must be given no later than "consummation or settlement." "Consummation" is defined in § 226.2(a). "Settlement" is defined in Regulation X (24 CFR 3500.2(b)) and is subject to any interpretations issued by HUD. In some cases, a creditor may delay redisclosure until settlement, which may be at a time later than consummation. If a creditor chooses to redisclose at settlement, disclosures may be based on the terms in effect at settlement, rather than at consummation. For example, in a variable-rate transaction, a creditor may choose to base disclosures on the terms in effect at settlement, despite the general rule in comment 17(c)(1)-8 that variable-rate disclosures should be based on the terms in effect at consummation.

- 2. Content of new disclosures. Creditors may rely on comment 19(a)(2)(ii)-2 in determining the content of corrected disclosures required under § 226.19(a)(5)(iii).
- 9. In Supplement I to Part 226, under Section 226.31—General Rules, heading Paragraph 31(c)(2) Disclosures for reverse mortgages and paragraph 31(c)(2)-1 are revised, to read as follows:

Subpart E—Special Rules for Certain **Home Mortgage Transactions**

§ 226.31 General Rules

31(c)(2) Disclosures for reverse mortgages.

*

1. Business days. For purposes of providing reverse mortgage disclosures, "business day" has the same meaning as in comment 31(c)(1)-1-all calendar days except Sundays and the Federal legal holidays listed in 5 U.S.C. 6103(a). This means if disclosures are provided on a Friday, consummation could occur any time on Tuesday, the third business day following receipt of the disclosures.

By order of the Board of Governors of the Federal Reserve System, May 13, 2009.

Jennifer J. Johnson,

Secretary of the Board.

BILLING CODE P

[FR Doc. E9-11567 Filed 5-18-09; 8:45 am]

DEPARTMENT OF TRANSPORTATION

Federal Aviation Administration

14 CFR Part 39

[Docket No. FAA-2008-1245; Directorate Identifier 2008-NE-27-AD; Amendment 39-15912; AD 2009-11-02]

RIN 2120-AA64

Airworthiness Directives; CFM International S.A. Model CFM56 **Turbofan Engines**

AGENCY: Federal Aviation Administration (FAA), DOT.

ACTION: Final rule.

SUMMARY: The FAA is adopting a new airworthiness directive (AD) for CFM International S.A. CFM56–2, CFM56–3, CFM56-5A, CFM56-5B, CFM56-5C, and CFM56-7B series turbofan engines with certain part number (P/N) and serial number (SN) high-pressure compressor (HPC) 4-9 spools installed. This AD requires removing certain HPC 4–9 spools listed by P/N and SN in this AD. This AD results from reports of certain HPC 4-9 spools that Propulsion Technology LLC (PTLLC) improperly repaired and returned to service. We are issuing this AD to prevent cracking of the HPC 4-9 spool, which could result in possible uncontained failure of the spool and damage to the airplane.

DATES: This AD becomes effective June 23, 2009.

ADDRESSES: The Docket Operations office is located at Docket Management Facility, U.S. Department of Transportation, 1200 New Jersey Avenue, SE., West Building Ground Floor, Room W12-140, Washington, DC 20590-0001.

FOR FURTHER INFORMATION CONTACT:

Stephen K. Sheely, Aerospace Engineer, Engine Certification Office, FAA, Engine & Propeller Directorate, 12 New England Executive Park, Burlington, MA 01803; e-mail: stephen.k.sheely@faa.gov; telephone (781) 238–7750; fax (781) 238-7199.

SUPPLEMENTARY INFORMATION: The FAA proposed to amend 14 CFR part 39 with a proposed AD. The proposed AD applies to CFM International S.A. CFM56-2, CFM56-3, CFM56-5A, CFM56–5B, CFM56–5C, and CFM56–7B series turbofan engines with certain P/N and SN HPC 4-9 spools installed. We published the proposed AD in the Federal Register on November 26, 2008 (73 FR 71951). That action proposed to require removing certain HPC 4-9 spools that have a P/N and SN listed in Table 1 of this AD before accumulating 8,900 cycles since repair at PTLLC or

within 1,100 cycles from the effective date of this AD, whichever occurs later.

