EARLY TERMINATION—01/27/2005</b>			
20050466 .....	Eli Lilly and Company .....	AstraZeneca Plc .....	IPR Pharmaceuticals, Inc.
<b>TRANSACTIONS GRANTED EARLY TERMINATION—01/28/2005</b>			
20050480 .....	TPG Partners III, L.P .....	Fidelity National Financial, Inc .....	Fidelity National Information Services, Inc.
20050481 .....	TPG Partners IV, L.P .....	Fidelity National Financial, Inc .....	Fidelity National Information Services, Inc.
20050482 .....	Thomas H. Lee Equity Fund V, L.P .....	Fidelity National Financial, Inc .....	Fidelity National Information Services, Inc.
20050490 .....	Gartner, Inc .....	META Group, Inc .....	META Group, Inc.
20050492 .....	Industrial Growth Partners II, L.P .....	Global Power Systems, L.L.C .....	Global Power Systems, L.L.C.
20050495 .....	A. Jerrold Perenchio .....	Raycom Media, Inc. ....	WLII/WSUR, Inc.
20050496 .....	Wind Point Partners V, L.P .....	Waterbury Companies Acquisition Corp.	Waterbury Companies Acquisition Corp.
20050498 .....	Navarre Corporation .....	FUNimation General Partnership .....	FUNimation Productions, Ltd.
20050501 .....	PacifiCare Health System, Inc .....	Pacific Mutual Holding Company .....	Pacific Life and Annuity Company. Pacific Life Insurance Company.
20050502 .....	The AES Corporation .....	Charles N. Daveport III .....	SeaWest Holdings, Inc.
20050505 .....	GTCR Fund VIII, L.P .....	Prestige Brands Holdings, Inc .....	Prestige Brands Holdings, Inc.
20050506 .....	GTCR Fund VII/B, L.P .....	Prestige Brands Holdings, Inc .....	Prestige Brands Holdings, Inc.
20050507 .....	Cooper Tire & Rubber Company .....	The Military Mutual Aid Association .....	Kumho Tire Co., Inc.
20050509 .....	Citigroup Inc .....	Beddar Enterprises, A Limited Partnership.	Instant Web, Inc.
20050510 .....	Cooper Tire and Rubber Company .....	Kumho Industrial Co., Ltd .....	Kumho Tire Co., Inc.
20050511 .....	Warburg Pincus Private Equity VIII, LP	WP CAMP Holding Company .....	WP CAMP Holding Company.

Trans No.	Acquiring	Acquired	Entities
20050512 .....	SI International Inc .....	Walter M. Curt .....	Shenandoah Electronic Intelligence, Inc.
20050514 .....	TCV V, L.P .....	Kristen Talley .....	Webroot Software, Inc.
20050515 .....	TCV V, L.P .....	Steve Thomas .....	Webroot Software, Inc.
20050517 .....	Fuji Photo Film Co., Ltd .....	Saratoga Partners IV, L.P .....	Sericol Group Limited.
20050523 .....	Verizon Communications Inc .....	Urban Communicators PCS Limited Partnership.	Urban Comm-North Carolina, Inc.
20050529 .....	Concord Communications, Inc .....	Alec E. Gores .....	Aprisma Holdings, Inc.
20050531 .....	Mr. Remi Marcoux .....	Vincent F. Carosella .....	JDM, Inc.
20050532 .....	Dr. Rajendra Singh .....	Motient Corporation .....	Motient Corporation.
20050534 .....	Thomas J. Petters .....	J.P. Morgan Chase & Co .....	Polaroid Holding Company.
20050535 .....	CIT Group Inc .....	Education Lending Group, Inc. ....	Education Lending Group, Inc.
20050546 .....	Yell Group PLC .....	Richard Postma .....	U.S. Xchange Directors, L.L.C.

**TRANSACTIONS GRANTED EARLY TERMINATION—02/01/2005**

20050363 .....	Laboratory Corporation of America Holdings.	U.S. Pathology Labs, Inc. ....	U.S. Pathology Labs, Inc.
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**TRANSACTIONS GRANTED EARLY TERMINATION—02/02/2005**

20050508 .....	Harbour Group Investments IV, L.P .....	LN Holdings Corporation .....	LN Holdings Corporation.
20050513 .....	PNM Resources, Inc .....	SW Acquisition, L.P .....	TNP Enterprises, Inc.
20050519 .....	GTCR Fund VII-A, L.P .....	GTCR Fund VII, L.P .....	Syniverse Holdings, Inc.

