

23. Enforcement Compliance Bulletin 2021–03: Consumer Reporting of Rental Information, 86 FR 35595 (July 7, 2021).

24. Bulletin 2021–02: Supervision and Enforcement Priorities Regarding Housing Insecurity, 86 FR 17897 (Apr. 7, 2021).

25. Policy Guidance on Supervisory and Enforcement Priorities Regarding Early Compliance with the 2016 Amendments to the 2013 Mortgage Rules Under the Real Estate Settlement Procedures Act (Regulation X) and the Truth in Lending Act (Regulation Z), 82 FR 29713 (June 30, 2017).

26. Bulletin 2016–03: Detecting and Preventing Consumer Harm from Production Incentives, 82 FR 5541 (Jan. 18, 2017).

27. Bulletin 2015–07 re: in-person collection of consumer debt (Dec. 16, 2015), <https://www.consumerfinance.gov/compliance/supervisory-guidance/bulletin-personal-collection-consumer-debt/>.

28. Bulletin 2015–02 re: Section 8 housing choice voucher homeownership program (May 11, 2015), <https://www.consumerfinance.gov/compliance/supervisory-guidance/bulletin-section-8-housing-choice-voucher-homeownership-program/>.

29. Bulletin 2014–02 re: marketing of credit card promotional APR offers (Sept. 3, 2014), <https://www.consumerfinance.gov/compliance/supervisory-guidance/bulletin-marketing-credit-card-promotional-apr-offers/>.

30. Bulletin 2014–01 re: FCRA requirement that furnishers conduct investigations (Feb. 27, 2014), <https://www.consumerfinance.gov/compliance/supervisory-guidance/bulletin-fcra-requirement-furnishers-conduct-investigations/>.

31. Bulletin 2013–09 re: the FCRA's requirement to investigate disputes and review “all relevant” information (Sept. 4, 2013), <https://www.consumerfinance.gov/compliance/supervisory-guidance/bulletin-fcra-requirement-investigate-disputes/>.

32. Bulletin 2013–07 re: prohibition of unfair, deceptive, or abusive acts or practices in the collection of consumer debts (July 10, 2013), <https://www.consumerfinance.gov/compliance/supervisory-guidance/bulletin-prohibition-practices-collection-consumer-debts/>.

33. Bulletin 2013–01 re: indirect auto lending and compliance with the Equal Credit Opportunity Act (Mar. 21, 2013), <https://www.consumerfinance.gov/compliance/supervisory-guidance/bulletin-indirect-auto-lending-compliance/>.

34. Bulletin 2012–09 re: FCRA's streamlined process requirement for

consumers to obtain free annual reports (Nov. 29, 2012), <https://www.consumerfinance.gov/compliance/supervisory-guidance/bulletin-fcra-process-requirement-consumers/>.

35. Bulletin 2012–08 re: implementation of the remittance rule (Regulation E, Subpart B) (Nov. 27, 2012), <https://www.consumerfinance.gov/compliance/supervisory-guidance/bulletin-implementation-remittance-rule/>.

36. Bulletin 2012–06 re: marketing of credit card add-on products (June 27, 2011), <https://www.consumerfinance.gov/compliance/supervisory-guidance/bulletin-marketing-credit-card-add-on-products/>.

37. Bulletin 2012–04 re: lending discrimination.

38. Bulletin 2012–02 re: the payment of compensation to loan originators (April 2, 2012), <https://www.consumerfinance.gov/compliance/supervisory-guidance/bulletin-payment-compensation-loan-originators/>.

39. Bulletin 11–2 re: the Interstate Land Sales Full Disclosure Act, https://files.consumerfinance.gov/f/201107_CFPB_Guidance_ILS-Communications-With-CFPB-Update-July-202012.pdf.

Russell T. Vought,

Acting Director, Consumer Financial Protection Bureau.

[FR Doc. 2025–08286 Filed 5–9–25; 8:45 am]

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DEPARTMENT OF TRANSPORTATION

Federal Aviation Administration

14 CFR Part 39

[Docket No. FAA–2025–0019; Project Identifier MCAI–2023–01218–R; Amendment 39–23027; AD 2025–09–06]

RIN 2120-AA64

Airworthiness Directives; Leonardo S.p.A. Helicopters

AGENCY: Federal Aviation Administration (FAA), DOT.

ACTION: Final rule.