Examining the AD Docket

You may examine the AD docket on the Internet at http:// www.regulations.gov; or in person at the Docket Operations office between 9 a.m. and 5 p.m., Monday through Friday, except Federal holidays. The AD docket contains this AD, the regulatory evaluation, any comments received, and other information. The street address for the Docket Operations office (telephone (800) 647-5527) is provided in the ADDRESSES section. Comments will be available in the AD docket shortly after receipt.

Comments

We provided the public the opportunity to participate in the development of this AD. We have considered the comments received.

Incorrect SN in Table 1 of the Proposed

Three commenters, the Air Transport Association (ATA), United Airlines, and CFM International, point out a typographical error in the SN for a 4-9 spool, P/N 1590M29G01. They state that the Special Airworthiness Information Bulletin (SAIB) NE-08-17 shows SN GWNFY924 for that P/N and the proposed rule shows SN GWNFY824 for the same P/N.

We agree. Serial number GWNFY924 is the correct SN. We changed Table 1, P/N 1590M29G01 SN "GWNFY824," to "GWNFY924" in this AD.

Request To Clarify the Relationship Between SAIB NE-08-17 and the Proposed AD

One commenter, the ATA, suggests the proposed AD doesn't show a clear relationship between its requirements and those contained in SAIB NE-08-17. The ATA suggests we provide a clarification and a better understanding of why we wrote SAIB NE-08-17 and the proposed rule. The ATA also asks if the recommendations or the hardware listed in SAIB NE-08-17 is still in effect.

We partially agree. The proposed AD specifies the same twenty-six 4-9 spools as SAIB NE-08-17. Special Airworthiness Information Bulletin NE-08–17 still provides recommendations for dispositioning other parts listed in that SAIB. However, we don't require removing the hardware listed in SAIB NE-08-17, other than the 4-9 spools. We didn't change the AD.

Request To Delete "Seal Tooth Plasma Overspray" Statement From Discussion

One commenter, CFM International, asks us to delete "Seal tooth plasma overspray between the seal teeth, which is not permitted by the engine overhaul manual, and" from the Discussion Section. CFM International states that the overhaul manual does allow plasma overspray between the seal teeth.

We agree that the overhaul manual allows plasma overspray between the seal teeth. However, the Discussion Section is not included in the AD. We didn't change the AD.

Request To Include Instructions for Dispositioning the Removed 4–9 Spool

One commenter, Japan Airlines, states that we include a prohibition for installing the affected 4–9 spools, but we don't specify what to do with the 4–9 spools removed as specified in the proposed AD. They ask us to provide instructions to disposition the removed 4–9 spools.

We don't agree. The proposed rule requires removing from service, certain 4–9 spools, which removes the unsafe condition. The included installation prohibition resolves our remaining regulatory concerns. How operators recycle metal is beyond the scope of an AD, so long as the excluded part doesn't find its way back into service. We didn't change the AD.

Request To Clarify the Compliance Times

One commenter, the Boeing Company, asks us to clarify the compliance times for removing the affected 4–9 spools. Boeing suggests that, as written, the compliance times of "before accumulating 8,900 cyclessince-repair at PTLLC or within 1,100 cycles after the effective date of this AD," could allow up to 10,000 cycles to accumulate on an engine before an operator has to take corrective action.

We agree. That is what we intended. We didn't change the AD.

Conclusion

We have carefully reviewed the available data, including the comments received, and determined that air safety and the public interest require adopting the AD with the changes described previously. We have determined that these changes will neither increase the economic burden on any operator nor increase the scope of the AD.

