

From: <Saved by Windows Internet Explorer 7>  
Subject: Electronic Code of Federal Regulations:  
Date: Tue, 27 May 2008 16:24:18 -0400  
MIME-Version: 1.0  
Content-Type: multipart/related;  
    type="text/html";  
    boundary="----=\_NextPart\_000\_004E\_01C8C016.1CA97420"  
X-MimeOLE: Produced By Microsoft MimeOLE V6.00.2900.3198

This is a multi-part message in MIME format.

-----=\_NextPart\_000\_004E\_01C8C016.1CA97420  
Content-Type: text/html;  
    charset="iso-8859-1"  
Content-Transfer-Encoding: quoted-printable  
Content-Location: http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?  
c=ecfr&sid=ead509a913a2a010df9b46da8c56e31c&rgn=div8&view=text&node=12:3.0.1.1.7  
.3.8.3&idno=12

```
<!DOCTYPE HTML PUBLIC "-//W3C//DTD HTML 4.0 Transitional//EN">
<HTML><HEAD><TITLE>Electronic Code of Federal Regulations:</TITLE>
<META http-equiv=3DContent-Type content=3D"text/html; =
charset=3Diso-8859-1"><!-- InstanceBegin =
template=3D"/Templates/NEW_ecfr.dwt" codeOutsideHTMLIsLocked=3D"false" =
--><!-- #BeginEditable "doctitle" --><!-- #EndEditable -->
<META content=3D"text/html; charset=3Diso-8859-1" =
HTTP=3D'equiv=3D"Content-Type"'><LINK=20
href=3D"http://ecfr.gpoaccess.gov/e/ecfr/styles/styles.css" =
type=3Dtext/css=20
rel=3Dstylesheet><LINK media=3Dprint=20
href=3D"http://ecfr.gpoaccess.gov/e/ecfr/styles/print.css" =
type=3Dtext/css=20
rel=3Dstylesheet><!-- InstanceBeginEditable name=3D"head" --><!-- =
InstanceEndEditable -->
<STYLE>.white {
    PADDING-RIGHT: 0px; PADDING-LEFT: 0px; PADDING-BOTTOM: 0px; MARGIN: =
0px; COLOR: #ffffff; PADDING-TOP: 0px
}
</STYLE>

<SCRIPT>
<!-- Cloak code
function leapto(form)
{
var site=3Dform.dest.selectedIndex;

if (site>=3D1)

{ location=3Dform.dest.options[site].value; }

}
// Decloak -->
</SCRIPT>
<NOSCRIPT>
<META content=3D"MSHTML 6.00.6000.16640" name=3DGENERATOR></HEAD>
<BODY leftMargin=3D0 topMargin=3D0><A=20
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
ead509a913a2a010df9b46da8c56e31c&rgn=3Ddiv8&view=3Dtext&node=3D=
12:3.0.1.1.7.3.8.3&idno=3D12#content"><IMG=20
alt=3D"Skip to content." =
src=3D"http://www.gpoaccess.gov/images/spacer.gif"=20
border=3D0></A><A=20
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
ead509a913a2a010df9b46da8c56e31c&rgn=3Ddiv8&view=3Dtext&node=3D=
```

12:3.0.1.1.7.3.8.3&idno=3D12#links"><IMG=20  
alt=3D"Skip to side navigation." =  
src=3D"http://www.gpoaccess.gov/images/spacer.gif"=20  
border=3D0></A> Quick Navigation:=20  
<UL>  
<LI><A href=3D"http://www.gpoaccess.gov/topics/index.html" =  
SELECTED>Resources by=20  
Topic</A>=20  
<LI><A href=3D"http://www.gpoaccess.gov/topics/business.html">Business =  
&=20  
Economy</A>=20  
<LI><A =  
href=3D"http://www.gpoaccess.gov/topics/education.html">Education</A>=20  
<LI><A =  
href=3D"http://www.gpoaccess.gov/topics/environment.html">Environment</A>=  
=20  
  
