

information collection titled “Registration of Mortgage Loan Originators (Regulation G)” approved under OMB Control Number 3170–0005.

DATES: Written comments are encouraged and must be received on or before March 26, 2026 to be assured of consideration.

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/PRAMain. Find this particular information collection by selecting “Currently under 30-day Review—Open for Public Comments” or by using the search function. In general, all comments received will become public records, including any personal information provided. Sensitive personal information, such as account numbers or Social Security numbers, should not be included.

FOR FURTHER INFORMATION CONTACT: Requests for additional information should be directed to Anthony May, Paperwork Reduction Act Officer, at (202) 435–7278, or email: CFPB_PRA@cfpb.gov. If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov. Please do not submit comments to these email boxes.

SUPPLEMENTARY INFORMATION:

Title of Collection: Registration of Mortgage Loan Originators (Regulation G).

OMB Control Number: 3170–0005.

Type of Review: Extension of a currently approved information collection.

Affected Public: Private sector: businesses or other for-profits.

Estimated Number of Respondents: 261,638.

Estimated Total Annual Burden Hours: 249,628.

Abstract: Regulation G (12 CFR part 1007 *et seq.*) implements the Secure and Fair Enforcement for Mortgage Licensing Act (the S.A.F.E. Act, 12 U.S.C. 5101 *et seq.*) which contains the Federal registration requirement with respect to any covered financial institutions and their employees who act as residential mortgage loan originators (MLOs). Regulation G requires covered institutions to register with the Nationwide Mortgage Licensing System and Registry, to obtain a unique identifier, to maintain this registration, and to disclose to consumers the unique identifier. Regulation G also requires the covered financial institutions employing these MLOs to adopt and to follow written policies and procedures ensuring that

employees comply with these requirements and disclose the unique identifiers of their MLOs.

Request for Comments: The CFPB published a 60-day **Federal Register** notice on December 10, 2025 (90 FR 57185) under Docket Number: CFPB–2025–0050. The CFPB is publishing this notice and soliciting comments on: (a) Whether the collection of information is necessary for the proper performance of the functions of the CFPB, including whether the information will have practical utility; (b) The accuracy of the CFPB’s estimate of the burden of the collection of information, including the validity of the methods and the assumptions used; (c) Ways to enhance the quality, utility, and clarity of the information to be collected; and (d) Ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. Comments submitted in response to this notice will be reviewed by OMB as part of its review of this request. All comments will become a matter of public record.

Anthony May,

Paperwork Reduction Act Officer, Consumer Financial Protection Bureau.

[FR Doc. 2026–03621 Filed 2–23–26; 8:45 am]

BILLING CODE 4810–AM–P

CONSUMER FINANCIAL PROTECTION BUREAU

[Docket No. CFPB–2026–0009]

Agency Information Collection Activities: Comment Request

AGENCY: Consumer Financial Protection Bureau.

ACTION: Notice and request for comment.

SUMMARY: In accordance with the Paperwork Reduction Act of 1995 (PRA), the Consumer Financial Protection Bureau (CFPB or Bureau) requests the Office of Management and Budget’s (OMB’s) extension of an information collection titled “Truth in Savings (Regulation DD)” approved under OMB Control Number 3170–0004.

DATES: Written comments are encouraged and must be received on or before March 26, 2026 to be assured of consideration.

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/PRAMain. Find this particular information collection by selecting

“Currently under 30-day Review—Open for Public Comments” or by using the search function. In general, all comments received will become public records, including any personal information provided. Sensitive personal information, such as account numbers or Social Security numbers, should not be included.

FOR FURTHER INFORMATION CONTACT: Requests for additional information should be directed to Anthony May, Paperwork Reduction Act Officer, at (202) 435–7278, or email: CFPB_PRA@cfpb.gov. If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov. Please do not submit comments to these email boxes.

SUPPLEMENTARY INFORMATION:

Title of Collection: Truth in Savings (Regulation DD).