Costs of Compliance

We estimate that this AD will affect 26 engines installed on airplanes of U.S. registry. We also estimate that it will take about 410 work-hours per engine to perform the required actions, and that the average labor rate is \$80 per workhour. Required parts will cost about \$227,500 per engine. Based on these figures, we estimate the total cost of the AD to U.S. operators to be \$6,767,800.

Authority for This Rulemaking

Title 49 of the United States Code specifies the FAA's authority to issue rules on aviation safety. Subtitle I, Section 106, describes the authority of the FAA Administrator. Subtitle VII, Aviation Programs, describes in more detail the scope of the Agency's authority.

We are issuing this rulemaking under the authority described in Subtitle VII, Part A, Subpart III, Section 44701, "General requirements." Under that section, Congress charges the FAA with promoting safe flight of civil aircraft in air commerce by prescribing regulations for practices, methods, and procedures the Administrator finds necessary for safety in air commerce. This regulation is within the scope of that authority because it addresses an unsafe condition that is likely to exist or develop on products identified in this rulemaking action.

Regulatory Findings

We have determined that this AD will not have federalism implications under Executive Order 13132. This AD will not have a substantial direct effect 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.

For the reasons discussed above, I certify that this AD:

(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.

We prepared a summary of the costs to comply with this AD and placed it in the AD Docket. You may get a copy of this summary at the address listed under ADDRESSES.

List of Subjects in 14 CFR Part 39

Air transportation, Aircraft, Aviation safety, Safety.

Adoption of the Amendment

■ Accordingly, under the authority delegated to me by the Administrator, the Federal Aviation Administration amends 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. The FAA amends § 39.13 by adding the following new airworthiness directive:

2009–11–02 CFM International S.A.: Amendment 39–15912. Docket No. FAA–2008–1245: Directorate Identifie

FAA-2008-1245; Directorate Identifier 2008-NE-27-AD.

Effective Date

(a) This airworthiness directive (AD) becomes effective June 23, 2009.

Affected ADs

(b) None.

Applicability

(c) This AD applies to CFM International S.A. CFM56–2, CFM56–3, CFM56–5A, CFM56–5B, CFM56–5C, and CFM56–7B series turbofan engines with a high-pressure compressor (HPC) 4–9 spool that has a part number (P/N) and serial number (SN) specified in Table 1 of this AD, installed. These engines are installed on, but not limited to, Airbus A319, A320, and A340 airplanes and Boeing 737 airplanes.