<LI><A href=3D"http://www.gpoaccess.gov/topics/food.html">Food & =  
Drugs</A>=20  
<LI><A href=3D"http://www.gpoaccess.gov/topics/grants.html">Grants =  
&=20  
Awards</A>=20  
<LI><A href=3D"http://www.gpoaccess.gov/topics/health.html">Health =  
&=20  
Safety</A>=20  
<LI><A href=3D"http://www.gpoaccess.gov/topics/military.html">Military =  
&=20  
Security</A>=20  
<LI><A href=3D"http://www.gpoaccess.gov/topics/science.html">Science =  
&=20  
Technology</A>=20  
<LI><A href=3D"http://www.gpoaccess.gov/topics/programs.html">Social=20  
Programs</A>=20  
<LI><A=20  
=  
href=3D"http://www.gpoaccess.gov/topics/transportation.html">Transportati=  
on</A>=20  
</LI></UL></NOSCRIPT><!-- Beginning of top navigation. Do not modify. =  
-->  
<TABLE cellSpacing=3D0 cellPadding=3D0 width=3D"100%" border=3D0>  
<TBODY>  
<TR id=3Dtopnav><A=20  
=  
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=  
ead509a913a2a010df9b46da8c56e31c&rgn=3Ddiv8&view=3Dtext&node=3D=  
12:3.0.1.1.7.3.8.3&idno=3D12#content"><IMG=20  
alt=3D"Skip to content." =  
src=3D"http://www.gpoaccess.gov/images/spacer.gif"=20  
border=3D0></A><A=20  
=  
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=  
ead509a913a2a010df9b46da8c56e31c&rgn=3Ddiv8&view=3Dtext&node=3D=  
12:3.0.1.1.7.3.8.3&idno=3D12#links"><IMG=20  
alt=3D"Skip to side navigation."=20  
src=3D"http://www.gpoaccess.gov/images/spacer.gif" =  
border=3D0></A></TR>  
<TR>  
<TD id=3Dtopnav background=3Dhttp://www.gpoaccess.gov/images/bg.gif=20  
bgColor=3D#333399>  
<TABLE cellSpacing=3D0 cellPadding=3D0 width=3D700 border=3D0>  
<TBODY>  
<TR>  
<TD vAlign=3Dbottom bgColor=3D#ffffff rowSpan=3D2><A=20  
href=3D"http://www.gpoaccess.gov/"><IMG height=3D69=20

```
alt=3D"GPO Access Home Page."=20
src=3D"http://www.gpoaccess.gov/images/nav_01.gif" =
width=3D132=20
border=3D0></A></TD>
<TD>
<TABLE height=3D38 cellSpacing=3D0 cellPadding=3D2 =
width=3D568 border=3D0>
<TBODY>
<TR>
<FORM name=3DquickNav>
<TD vAlign=3Dbottom align=3Dleft bgColor=3D#ffffff =
colSpan=3D2=20
height=3D3><DIV align=3Dright><LABEL class=3Dwhite=20
for=3Dlabel_for_menu>Quick Navigation:</LABEL> <SELECT =
id=3Dlabel_for_menu=20
style=3D"FONT-SIZE: 9pt; MARGIN: 0px; WIDTH: 145px; =
FONT-FAMILY: Arial, Helvetica, sans-serif"=20
size=3D1 name=3DquickNavBar> <OPTION=20
value=3Dhttp://www.gpoaccess.gov/topics/index.html=20
selected>Resources by Topic</OPTION> <OPTION=20
=
value=3Dhttp://www.gpoaccess.gov/topics/business.html>Business=20
&amp; Economy</OPTION> <OPTION=20
=
value=3Dhttp://www.gpoaccess.gov/topics/education.html>Education</OPTION>=
=20
<OPTION=20
=
value=3Dhttp://www.gpoaccess.gov/topics/environment.html>Environment</OPT=
ION>=20
<OPTION =
value=3Dhttp://www.gpoaccess.gov/topics/food.html>Food=20
&amp; Drugs</OPTION> <OPTION=20
=
value=3Dhttp://www.gpoaccess.gov/topics/grants.html>Grants=20
&amp; Awards</OPTION> <OPTION=20
=
value=3Dhttp://www.gpoaccess.gov/topics/health.html>Health=20
&amp; Safety</OPTION> <OPTION=20
=
value=3Dhttp://www.gpoaccess.gov/topics/military.html>Military=20