OMB Control Number: 3170–0004.

Type of Review: Extension of a currently approved information collection.

Affected Public: Private sector: businesses or other for-profits.

Estimated Number of Respondents: 171.

Estimated Total Annual Burden Hours: 561,632.

Abstract: The Truth in Savings Act (TISA), 12 U.S.C. 4301 *et seq.*, was enacted to enhance economic stability, improve competition between depository institutions, and strengthen consumer ability to make informed decisions regarding deposit accounts by requiring uniformity in the disclosure of interest rates and fees. TISA assists consumers in comparing deposit accounts offered by depository institutions, principally through the disclosure of fees, the annual percentage yield, the interest rate, and other account terms. TISA and Regulation DD require depository institutions to disclose yields, fees, and other terms concerning deposit accounts to consumers at account opening, upon request, and when changes in terms occur. Depository institutions that provide periodic statements are required to include information about fees imposed, interest earned, and the annual percentage yield earned during those statement periods. TISA and Regulation DD mandate the methods by which institutions determine the account balance on which interest is calculated. They also contain rules about advertising deposit accounts and overdraft services. Regulation DD requires depository institutions subject to TISA to retain evidence of compliance with the regulation. These recordkeeping requirements ensure that

records that might contain evidence of violations of TISA remain available to Federal enforcement agencies, as well as to private litigants.

Request for Comments: The CFPB published a 60-day **Federal Register** notice on December 10, 2025 (90 FR 57185) under Docket Number: CFPB–2025–0048. The CFPB is publishing this notice and soliciting comments on: (a) Whether the collection of information is necessary for the proper performance of the functions of the CFPB, including whether the information will have practical utility; (b) The accuracy of the CFPB’s estimate of the burden of the collection of information, including the validity of the methods and the assumptions used; (c) Ways to enhance the quality, utility, and clarity of the information to be collected; and (d) Ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. Comments submitted in response to this notice will be reviewed by OMB as part of its review of this request. All comments will become a matter of public record.

Anthony May,

Paperwork Reduction Act Officer, Consumer Financial Protection Bureau.

[FR Doc. 2026–03620 Filed 2–23–26; 8:45 am]

BILLING CODE 4810–AM–P

CONSUMER PRODUCT SAFETY COMMISSION

[Docket No. CPSC–2023–0013]

Withdrawal of Final Guidance for Estimating Value per Statistical Life

AGENCY: U.S. Consumer Product Safety Commission.

ACTION: Notice of withdrawal.

SUMMARY: The U.S. Consumer Product Safety Commission (Commission or CPSC) is withdrawing its *Final Guidance for Estimating Value per Statistical Life*, published in the **Federal Register** on April 18, 2024. After further review, the Commission has determined that the methodology assigning a Value per Statistical Life (VSL) for individuals under 18 years of age at twice the VSL for adults creates significant legal, analytical, and policy issues. These issues include misalignment with prevailing federal guidance of VSL, methodological deficiencies in the supporting evidence, heightened litigation risk, and the appearance of improperly inflating benefits in order to support desired regulatory outcomes.

The Commission is returning to its prior VSL methodology, which is consistent with methodologies used by other federal agencies, and committing to a process that is empirically supported, analytically rigorous, legally defensible, and publicly credible.

DATES: The *Final Guidance for Estimating Value per Statistical Life*, published April 18, 2024 at 89 FR 27740, is withdrawn as of February 24, 2026.

FOR FURTHER INFORMATION CONTACT:

Rohit Khanna, Acting Associate Executive Director, Directorate for Economic Analysis, U.S. Consumer Product Safety Commission, 5 Research Place, Rockville, MD 20850; telephone: 301–987–2508; email: rkhanna@cpsc.gov.

