

submitted by the beef industry that suggested that cattle born outside the United States and finished in U.S. feedlots for at least 100 days be allowed to be labeled as "Product of the U.S.A.," and a strong interest in maintaining the existing FSIS policy. According to one respondent, any change in the existing policy of FSIS would be costly and damaging to the industry, provide no real benefit for consumers, and undermine U.S. efforts in international negotiations.

Many respondents opposed any change in FSIS' country-of-origin labeling policy simply because no change was warranted. One commenter said that there is no convincing evidence that there is a problem that needs to be addressed by additional Federal regulation. The comment went on to say that applying the current definition for "USA Beef" and "Fresh American Beef" more broadly to country-of-origin labels such as "Product of the USA" is not necessary and would be disruptive. It concluded that substantiation and verification of "born, raised, slaughtered, and prepared in the United States" would be unreliable and expensive since there is no national tracking system for cattle in this country.

A trade association director commented that the introduction of new rules for a single product category would not be helpful or acceptable. The comment stated that it would only add to the inconsistencies and confusion for industry, regulatory, and U.S. Customs Service officials. In addition, the commenter said such a change would set an undesirable precedent for further processed and other types of products.

Although there was minimal support for a mandatory program, most commenters strongly believed that a labeling program should be kept voluntary. One commenter stated that mandatory labeling should be restricted to protection of consumer health and safety. Others cautioned that what is acceptable for a voluntary labeling program would be unacceptable as a mandatory program. Voluntary labeling of U.S. beef will be market driven in private sector retail and foodservice channels, said the commenter. USDA should provide certification and audit services for alternative U.S. labels and allow competitive market forces to determine the merit of various labels in the marketplace, the commenter concluded.

Many of the commenters discussed the inconsistency of USDA's geographic labeling policies, the variety of the claims used to certify U.S. origin, and the differences in regulations governing

domestic and foreign products. Some called the policy confusing but acceptable, because it was consistent with international practices. Others maintained that it was incumbent upon USDA to authorize a single, universal term.

Several respondents who opposed the meat industry petition, referred to above, mentioned a fear of Foot and Mouth Disease and Bovine Spongiform Encephalopathy. One commenter said that it would be devastating to the U.S. livestock industry and to consumer confidence if an infected animal or product entered the United States and received a "Made in USA" label.

As a result of Congress' action, FSIS is withdrawing the advance notice of proposed rulemaking. Comments on "country-of-origin" labeling should be submitted in response to the AMS published notice entitled "Establishment of Guidelines for the Interim Voluntary Country of Origin Labeling of Beef, Lamb, Pork, Fish, Perishable Agricultural Commodities and Peanuts under the Authority of the Agricultural Marketing Act of 1946."

#### Additional Public Notification

Public involvement in all segments of rulemaking and policy development is important. Consequently, in an effort to better ensure that minorities, women, and persons with disabilities are aware of this notice and informed about the mechanism for providing their comments, FSIS will announce it and make copies of this **Federal Register** publication through the FSIS Constituent Update. FSIS provides a weekly FSIS Constituent Update, which is communicated via Listserv, a free e-mail subscription service. In addition, the update is available online through the FSIS Web page located at <http://www.fsis.usda.gov>. The update is used to provide information regarding FSIS policies, procedures, regulations, **Federal Register** notices, FSIS public meetings, recalls, and any other types of information that could affect or would be of interest to our constituents and stakeholders. The constituent Listserv consists of industry, trade, and farm groups, consumer interest groups, allied health professionals, scientific professionals, and other individuals who have requested to be included. Through the Listserv and Web page, FSIS is able to provide information to a much broader, more diverse audience.

For more information, contact the Congressional and Public Affairs Office, at (202) 720-9113. To be added to the free e-mail subscription service (Listserv), go to the "Constituent Update" page on the FSIS Web site at

<http://www.fsis.usda.gov/oa/update.htm>. Click on the "Subscribe to the Constituent Update Listserv" link, then fill out and submit the form.

Signed in Washington, DC on March 3, 2003.

Garry L. McKee,  
Administrator.

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## DEPARTMENT OF ENERGY

### 10 CFR Part 430

[Docket No. EE-RM/TP-02-001]

RIN 1904-AB12

#### Office of Energy Efficiency and Renewable Energy; Energy Conservation Program for Consumer Products: Test Procedure for Refrigerators and Refrigerator-Freezers

**AGENCY:** Office of Energy Efficiency and Renewable Energy, Department of Energy.

**ACTION:** Notice of proposed rulemaking.

**SUMMARY:** This notice of proposed rulemaking contains an amendment to the test procedure for measuring the energy consumption of refrigerators and refrigerator-freezers for models with a long-time automatic defrost function. The amendment gives credit for a slight improvement in energy efficiency because the defrost heater on such models of refrigerators and refrigerator-freezers is not required to heat the evaporator from its coldest temperature. This change in the test procedure will encourage use of efficiency enhancing technology. Because the amendment to the rule is not expected to receive any significant adverse comments, the amendment is also being issued as a direct final rule in this **Federal Register**.