&amp; Security</OPTION> <OPTION=20
=
value=3Dhttp://www.gpoaccess.gov/topics/science.html>Science=20
&amp; Technology</OPTION> <OPTION=20
=
value=3Dhttp://www.gpoaccess.gov/topics/programs.html>Social=20
Programs</OPTION> <OPTION=20
=
value=3Dhttp://www.gpoaccess.gov/topics/transportation.html>Transportatio=
n</OPTION></SELECT>=20
<A title=3D"Jump to selected topic."=20
=
href=3D"javascript:location=3Ddocument.quickNav.quickNavBar.options[docum=
ent.quickNav.quickNavBar.selectedIndex].value"><IMG=20
alt=3D"Jump to selected topic." hspace=3D0=20
src=3D"http://www.gpoaccess.gov/images/go.gif" =
align=3DabsBottom=20
border=3D0 VALUE=3D""></A></DIV></TD></FORM><A =
name=3Dsearch></A>
<FORM name=3Dquery=20
action=3Dhttp://www.firstgov.gov/fgsearch/index.jsp>
<TD vAlign=3Dbottom align=3Dmiddle width=3D70 =
```

```
bgColor=#ffffff>
<DIV class=search align=right><LABEL =
for=xmw0>Site=
Search:</LABEL> <BR><A=
=
href="http://www.gpoaccess.gov/advancedsearch.html"><SPAN=
class=search>advanced</SPAN></A></DIV></TD>
<TD vAlign=bottom align=left width=151 =
bgColor=#ffffff>
<DIV align=right><INPUT id=xmw0=
style="FONT-SIZE: 9pt; MARGIN: 0px; WIDTH: 110px; =
FONT-FAMILY: Arial, Helvetica, sans-serif"> <INPUT=
maxLength=50 align=absMiddle name=xmw0> <INPUT=
onkeypress=document.query.submit();=
onclick=document.query.submit(); type=Image=
alt="Submit Search"=
src="http://www.gpoaccess.gov/images/go.gif" =
align=absMiddle=
border=0> <INPUT type=hidden value=0010 =
name=adv> <INPUT=
type=hidden value=10 name=nr> <INPUT =
type=hidden value=www=
name=db> <INPUT type=hidden value=0 name=fr> =
<INPUT=
type=hidden value=all name=mt0> <INPUT =
type=hidden=
value=should name=ms0> <INPUT type=hidden =
value=detailed=
name=de> <INPUT type=hidden value=domain =
name=pl> <INPUT=
type=hidden value="gpoaccess.gov, gpo.gov" =
name=domain>=
</DIV></TD></FORM></TR></TBODY></TABLE></TD></TR>
<TR>
<TD><IMG height=44 alt="Navigation Bar"=
src="http://www.gpoaccess.gov/images/nav_03.gif" =
width=568=
useMap=#Map =
border=0></TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE><MAP=
name=Map><AREA shape=POLY alt=About. =
coords=3D588, 3, 661, 3, 644, 24, 571, 23=
href="http://www.gpoaccess.gov/about/index.html"><AREA shape=POLY =
alt=Help.=
coords=3D509, 3, 583, 3, 565, 24, 493, 23=
href="http://www.gpoaccess.gov/help/index.html"><AREA=
title="A-Z Resource List." shape=DRECT alt="A-Z Resource List."=
coords=3D1, 29, 151, 54 =
href="http://www.gpoaccess.gov/databases.html"><AREA=
title="Locate a Federal Depository Library." shape=DRECT=
alt="Locate a Federal Depository Library." coords=3D155, 30, 415, 54=
href="http://www.gpoaccess.gov/libraries.html"><AREA title="Buy =
Publications."=
shape=DRECT alt="Buy Publications." coords=3D419, 28, 555, 54=
href="http://bookstore.gpo.gov/"><AREA title=Legislative. =
shape=DRECT=
alt=Legislative. coords=3D0, 1, 144, 26=
href="http://www.gpoaccess.gov/legislative.html"><AREA =
title=Executive.=
shape=DRECT alt=Executive. coords=3D149, 1, 279, 25=
href="http://www.gpoaccess.gov/executive.html"><AREA =