SUMMARY: The FAA is adopting a new airworthiness directive (AD) for all Leonardo S.p.A. Model A119 and AW119 MKII helicopters. This AD was prompted by a report of an electrical failure of the starter-generator, due to a rupture of the drive shaft, which resulted in a partial loss of battery power. This AD requires installing a battery discharge detector and revising the existing Rotorcraft Flight Manual (RFM) for the helicopter. These actions are specified in a European Union

Aviation Safety Agency (EASA) AD, which is incorporated by reference. The FAA is issuing this AD to address the unsafe condition on these products.

DATES: This AD is effective June 16, 2025.

The Director of the Federal Register approved the incorporation by reference of a certain publication listed in this AD as of June 16, 2025.

ADDRESSES:

AD Docket: You may examine the AD docket at [regulations.gov](https://www.regulations.gov) under Docket No. FAA–2025–0019; or in person at Docket Operations between 9 a.m. and 5 p.m., Monday through Friday, except Federal holidays. The AD docket contains this final rule, the mandatory continuing airworthiness information (MCAI), any comments received, and other information. The address for Docket Operations is U.S. Department of Transportation, Docket Operations, M–30, West Building Ground Floor, Room W12–140, 1200 New Jersey Avenue SE, Washington, DC 20590.

Material Incorporated by Reference:

- For EASA material identified in this AD, contact EASA, Konrad-Adenauer-Ufer 3, 50668 Cologne, Germany; phone: +49 221 8999 000; email: ADs@easa.europa.eu; website: easa.europa.eu. You may find this material on the EASA website at ad.easa.europa.eu.

- You may view this material at the FAA, at the FAA, Office of the Regional Counsel, Southwest Region, 10101 Hillwood Parkway, Room 6N–321, Fort Worth, TX 76177. For information on the availability of this material at the FAA, call (817) 222–5110. It is also available at [regulations.gov](https://www.regulations.gov) under Docket No. FAA–2025–0019.

FOR FURTHER INFORMATION CONTACT:

William McCully, Aviation Safety Engineer, FAA, 1600 Stewart Avenue, Suite 410, Westbury, NY 11590; phone: (404) 474–5548; email: william.mccully@faa.gov.

SUPPLEMENTARY INFORMATION:

Background

The FAA issued a notice of proposed rulemaking (NPRM) to amend 14 CFR part 39 by adding an AD that would apply to Leonardo S.p.A. Model A119 and AW119 MKII helicopters. The NPRM was published in the **Federal Register** on February 6, 2025 (90 FR 9069). The NPRM was prompted by EASA AD 2023–0210, dated November 27, 2023 (EASA AD 2023–0210) (also referred to as “the MCAI”), issued by EASA, which is the Technical Agent for

the Member States of the European Union. The MCAI states an electrical failure of a starter-generator occurred, which was caused by a rupture of the drive shaft. The MCAI further states that this failure was not detected by the generator control unit, which resulted in a partial loss of battery power.

In the NPRM, the FAA proposed to require installing a battery discharge detector and revising the existing RFM for the helicopter. The owner/operator (pilot) holding at least a private pilot certificate may perform the revision to the existing RFM for the helicopter and must enter compliance with the applicable paragraphs of this AD into the helicopter maintenance records in accordance with 14 CFR 43.9(a) and 91.417(a)(2)(v). The pilot may perform this action because it only involves revising the existing RFM by inserting pages, which is not considered a maintenance action.

The FAA is issuing this AD to address the unsafe condition on these products.

You may examine the MCAI in the AD docket at [regulations.gov](https://www.regulations.gov) under Docket No. FAA–2025–0019.

Discussion of Final Airworthiness Directive

Comments

The FAA received comments from two individual commenters. Both commenters supported the NPRM without change.

Conclusion

These products have been approved by the civil aviation authority of another country and are approved for operation in the United States. Pursuant to the FAA's bilateral agreement with this State of Design Authority, that authority has notified the FAA of the unsafe condition described in the MCAI referenced above. The FAA reviewed the relevant data, considered any comments received, and determined that air safety requires adopting this AD as proposed. Accordingly, the FAA is issuing this AD to address the unsafe condition on these products. This AD is adopted as proposed in the NPRM.

Material Incorporated by Reference Under 1 CFR Part 51

EASA AD 2023–0210 requires installing a battery discharge detector and amending the existing RFM for the helicopter by incorporating the RFM revision identified within, as applicable by helicopter model and serial number. The RFM revision includes revising the Emergency and Malfunction Procedures by updating “Failure of the generator and d.c. bus” information and adding “Battery discharging” information.

This material is reasonably available because the interested parties have access to it through their normal course of business or by the means identified in the **ADDRESSES** section.