SUPPLEMENTARY INFORMATION:

I. Background

The Value per Statistical Life is a widely used parameter in benefit-cost analysis, including regulatory analysis, that represents an individual’s willingness to pay for a small reduction of their risk of fatality. On April 18, 2024, the Commission issued a notice of availability announcing the issuance of Final Guidance for CPSC’s application of the VSL in the agency’s analyses of benefits and costs and in particular for its regulatory analysis. 89 FR 27740–01, *Notice of Availability of Final Guidance for Estimating Value per Statistical Life* (NOA). The Final Guidance attempted to standardize the application of VSL in the Commission’s regulatory benefit-cost analyses, specifying among other provisions that, for purposes of sensitivity analysis, the VSL for individuals under the age of 18 would be set at twice the adult VSL (the “double-VSL-for-minors” methodology).

Following publication of draft guidance on March 24, 2023 (89 FR 17826), stakeholders had raised substantial concerns regarding the empirical basis for the double-VSL-for-minors methodology, its legal sustainability, and policy implications.¹ These concerns were echoed in public comments, including from commenters who supported the concept,² and in

¹ See, e.g., W. Kip Viscusi, Vanderbilt U. Law Sch., Comment on Proposed Draft Guidance for Estimating Value per Statistical Life (May 25, 2023), <https://www.regulations.gov/comment/CPSC-2023-0013-0007> (“There is no sound rationale for CPSC’s proposed approach.”)

² See, e.g., Lisa Robinson, Ctr. For Health Decision Sci. & Ctr. For Risk Analysis, Harvard T.H. Chan Sch. Of Pub. Health, Comments on Proposed Draft Guidance for Estimating Value per Statistical Life (May 23, 2023), <https://www.regulations.gov/comment/CPSC-2023-0013-0006> (“For children, CPSC proposes to double the adult VSL estimates

economic literature surveying more than 60 VSL studies across multiple countries.

II. Basis for Withdrawal

Upon further review, the Commission has determined that the double-VSL-for-minors methodology is inconsistent with the VSL methodologies adopted by other government agencies, is based on a handful of stated-preference studies that provide only a slim empirical foundation for adopting such a novel approach, establishes arbitrary age cut-offs without sufficient justification or empirical support, and would impose unnecessary legal risk for any CPSC rulemakings that relied upon the novel methodology.

1. Inconsistency With Other Federal Agencies

In the notice of availability announcing the issuance of the Final Guidance, the Commission noted that the double-VSL-for-minors methodology “differs from other established VSL guidance,” and that “[o]ther government economists have applied a uniform VSL to all fatalities that fall within the scope of the regulation being assessed.” 89 FR 27740.³ The Commission acknowledged that this approach “has the advantage of simplicity.” *Id.*

The notice of availability noted that the Office of Management and Budget (OMB) and other executive branch agencies and departments have published guidelines on the application of VSL; the VSL parameters set forth in these guidelines are concentrated substantially below the \$26 million VSL (for minors) established in CPSC’s Final Guidance.⁴ However, the Commission asserted that “CPSC, as an independent agency, is not subject to these guidelines.” 89 FR 27740.

The Commission finds that this view is inconsistent with Article II of the U.S. Constitution that vests all executive power in the President and charges that he or she faithfully execute the laws.⁵

as part of its primary results, based on the findings of Industrial Economics (2018) and Robinson et al. (2019). However, both documents indicate that this ratio is uncertain due to the limitations of the available research.”)

³ See also Thomas J. Kniesner and W. Kip Viscusi, “Is a Child’s Life Twice as Valuable as an Adult’s?” Regulation, Summer 2023 (referenced in Comment ID CPSC–2023–0013–0007) (hereinafter, Kniesner & Viscusi) (“government agencies do not make distinctions related to differences in the VSL by age, but instead treat mortality risks symmetrically”).

⁴ For example, in OMB’s Circular A–4, the VSL range’s upper bound is \$10 million (in 2001 dollars, or roughly \$16 million in 2023 dollars).

⁵ U.S. Const. art II, § 1, cl. 1; U.S. Const. art II, § 2, cl. 5.