title=Judicial.=
shape=DRECT alt=Judicial. coords=3D284, 1, 388, 26=
href="http://www.gpoaccess.gov/judicial.html"></MAP><!--End of top =
navigation. -->
```

```

<TABLE cellSpacing=3D0 cellPadding=3D0 width=3D700 border=3D0>
  <TBODY>
    <TR>
      <TD id=3Dleftnav vAlign=3Dtop width=3D5 bgColor=3D#333399><IMG =
alt=3D" "=20
      src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/spacer.gif" =
width=3D5></TD>
      <TD id=3Dleftnav vAlign=3Dtop width=3D135 bgColor=3D#333399>
        <DIV align=3Dcenter><A name=3Dlinks></A><IMG height=3D122=20
alt=3D"National Archives and Records Administration logo."=20
src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/narablue.gif" =
width=3D120>=20
        </DIV><!-- #BeginLibraryItem "/library/leftnav.lbi" -->
        <TABLE cellSpacing=3D0 cellPadding=3D0 width=3D137 =
bgColor=3D#ffffff border=3D0>
          <TBODY>
            <TR vAlign=3Dtop align=3Dleft>
              <TD colSpan=3D2 height=3D12>
                <DIV align=3Dcenter><IMG height=3D16 alt=3D"Database =
Features."=20
                =
src=3D"http://ecfr.gpoaccess.gov/images/applicationfeatures.gif"=20
width=3D137></DIV></TD></TR>
              <TR vAlign=3Dtop align=3Dleft>
                <TD colSpan=3D2 height=3D5><IMG height=3D5 alt=3D" "=20
                =
src=3D"http://ecfr.gpoaccess.gov/images/spacer.gif"></TD></TR>
              <TR vAlign=3Dtop align=3Dleft>
                <TD class=3Dside width=3D13 height=3D2>
                  <DIV align=3Dcenter>=95</DIV></TD>
                <TD class=3Dside height=3D20><A=20
                =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3DDead509a913a2a=
010df9b46da8c56e31c&amp;c=3Decfr&amp;tpl=3D%2Findex.tpl">Browse</A></TD><=
/TR>
              <TR vAlign=3Dtop align=3Dleft>
                <TD class=3Dside height=3D2>
                  <DIV align=3Dcenter>=95</DIV></TD>
                <TD class=3Dside height=3D20><A=20
                =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3DDead509a913a2a=
010df9b46da8c56e31c&amp;c=3Decfr&amp;page=3Dsimple">Simple=20
Search </A></TD></TR>
              <TR vAlign=3Dtop align=3Dleft>
                <TD class=3Dside height=3D19>
                  <DIV align=3Dcenter>=95</DIV></TD>
                <TD class=3Dside height=3D19><FONT face=3D"Arial, Helvetica, =
sans-serif"=20
color=3D#000011>Advanced Search </FONT></TD></TR>
              <TR vAlign=3Dtop align=3Dleft>
                <TD class=3Dside height=3D2>
                  <DIV align=3Dcenter></DIV></TD>
                <TD class=3Dside height=3D20>*<A=20
                =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3DDead509a913a2a=
010df9b46da8c56e31c&amp;c=3Decfr&amp;page=3Dboolean">=20
Boolean</A></TD></TR>
              <TR align=3Dmiddle>
                <TD height=3D20>&nbsp;</TD>
                <TD class=3Dside align=3Dleft>*<A=20
                =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3DDead509a913a2a=
010df9b46da8c56e31c&amp;c=3Decfr&amp;page=3Dproximity">Proximity</A></TD>=
</TR>