Differences Between This AD and the MCAI

For Model AW119 MKII helicopters modified by STC SR03280NY, the material referenced in EASA AD 2023–0210 specifies contacting the STC holder for instructions, whereas this AD requires installing a battery discharge detector in accordance with a method approved by the FAA.

The MCAI requires operators to “inform all flight crew” of the revisions to the RFM, and thereafter to “operate the helicopter accordingly.” However, this AD does not require those actions as those actions are already required by FAA regulations. FAA regulations require operators furnish to pilots any changes to the RFM (for example, 14 CFR 135.21) and to ensure the pilots are familiar with the RFM (for example, 14 CFR 91.505). As with any other flight crew training requirement, training on the updated RFM content is tracked by the operators and recorded in each pilot's training record, which is available for the FAA to review. FAA regulations also require pilots to follow the procedures in the existing RFM including all updates. Therefore, including a requirement in this AD to inform the flight crew and operate the helicopter according to the revised RFM would be redundant and unnecessary.

Further, compliance with such requirements in an AD is impracticable to demonstrate or track on an ongoing basis; therefore, a requirement to operate the aircraft in such a manner is unenforceable. Nonetheless, the FAA recommends that flight crews of the helicopters listed in the applicability operate in accordance with the revised emergency procedures required by this AD.

Costs of Compliance

The FAA estimates that this AD affects 192 helicopters of U.S. registry. Labor costs are estimated at \$85 per hour. Based on these numbers, the FAA estimates the following costs to comply with this AD.

For Model AW119 MKII helicopters modified by STC SR03280NY, the FAA has no data to provide cost estimates for installing a battery discharge detector. For all other helicopters, installing a battery discharge detector takes up to 10 hours with a parts cost of \$1,772 for an estimated cost of \$2,622 per helicopter and \$503,424 for the U.S. fleet. Revising the existing RFM for the helicopter takes

1 hour for an estimated cost of \$85 per helicopter and \$16,320 for the U.S. fleet.

The FAA has included all known costs in its cost estimate. According to the manufacturer, however, some of the costs of this AD may be covered under warranty, thereby reducing the cost impact on affected operators.

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.

The FAA is 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

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) Will not affect intrastate aviation in Alaska, 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.

List of Subjects in 14 CFR Part 39

Air transportation, Aircraft, Aviation safety, Incorporation by reference, Safety.

The Amendment

Accordingly, under the authority delegated to me by the Administrator, the FAA 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:

2025–09–06 Leonardo S.p.A.: Amendment 39–23027; Docket No. FAA–2025–0019; Project Identifier MCAI–2023–01218–R.

(a) Effective Date

This airworthiness directive (AD) is effective June 16, 2025.

(b) Affected ADs

None.

(c) Applicability

This AD applies to Leonardo S.p.A. Model A119 and AW119 MKII helicopters, certificated in any category.

(d) Subject

Joint Aircraft Service Component (JASC) Code 2432, Battery/charger system.

(e) Unsafe Condition

This AD was prompted by a report of an electrical failure of the starter-generator, due to a rupture of the drive shaft, which resulted in a partial loss of battery power. The FAA is issuing this AD to prevent loss of battery power. The unsafe condition, if not addressed, could lead to complete loss of electrical power, and subsequent loss control of the helicopter.

(f) Compliance

Comply with this AD within the compliance times specified, unless already done.

(g) Requirements

(1) Except as specified in paragraphs (h) and (i) of this AD: Comply with all required actions and compliance times specified in, and in accordance with, European Union Aviation Safety Agency (EASA) AD 2023–0210, dated November 27, 2023 (EASA AD 2023–0210).

(2) The owner/operator (pilot) holding at least a private pilot certificate may revise the existing Rotorcraft Flight Manual for the helicopter and must enter compliance with this requirement into the helicopter maintenance records in accordance with 14 CFR 43.9(a) and 14 CFR 91.417(a)(2)(v). The record must be maintained as required by 14 CFR 91.417, 121.380, or 135.439.

(h) Exceptions to EASA AD 2023–0210

(1) Where EASA AD 2023–0210 refers to its effective date, this AD requires using the effective date of this AD.

(2) Where the material referenced in EASA AD 2023–0210 specifies contacting the STC holder for Model AW119 MKII helicopters modified by STC SR03280NY, this AD requires installing a battery discharge detector in accordance with a method

approved by the Manager, International Validation Branch, FAA.

(3) Where the material referenced in EASA AD 2023–0210 specifies “by means of existing hardware,” this AD requires “airworthy hardware.”