TABLE 1—HPC 4–9 SPOOLS BY P/N AND SN

##PC 4–9 spool P/N ##PC 4–9 spool SN ##PC 4–9 sp		
1590M29G01 GWN0087D 1590M29G01 GWN00MG2 1590M29G01 GWN011LG 1590M29G01 GWN01285 1590M29G01 GWNFY923 1590M29G01 GWNFY924 1590M29G01 GWNPA756 1590M29G01 GWNPG015 1590M29G01 GWNWC515 1590M29G01 GWNWR523 1590M29G01 GWNWT631 1590M29G01 GWNYC495 1588M89G03 GWN03K1R 1588M89G03 GWN03N61 1588M89G03 GWN0468N 1588M89G03 GWN0468N 1588M89G03 GWN05AMO 1277M97G02 GWNE1298 1277M97G02 GWNE1564 1277M97G02 GWNJ7891 1277M97G02 GWNJ8373	HPC 4-9 spool P/N	HPC 4-9 spool SN
1590M29G01 GWN00MG2 1590M29G01 GWN011LG 1590M29G01 GWN01285 1590M29G01 GWN021JC 1590M29G01 GWNFY923 1590M29G01 GWNPA756 1590M29G01 GWNPG015 1590M29G01 GWNWC515 1590M29G01 GWNWT631 1590M29G01 GWNWT631 1590M29G01 GWNYC495 158M89G03 GWN03K1R 1588M89G03 GWN03N6C 1588M89G03 GWN03N6C 1588M89G03 GWN0468N 1588M89G03 GWN05AMO 1277M97G02 GWNE1298 1277M97G02 GWNE1564 1277M97G02 GWNJ7891 1277M97G02 GWNJ4187 9513M93G11 GWNB3373	9513M93G08	MPON1641
1590M29G01 GWN011LG 1590M29G01 GWN01285 1590M29G01 GWN021JC 1590M29G01 GWNFY923 1590M29G01 GWNP47924 1590M29G01 GWNPG015 1590M29G01 GWNPG015 1590M29G01 GWNWC515 1590M29G01 GWNWT631 1590M29G01 GWNWT631 1590M29G01 GWNYC495 1588M89G03 GWN03K1R 1588M89G03 GWN03N61 1588M89G03 GWN040L9 1588M89G03 GWN0468N 1588M89G03 GWN05AMO 1277M97G02 GWNE1298 1277M97G02 GWNE1298 1277M97G02 GWNJ7891 1277M97G02 GWNT4187 9513M93G11 GWNB3373	1590M29G01	GWN0087D
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1590M29G01 GWN021JC 1590M29G01 GWNFY923 1590M29G01 GWNFY924 1590M29G01 GWNPA756 1590M29G01 GWNPG015 1590M29G01 GWNWR523 1590M29G01 GWNWT631 1590M29G01 GWNYC495 1588M89G03 GWN03K1R 1588M89G03 GWN03N61 1588M89G03 GWN040L9 1588M89G03 GWN0468N 1588M89G03 GWN05AMO 1277M97G02 GWNE1298 1277M97G02 GWNJ7891 1277M97G02 GWNT4187 9513M93G11 GWNB3373	1590M29G01	GWN011LG
1590M29G01 GWNFY923 1590M29G01 GWNFY924 1590M29G01 GWNPA756 1590M29G01 GWNPG015 1590M29G01 GWNWC515 1590M29G01 GWNWT631 1590M29G01 GWNYC495 1588M89G03 GWN03K1R 1588M89G03 GWN03N61 1588M89G03 GWN040L9 1588M89G03 GWN0468N 1588M89G03 GWN05AMO 1277M97G02 GWNE1298 1277M97G02 GWNJ7891 1277M97G02 GWNT4187 9513M93G11 GWNB3373	1590M29G01	GWN01285
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1590M29G01 GWNPA756 1590M29G01 GWNPG015 1590M29G01 GWNWC515 1590M29G01 GWNWT623 1590M29G01 GWNWT631 1590M29G01 GWNYC495 1588M89G03 GWN03K1R 1588M89G03 GWN03N61 1588M89G03 GWN040L9 1588M89G03 GWN0468N 1588M89G03 GWN05AMO 1277M97G02 GWNE1298 1277M97G02 GWNE1564 1277M97G02 GWNJ7891 1277M97G02 GWNT4187 9513M93G11 GWNB3373	1590M29G01	GWNFY923
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1590M29G01 GWNWR523 1590M29G01 GWNWT631 1590M29G01 GWNYC495 1588M89G03 GWN03K1R 1588M89G03 GWN03N61 1588M89G03 GWN040L9 1588M89G03 GWN0468N 1588M89G03 GWN05AMO 1277M97G02 GWNE1298 1277M97G02 GWNE1564 1277M97G02 GWNJ7891 1277M97G02 GWNT4187 9513M93G11 GWNB3373	1590M29G01	GWNPG015
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1588M89G03 GWN03K1R 1588M89G03 GWN03N61 1588M89G03 GWN040L9 1588M89G03 GWN0468N 1588M89G03 GWN05AMO 1277M97G02 GWNE1298 1277M97G02 GWNE1564 1277M97G02 GWNJ7891 1277M97G02 GWNT4187 9513M93G11 GWNB3373	1590M29G01	GWNWT631
1588M89G03 GWN03N61 1588M89G03 GWN03N6C 1588M89G03 GWN040L9 1588M89G03 GWN05AMO 1277M97G02 GWNE1298 1277M97G02 GWNE1564 1277M97G02 GWNJ7891 1277M97G02 GWNT4187 9513M93G11 GWNB3373	1590M29G01	GWNYC495
1588M89G03 GWN03N6C 1588M89G03 GWN040L9 1588M89G03 GWN05AMO 1588M89G03 GWN05AMO 1277M97G02 GWNE1298 1277M97G02 GWNE1564 1277M97G02 GWNJ7891 1277M97G02 GWNT4187 9513M93G11 GWNB3373	1588M89G03	GWN03K1R
1588M89G03 GWN040L9 1588M89G03 GWN0468N 1588M89G03 GWN05AMO 1277M97G02 GWNE1298 1277M97G02 GWNE1564 1277M97G02 GWNJ7891 1277M97G02 GWNT4187 9513M93G11 GWNB3373	1588M89G03	GWN03N61
1588M89G03	1588M89G03	GWN03N6C
1588M89G03	1588M89G03	GWN040L9
1277M97G02	1588M89G03	GWN0468N
1277M97G02	1588M89G03	GWN05AMO
1277M97G02	1277M97G02	GWNE1298
1277M97G02 GWNT4187 9513M93G11 GWNB3373	1277M97G02	GWNE1564
9513M93G11 GWNB3373	1277M97G02	GWNJ7891
		GWNT4187
1358M94G01 GWNU0169	9513M93G11	
	1358M94G01	GWNU0169