```

```
<TR vAlign=3Dtop align=3Dleft>
  <TD class=3Dside align=3Dmiddle height=3D2>=95</TD>
  <TD class=3Dside height=3D20><A=20
    =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3DDead509a913a2a=
010df9b46da8c56e31c&amp;c=3Decfr&amp;page=3Dhistory">Search=20
  History</A></TD></TR>
  <TR vAlign=3Dtop align=3Dleft>
    <TD class=3Dside align=3Dmiddle height=3D2>=95</TD>
    <TD class=3Dside height=3D20><A=20
      =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3DDead509a913a2a=
010df9b46da8c56e31c&amp;c=3Decfr&amp;tpl=3Dsearch.tpl">Search=20
    Tips</A></TD></TR>
  <TR vAlign=3Dtop align=3Dleft>
    <TD class=3Dside height=3D2>
      <DIV align=3Dcenter>=95</DIV></TD>
    <TD class=3Dside height=3D20><A=20
      =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3DDead509a913a2a=
010df9b46da8c56e31c&amp;c=3Decfr&amp;tpl=3Dcorrectionspage.tpl">Correctio=
ns</A></TD></TR>
  <TR vAlign=3Dtop align=3Dleft>
    <TD class=3Dside height=3D2>
      <DIV align=3Dcenter>=95</DIV></TD>
    <TD class=3Dside height=3D20>
      <P><A=20
        =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3DDead509a913a2a=
010df9b46da8c56e31c&amp;c=3Decfr&amp;tpl=3Dupdate.tpl">Latest=20
      Updates</A></P></TD></TR>
  <TR vAlign=3Dtop align=3Dleft>
    <TD class=3Dside align=3Dmiddle height=3D2>=95</TD>
    <TD class=3Dside height=3D20><A=20
      =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3DDead509a913a2a=
010df9b46da8c56e31c&amp;c=3Decfr&amp;tpl=3Dabout.tpl">User=20
      Info</A></TD></TR>
  <TR vAlign=3Dtop align=3Dleft>
    <TD class=3Dside align=3Dmiddle height=3D2>=95</TD>
    <TD class=3Dside height=3D20><A=20
      =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3DDead509a913a2a=
010df9b46da8c56e31c&amp;c=3Decfr&amp;tpl=3Dfaq.tpl">FAQs</A></TD></TR>
  <TR vAlign=3Dtop align=3Dleft>
    <TD class=3Dside height=3D2>
      <DIV align=3Dcenter>=95</DIV></TD>
    <TD class=3Dside height=3D20><A=20
      =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3DDead509a913a2a=
010df9b46da8c56e31c&amp;c=3Decfr&amp;tpl=3D%2Fagencylist.tpl">Agency=20
      List</A></TD></TR>
  <TR vAlign=3Dtop align=3Dleft>
    <TD class=3Dside height=3D2>
      <DIV align=3Dcenter>=95</DIV></TD>
    <TD class=3Dside height=3D20><A=20
      =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3DDead509a913a2a=
010df9b46da8c56e31c&amp;c=3Decfr&amp;tpl=3D%2Findex.tpl">e-CFR=20
      Main Page</A></TD></TR>
  <TR vAlign=3Dtop align=3Dleft>
    <TD colspan=3D2 height=3D2><IMG height=3D16 alt=3D" "=20
      src=3D"http://ecfr.gpoaccess.gov/images/bottom.gif"=20
width=3D137></TD></TR></TBODY></TABLE>
```