**TRANSACTIONS GRANTED EARLY TERMINATION—02/03/2005**

20050438 .....	Hejoassu Administracao S.A. ....	Cemex, S.A. de C.V. ....	Cemex, S.A. de C.V.
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**TRANSACTIONS GRANTED EARLY TERMINATION—02/04/2005**

20050327 .....	Transpro, Inc .....	Modine Manufacturing Company .....	Modine Aftermarket Holdings, Inc.
20050522 .....	VeriSign, Inc .....	LightSurf Technologies, Inc .....	LightSurf Technologies, Inc.
20050528 .....	Cerberus-Plasma Holdings, Inc .....	NPS Bio Therapeutics, Inc .....	NPS Bio Therapeutics, Inc.
20050537 .....	Noble Energy, Inc .....	Patina Oil & Gas Corporation .....	Patina Oil & Gas Corporation.
20050539 .....	JPMorgan Chase & Co .....	Vastera, Inc .....	Vastera, Inc.
20050540 .....	Caesars Entertainment, Inc .....	Caesars Entertainment, Inc .....	RDI/Caesars Riverboat Casino, LLC.
20050551 .....	Orkla ASA .....	Elkem ASA .....	Elkem ASA.

**FOR FURTHER INFORMATION CONTACT:** Sandra M. Peay, Contact Representative, or Renee Hallman, Case Management Assistant. Federal Trade Commission, Premerger Notification Office, Bureau of Competition, Room H-303, Washington, DC 20580. (202) 326-33100.

By direction of the Commission.

**Donald S. Clark,**  
*Secretary.*

[FR Doc. 05-3780 Filed 2-25-05; 8:45 am]

**BILLING CODE 6750-01-M**

**FEDERAL TRADE COMMISSION**

**RIN [3084-AA94]**

**Public Comment on Data, Studies, or Other Evidence Related to the Effects of Credit Scores and Credit-Based Insurance Scores on the Availability and Affordability of Financial Products**

**AGENCY:** Federal Trade Commission.

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

**SUMMARY:** The Fair and Accurate Credit Transactions Act of 2003 (“FACT Act”) or “Act”) requires the Federal Trade Commission (“FTC” or “Commission”) and the Federal Reserve Board (“Board”) to conduct a study on the effects of credit scores and credit-based insurance scores on the availability and affordability of financial products. These products include credit cards, mortgages, auto loans, and property and casualty insurance. As part of its efforts to fulfill its obligations under the Act, the FTC seeks public comment on any evidence the FTC and the Board should consider in conducting the study.

**DATES:** Comments must be received by April 25, 2005.

**ADDRESSES:** Public comments are invited, and may be filed with the Commission in either paper or electronic form. Comments filed in paper form should refer to “FACT Act Scores Study” both in the text and on the envelope, to facilitate their organization, and should be mailed or delivered to: Federal Trade Commission/Office of the Secretary, Room H-159 (Annex Z), 600 Pennsylvania Avenue, NW., Washington, DC 20580. The FTC requests that any comment filed in paper form be sent by courier or overnight service, if possible, because U.S. postal mail in the Washington area

and at the Commission is subject to delay due to heightened security precautions.

Comments may be filed in electronic form by clicking on the following: <https://score.commentworks.com/FTCCreditScoreStudy/> and following the instructions on the web-based form. If a comment contains confidential information, it must be filed in paper (rather than electronic) form, and the first page of the document must be clearly labeled “Confidential.”<sup>1</sup>

To ensure that the Commission considers an electronic comment, you must file it on web-based form at <https://secure.commentworks.com/FTTCreditScoreStudy/>. You also may visit <http://www.regulations.gov> to read this Notice, and may file an electronic comment through that website. The

<sup>1</sup> Commission Rule 4.2(d), 16 CFR 4.2(d). The comment must also be accompanied by an explicit request for confidential treatment, including the factual and legal basis for the request, and must identify the specific portions of the comment to be withheld from the public record. The request will be granted or denied by the Commission’s General Counsel, consistent with applicable law and the public interest. See Commission Rule 4.9(c), 16 CFR 4.9(c).