(4) Where the material referenced in EASA AD 2023–0210 specifies to “retain hardware,” this AD requires replacing that text with, “retain only airworthy hardware.”

(5) Where paragraph (2) of EASA AD 2023–0210 specifies to inform all flight crews and, thereafter, operate the helicopter accordingly, this AD does not require those actions.

(6) Where paragraph (3) of EASA AD 2023–0210 states “which includes the same content as,” this AD requires replacing that text with “with information identical to that in the “Battery discharging (BATT DISCH)” and “Failure of the generator and d.c. bus (DC GEN)” procedures of the Emergency Procedures section of.”

(7) This AD does not adopt the “Remarks” section of EASA AD 2023–0210.

(i) No Reporting Requirement

Although the material referenced in EASA AD 2023–0210 specifies to submit certain information to the manufacturer, this AD does not include that requirement.

(j) Alternative Methods of Compliance (AMOCs)

(1) The Manager, International Validation Branch, FAA, has the authority to approve AMOCs for this AD, if requested using the procedures found in 14 CFR 39.19. In accordance with 14 CFR 39.19, send your request to your principal inspector or local Flight Standards District Office, as appropriate. If sending information directly to the manager of the International Validation Branch, send it to the attention of the person identified in paragraph (k) of this AD. Information may be emailed to: AMOC@faa.gov.

(2) Before using any approved AMOC, notify your appropriate principal inspector, or lacking a principal inspector, the manager of the local flight standards district office/certificate holding district office.

(k) Additional Information

For more information about this AD, contact Dan McCully, Aviation Safety Engineer, FAA, 1600 Stewart Avenue, Suite 410, Westbury, NY 11590; phone: (404) 474–5548; email: william.mccully@faa.gov.

(l) Material Incorporated by Reference

(1) The Director of the Federal Register approved the incorporation by reference of the material listed in this paragraph under 5 U.S.C. 552(a) and 1 CFR part 51.

(2) You must use this material as applicable to do the actions required by this AD, unless this AD specifies otherwise.

(i) European Union Aviation Safety Agency (EASA) AD 2023–0210, dated November 27, 2023.

(ii) [Reserved]

(3) For EASA material identified in this AD, contact EASA, Konrad-Adenauer-Ufer 3, 50668 Cologne, Germany; phone: +49 221 8999 000; email: ADs@easa.europa.eu; website: easa.europa.eu. You may find the

EASA material on the EASA website at ad.easa.europa.eu.

(4) You may view this material at the FAA, Office of the Regional Counsel, Southwest Region, 10101 Hillwood Pkwy., Room 6N–321, Fort Worth, TX 76177. For information on the availability of this material at the FAA, call (817) 222–5110.

(5) You may view this material at the National Archives and Records Administration (NARA). For information on the availability of this material at NARA, visit www.archives.gov/federal-register/cfr/ibr-locations or email fr.inspection@nara.gov.

Issued on May 7, 2025.

Steven W. Thompson,

Acting Deputy Director, Compliance & Airworthiness Division, Aircraft Certification Service.

[FR Doc. 2025–08282 Filed 5–9–25; 8:45 am]

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DEPARTMENT OF TRANSPORTATION

Federal Aviation Administration

14 CFR Part 39

[Docket No. FAA–2025–0020; Project Identifier MCAI–2024–00604–R; Amendment 39–23031; AD 2025–09–10]

RIN 2120–AA64

Airworthiness Directives; Leonardo S.p.A. Helicopters

AGENCY: Federal Aviation Administration (FAA), DOT.

ACTION: Final rule.

SUMMARY: The FAA is adopting a new airworthiness directive (AD) for certain Leonardo S.p.A. Model A109E, A109S, and AW109SP helicopters. This AD was prompted by reports of incorrect installation of the motor (MTR) cables and the bonding braids connected to the engine fire extinguisher bottles. This AD requires inspecting the cables and bonding braids installation and, depending on the results, accomplishing corrective action, as specified in a European Union Aviation Safety Agency (EASA) AD, which is incorporated by reference. The FAA is issuing this AD to address the unsafe condition on these products.

DATES: This AD is effective June 16, 2025.

The Director of the Federal Register approved the incorporation by reference of a certain publication listed in this AD as of June 16, 2025.

ADDRESSES:

AD Docket: You may examine the AD docket at regulations.gov under Docket No. FAA–2025–0020; or in person at Docket Operations between 9 a.m. and 5 p.m., Monday through Friday, except