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<TABLE cellSpacing=3D0 cellPadding=3D0 width=3D137 =
bgColor=3D#ffffff border=3D0>
<TBODY>
<TR vAlign=3Dtop align=3Dleft>
<TD colspan=3D2 height=3D12>
<DIV align=3Dcenter><IMG height=3D16 alt=3D"Related =
Resources"=20
src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/related.gif"=20
width=3D137></DIV></TD></TR>
<TR vAlign=3Dtop align=3Dleft>
<TD colspan=3D2 height=3D5><IMG height=3D5 alt=3D" "=20
=
src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/spacer.gif"></TD></TR>
<TR vAlign=3Dtop align=3Dleft>
<TD class=3Dside width=3D13 height=3D2>
<DIV align=3Dcenter>=95</DIV></TD>
<TD class=3Dside height=3D35><A=20
href=3D"http://www.gpoaccess.gov/cfr/index.html">Code of =
Federal=20
Regulations</A></TD></TR>
<TR vAlign=3Dtop align=3Dleft>
<TD class=3Dside height=3D2>
<DIV align=3Dcenter>=95</DIV></TD>
<TD class=3Dside height=3D20><A=20
href=3D"http://www.gpoaccess.gov/fr/index.html">Federal=20
Register</A></TD></TR>
<TR vAlign=3Dtop align=3Dleft>
<TD class=3Dside height=3D2>
<DIV align=3Dcenter>=95</DIV></TD>
<TD class=3Dside height=3D35><A=20
href=3D"http://www.gpoaccess.gov/lsa/index.html">List of=20
CFR<BR>Sections Affected</A></TD></TR>
<TR vAlign=3Dtop align=3Dleft>
<TD class=3Dside height=3D2>
<DIV align=3Dcenter>=95</DIV></TD>
<TD class=3Dside width=3D132 height=3D20><A=20
=
href=3D"http://www.regulations.gov/">Regulations.gov</A></TD></TR>
<TR vAlign=3Dtop align=3Dleft>
<TD class=3Dside height=3D2>
<DIV align=3Dcenter>=95</DIV></TD>
<TD class=3Dside width=3D132 height=3D20><A=20
href=3D"http://www.gpoaccess.gov/ua/index.html">Unified=20
Agenda</A></TD></TR>
<TR vAlign=3Dtop align=3Dleft>
<TD class=3Dside height=3D2>
<DIV align=3Dcenter>=95</DIV></TD>
<TD class=3Dside width=3D132 height=3D20><A=20
href=3D"http://www.gpoaccess.gov/nara/index.html">All NARA=20
Publications</A></TD></TR>
<TR vAlign=3Dtop align=3Dleft>
<TD colspan=3D2 height=3D2><IMG height=3D16 alt=3D" "=20
src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/bottom.gif"=20
width=3D137></TD></TR></TBODY></TABLE>
<TABLE cellSpacing=3D0 cellPadding=3D0 width=3D137 =
bgColor=3D#ffffff border=3D0>
<TBODY>
<TR vAlign=3Dtop align=3Dleft>
<TD colspan=3D3 height=3D12>
<DIV align=3Dleft><IMG height=3D16 alt=3D"About Government." =
src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/learn.gif"=20
width=3D137></DIV></TD></TR>
<TR vAlign=3Dtop align=3Dleft>

```