Unsafe Condition

(d) This AD results from reports of certain HPC 4–9 spools that Propulsion Technology LLC (PTLLC) improperly repaired and returned to service. We are issuing this AD to prevent cracking of the HPC 4–9 spool, which could result in possible uncontained

failure of the spool and damage to the airplane.

Compliance

(e) You are responsible for having the actions required by this AD performed within the compliance times specified unless the actions have already been done.

Removing the HPC 4-9 Spool

(f) Remove HPC 4–9 spools from service that have a P/N and S/N listed in Table 1 of this AD before accumulating 8,900 cyclessince-repair at PTLLC or within 1,100 cycles from the effective date of this AD, which ever occurs later.

Installation Prohibition

(g) After the effective date of this AD, do not install any engine with an HPC 4–9 spool that has a P/N and SN specified in Table 1 of this AD.

Alternative Methods of Compliance

(h) The Manager, Engine Certification Office, has the authority to approve alternative methods of compliance for this AD if requested using the procedures found in 14 CFR 39.19.

Related Information

(i) Contact Stephen K. Sheely, Aerospace Engineer, Engine Certification Office, FAA, Engine & Propeller Directorate, 12 New England Executive Park, Burlington, MA 01803; e-mail: stephen.k.sheely@faa.gov; telephone (781) 238–7750; fax (781) 238–7199, for more information about this AD.

Material Incorporated by Reference

(j) None.

Issued in Burlington, Massachusetts, on May 13, 2009.

Peter A. White.

Assistant Manager, Engine and Propeller Directorate, Aircraft Certification Service. [FR Doc. E9–11554 Filed 5–18–09; 8:45 am] BILLING CODE 4910–13–P

ENVIRONMENTAL PROTECTION AGENCY

40 CFR Part 50

[EPA-HQ-OAR-2005-0159; FRL-8907-1]

RIN 2060-AP56

The Treatment of Data Influenced by Exceptional Events (Exceptional Event Rule): Revised Exceptional Event Data Flagging Submittal and Documentation Schedule for Monitoring Data Used in Designations for the 2008 Ozone NAAQS

AGENCY: Environmental Protection Agency (EPA).

ACTION: Final rule.