```
<TD colSpan=3D3 height=3D5><IMG height=3D5 alt=3D" "=20
  src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/spacer.gif"=20
width=3D1></TD></TR>
<TR vAlign=3Dtop align=3Dleft>
  <TD width=3D52 height=3D10>
    <DIV align=3Dleft><A href=3D"http://bensguide.gpo.gov/"><IMG =
height=3D52=20
  alt=3D"Ben's Guide Logo." hspace=3D2=20
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section.

<sup>45b</sup> Disclosures may be delivered or placed in the mail not later than three business days following receipt of a consumer's application when the application reaches the creditor by telephone, or through an intermediary agent or broker.

(1) The booklet titled *Consumer Handbook on Adjustable Rate Mortgages* published by the Board and the Federal Home Loan Bank Board, or a suitable substitute.

(2) A loan program disclosure for each variable-rate program in which the consumer expresses an interest. The following disclosures, as applicable, shall be provided:

(i) The fact that the interest rate, payment, or term of the loan can change.

(ii) The index or formula used in making adjustments, and a source of information about the index or formula.

(iii) An explanation of how the interest rate and payment will be determined, including an explanation of how the index is adjusted, such as by the addition of a margin.

(iv) A statement that the consumer should ask about the current margin value and current interest rate.

(v) The fact that the interest rate will be discounted, and a statement that the consumer should ask about the amount of the interest rate discount.

(vi) The frequency of interest rate and payment changes.

(vii) Any rules relating to changes in the index, interest rate, payment amount, and outstanding loan balance including, for example, an explanation of interest rate or payment limitations, negative amortization, and interest rate carryover.

(viii) At the option of the creditor, either of the following:

(A) A historical example, based on a \$10,000 loan amount, illustrating how payments and the loan balance would have been affected by interest rate changes implemented according to the terms of the loan program disclosure. The example shall reflect the most recent 15 years of index values. The example shall reflect all significant loan program terms, such as negative amortization, interest rate carryover, interest rate discounts, and interest rate and payment limitations, that would have been affected by the index movement during the period.

(B) The maximum interest rate and payment for a \$10,000 loan originated at the initial interest rate (index value plus margin, adjusted by the amount of any discount or premium) in effect as of an identified month and year for the loan program disclosure assuming the maximum periodic =

increases in rates and payments under the program; and the initial =  
interest rate and payment for that loan and a statement that the =  
periodic=20  
payment may increase or decrease substantially depending on =  
changes in the=20  
rate.</P>  
<P>(ix) An explanation of how the consumer may calculate the =  
payments for=20  
the loan amount to be borrowed based on either:</P>  
<P>(A) The most recent payment shown in the historical example in=20  
paragraph (b)(2)(viii)(A) of this section; or</P>  
<P>(B) The initial interest rate used to calculate the maximum =  
interest=20  
rate and payment in paragraph (b)(2)(viii)(B) of this section.</P>  
<P>(x) The fact that the loan program contains a demand =  
feature.</P>  
<P>(xi) The type of information that will be provided in notices =  
of=20  
adjustments and the timing of such notices.</P>  
<P>(xii) A statement that disclosure forms are available for the=20  
creditor's other variable-rate loan programs.</P>  
<P>(c) <I>Electronic disclosures. </I>For an application that is =  
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form on=20  
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charset="iso-8859-1"  
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```
.td {
    FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.tr {
    FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.h1 {
    FONT-WEIGHT: bold; FONT-SIZE: 16px; LINE-HEIGHT: 18pt; FONT-FAMILY: =
Arial, Helvetica, sans-serif; Arial:=20
}
.h2 {
    PADDING-RIGHT: 0px; PADDING-LEFT: 0px; FONT-WEIGHT: bold; FONT-SIZE: =
14px; MARGIN-BOTTOM: 0px; PADDING-BOTTOM: 0px; COLOR: #000000; =
LINE-HEIGHT: normal; PADDING-TOP: 0px; FONT-STYLE: normal; FONT-FAMILY: =
Arial, Helvetica, sans-serif
}
.h3 {
    FONT-WEIGHT: bold; FONT-SIZE: 12px; MARGIN-BOTTOM: 0px; LINE-HEIGHT: =
normal; FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.caption {
    FONT-WEIGHT: bold; FONT-SIZE: 12px; MARGIN-BOTTOM: 0px; LINE-HEIGHT: =
normal; FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.footer {
    BACKGROUND-POSITION: center 50%; FONT-SIZE: 10px; FONT-FAMILY: Arial, =
Helvetica, sans-serif; TEXT-ALIGN: center
}
.top {
    FONT-SIZE: 10px; FONT-FAMILY: Arial, Helvetica, sans-serif; TEXT-ALIGN: =
right
}
.tablespaceing {
    PADDING-RIGHT: 5px; PADDING-LEFT: 5px; PADDING-BOTTOM: 5px; =
PADDING-TOP: 10px
}
.fontsmall {
    FONT-SIZE: 11px; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.navigation {
    FONT-SIZE: 10px; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.invisiblelink {
    FONT-SIZE: 10px; COLOR: #ffffff; FONT-FAMILY: Arial, Helvetica, =
```

```
sans-serif; TEXT-DECORATION: none
}
A.menubar:link {
    COLOR: blue
}
A.menubar:visited {
    COLOR: purple
}
A.menubar:hover {
    COLOR: #cc3333
}
A.menubar:active {
    COLOR: purple
}
.toplogo {
    FONT-WEIGHT: bold; FONT-SIZE: 14px; MARGIN-BOTTOM: 0px; LINE-HEIGHT: =
normal; FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.search {
    FONT-SIZE: 10px; CLIP: ; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.side {
    FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.subparagraph {
    FONT-WEIGHT: normal; FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, =
sans-serif; TOP: -5px
}
.head {
    FONT-WEIGHT: bolder; FONT-SIZE: 18px; FONT-FAMILY: Arial, Helvetica, =
sans-serif
}
.recentupdateslink {
    FONT-WEIGHT: bolder; FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, =
sans-serif; TEXT-ALIGN: left
}
.updatetitle {
    FONT-WEIGHT: bold; FONT-SIZE: 14px; COLOR: #ff0000; TEXT-INDENT: 5pt; =
FONT-FAMILY: Arial, Helvetica, sans-serif; TEXT-ALIGN: left
}
.updatebodytest {
    BACKGROUND-POSITION: left 50%; FONT-WEIGHT: normal; FONT-SIZE: 12px; =
FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, sans-serif; =
TEXT-ALIGN: left; FONT-VARIANT: normal
}
.updatebold {
    BACKGROUND-POSITION: left 50%; FONT-WEIGHT: bold; FONT-SIZE: 12px; =
FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, sans-serif; =
TEXT-ALIGN: left
}
.body {
    COLOR: #000000; FONT-FAMILY: Arial, sans-serif; BACKGROUND-COLOR: =
#ffffff
}
.a {
    TEXT-DECORATION: underline
}
.a:link {
    COLOR: blue; BACKGROUND-COLOR: #ffffff
}
.a:visited {
    COLOR: red; BACKGROUND-COLOR: #ffffff
}
.a:active {
```

```

        COLOR: #ff0000; BACKGROUND-COLOR: #ffffff
    }
    .p {
        FONT-WEIGHT: normal; WIDTH: 474px; BACKGROUND-REPEAT: no-repeat; =
    FONT-FAMILY: Arial, sans-serif; TEXT-ALIGN: center
    }
    .title {
        FONT-WEIGHT: bold; FONT-SIZE: 20px; FONT-FAMILY: Arial, Helvetica, =
    sans-serif; TEXT-ALIGN: left
    }
    .subtitle {
        FONT-WEIGHT: bold; FONT-SIZE: 14px; FONT-FAMILY: Arial, Helvetica, =
    sans-serif; TEXT-ALIGN: left
    }
    .mainheader {
        FONT-WEIGHT: bold; FONT-SIZE: 130%
    }
    .chapter {
        FONT-WEIGHT: bold; FONT-SIZE: 16px; FONT-FAMILY: Arial, Helvetica, =
    sans-serif; TEXT-ALIGN: left
    }
    .subchapter {
        FONT-WEIGHT: bold; FONT-SIZE: 14px; FONT-FAMILY: Arial, Helvetica, =
    sans-serif; TEXT-ALIGN: left
    }
    .part {
        FONT-WEIGHT: bold; FONT-SIZE: 100%
    }
    .subpart {
        FONT-SIZE: 90%; COLOR: blue; BACKGROUND-COLOR: #ffffff
    }
    .nopart {
        COLOR: green; BACKGROUND-COLOR: #ffffff
    }
    .reserved {
        COLOR: red; BACKGROUND-COLOR: #ffffff
    }
    .menu {
        FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, sans-serif
    }
    .hilite {
        FONT-WEIGHT: bold; COLOR: #cc0000
    }
}

```

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Content-Location: <http://ecfr.gpoaccess.gov/e/ecfr/styles/print.css>

```

#topnav {
    DISPLAY: none
}

```

```

#leftnav {
    DISPLAY: none
}

```

```

.tablespaceing {
    PADDING-LEFT: 0px
}

```

-----=\_NextPart\_000\_004E\_01C8C016.1CA97420--