SUMMARY: EPA is finalizing amendments to the Exceptional Events Rule to provide a revised exceptional event data

flagging and documentation schedule for ozone data that may be used for designations under the 2008 ozone National Ambient Air Quality Standards (NAAQS). The Exceptional Events Rule states that when EPA sets a NAAQS for a new pollutant or revises the NAAQS for an existing pollutant, EPA may revise or set a new schedule for flagging data for those NAAQS. EPA recently revised the primary and secondary ozone NAAQS to protect public health and welfare; the revised standards became effective May 27, 2008. Consistent with the process envisioned in the Exceptional Events Rule, this final rule revises the dates for flagging data and submitting documentation regarding exceptional events under the revised ozone NAAQS. This revised schedule allows EPA to fully consider State requests for exceptional event concurrence prior to EPA making final designations.

DATES: This final rule is effective June 18, 2009.

ADDRESSES: EPA has established a docket for this rulemaking under Docket ID number EPA-HQ-OAR-2005-0159. All documents in the docket are listed in the http://www.regulations.gov index. Although listed in the index, some information is not publicly available, e.g., confidential business information or other information whose disclosure is restricted by statute. Certain other material, such as copyrighted material, is not placed on the Internet and will be publicly available only in hard copy. Publicly available docket materials are available either electronically in http:// www.regulations.gov or in hard copy at the EPA Docket Center EPA/DC, EPA West, Room 3334, 1301 Constitution Ave., NW., Washington, DC. The Public Reading Room is open from 8:30 a.m. to 4:30 p.m., Monday through Friday, excluding legal holidays. The telephone number for the Public Reading Room is (202) 566-1744, and the telephone number for the EPA Docket Center is (202) 566-1742.

FOR FURTHER INFORMATION CONTACT:

Thomas E. Link, Air Quality Planning Division, Office of Air Quality Planning and Standards, Mail Code C539–04, Environmental Protection Agency, Research Triangle Park, North Carolina 27711; telephone number: 919–541–5456; fax number: 919–541–0824; e-mail address: link.tom@epa.gov.

SUPPLEMENTARY INFORMATION:

Outline

I. Why Is EPA Issuing This Final Rule? II. Does This Action Apply to Me? III. What Is the Background for This Action? IV. Public Comment and Agency Response

- V. What Are the Amendments Included in the Final Rule?
- VI. Statutory and Executive Order Reviews A. Executive Order 12866: Regulatory
 - Planning and Review B. Paperwork Reduction Act
 - C. Regulatory Flexibility Act
 - D. Unfunded Mandates Reform Act
 - E. Executive Order 13132: Federalism
 - F. Executive Order 13175: Consultation and Coordination With Indian Tribal Governments
- G. Executive Order 13045: Protection of Children From Environmental Health and Safety Risks
- H. Executive Order 13211: Actions That Significantly Affect Energy Supply, Distribution, or Use
- I. National Technology Transfer Advancement Act
- J. Executive Order 12898: Federal Actions To Address Environmental Justice in Minority Populations and Low-Income Populations
- K. Congressional Review Act
- L. Judicial Review

I. Why Is EPA Issuing This Final Rule?

This final action provides for a revised schedule to flag data and submit documentation related to exceptional events that influence ozone data which may affect designations under the recently revised ozone NAAQS. This action creates no additional regulatory requirements compared to those already promulgated in the Exceptional Events Rule.

II. Does This Action Apply to Me?

States are responsible for identifying air quality data that they believe warrant special consideration, including data affected by exceptional events. States identify such data by flagging (making a notation in a designated field in the electronic data record) specific values in the Air Quality System (AQS) database. States must flag the data and submit a justification that the data are affected by exceptional events if they wish EPA to consider excluding the data in determining whether or not an area is attaining the revised ozone NAAQS.

All States that include areas that could exceed the ozone NAAQS and could therefore be designated as nonattainment for the ozone NAAQS have the potential to be affected by this rulemaking. Therefore, this action applies to all States; to local air quality agencies to which a State has delegated relevant responsibilities for air quality management including air quality monitoring and data analysis; and, to Tribal air quality agencies where appropriate. The Exceptional Events Rule describes in greater detail to whom the Rule applies in 72 FR 13562-13563 (March 22, 2007).