**DATES:** Public comments on the amendment proposed herein will be accepted until April 7, 2003.

**ADDRESSES:** Written comments should be addressed to: Ms. Brenda Edwards-Jones, U.S. Department of Energy, Office of Energy Efficiency and Renewable Energy, EE-2J, 1000 Independence Avenue, SW, Washington, DC 20585-0121. E-mail address: [Brenda.Edwards-Jones@ee.doe.gov](mailto:Brenda.Edwards-Jones@ee.doe.gov). You should identify all such documents both on the envelope and on the documents as Energy Conservation Program for Consumer Products: Test Procedures for Refrigerators and Refrigerator-Freezers, Docket No. EE-RM/TP-02-001.

Copies of public comments received may be read in the Freedom of

Information Reading Room (Room No. 1E-190) at the U.S. Department of Energy, Forrestal Building, 1000 Independence Avenue, SW, Washington, DC, between the hours of 9 a.m. and 4 p.m., Monday through Friday, except Federal holidays.

**FOR FURTHER INFORMATION CONTACT:**

Michael Raymond, U.S. Department of Energy, Office of Energy Efficiency and Renewable Energy, EE-2J, 1000 Independence Avenue, SW, Washington, DC 20585-0121, (202) 586-9611, e-mail:

*Michael.Raymond@ee.doe.gov*; or

Francine Pinto, Esq., U.S. Department of Energy, Office of General Counsel, GC-72, 1000 Independence Avenue, SW, Washington, DC 20585, (202) 586-9507, e-mail: *Francine.Pinto@hq.doe.gov*.

**SUPPLEMENTARY INFORMATION:** This Notice of Proposed Rulemaking (NPR) proposes an amendment to the test procedure for measuring the energy consumption of refrigerators and refrigerator-freezers. The amendment changes the calculation of the test time period for long-time automatic defrost to allow for a control capable of timing defrost to occur other than during a compressor "on" cycle, thereby taking advantage of the natural warming of the evaporator during an "off" cycle, and saving additional energy. The amendment has no effect on the testing of refrigerators and refrigerator-freezers that do not have a long-time automatic defrost system.

Today, the Department of Energy (Department) is also publishing, elsewhere in this issue of the **Federal Register**, a direct final rule that makes the change to this test procedure that is being proposed in this NPR. As explained in the preamble of the direct final rule, the Department considers this amendment to be uncontroversial and unlikely to generate any significant adverse or critical comments. If no significant adverse or critical comments are received by the Department on the amendment, the direct final rule will become effective on the date specified in that rule, and there will be no further action on this proposal. If significant adverse or critical comments are timely received on the direct final rule, the direct final rule will be withdrawn. The public comments will then be addressed in a subsequent final rule based on the rule proposed in this NPR (which is the same as the rule set forth in the direct final rule). Because the Department will not institute a second comment period on this proposed rule, any parties interested in commenting should do so during this comment period.

For further supplemental information, the detailed rationale, and the rule amendment, *see* the information provided in the direct final rule in this **Federal Register**.

**List of Subjects in 10 CFR Part 430**

Administrative practice and procedure, Energy conservation, Household appliances.

Issued in Washington, DC, on February 28, 2003.

**David K. Garman,**

*Assistant Secretary, Energy Efficiency and Renewable Energy.*

[FR Doc. 03-5405 Filed 3-6-03; 8:45 am]

**BILLING CODE 6450-01-P**

**FEDERAL RESERVE SYSTEM**

**12 CFR Part 203**

**[Regulation C; Docket No. R-1145]**

**Home Mortgage Disclosure**

**AGENCY:** Board of Governors of the Federal Reserve System.

**ACTION:** Proposed rule; official staff commentary.

**SUMMARY:** In 2002, the Board revised Regulation C and imposed new data collection requirements with an effective date of January 1, 2004. This proposal would revise the official staff commentary to Regulation C to provide transition rules for applications received before January 1, 2004, on which final action is taken on or after January 1, 2004.

**DATES:** Comments must be received on or before April 8, 2003.

**ADDRESSES:** Comments should refer to Docket No. R-1145 and should be mailed to Jennifer Johnson, Secretary, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue, NW., Washington, DC 20551, or mailed electronically to *regs.comments@federalreserve.gov*. Comments addressed to Ms. Johnson may also be delivered, between 8:45 a.m. and 5:15 p.m., to the Board's mail facility in the West Courtyard, located on 21st Street between Constitution and C Street, NW. Members of the public may inspect comments in Room MP-500 of the Martin Building between 9 a.m. and 5 p.m. on weekdays pursuant to § 261.12, except as provided in § 261.14, of the Board's Rules Regarding Availability of Information, 12 CFR 261.12 and 261.14.

**FOR FURTHER INFORMATION CONTACT:** John C. Wood, Counsel, Kathleen C. Ryan, Senior Attorney, or Dan S. Sokolov, Attorney, Division of Consumer and

Community Affairs, Board of Governors of the Federal Reserve System, Washington, DC 20551, at (202) 452-3667 or (202) 452-2412. For users of Telecommunications Device for the Deaf (TDD) only, contact (202) 263-4869.

**SUPPLEMENTARY INFORMATION:**

**I. Background**

The Home Mortgage Disclosure Act (HMDA; 12 U.S.C. 2801-2810) has three purposes. One is to provide the public and government officials with data that will help show whether lenders are serving the housing needs of the neighborhoods and communities in which they are located. A second purpose is to help public officials target public investment to promote private investment where it is needed. A third purpose is to provide data that assist in identifying possible discriminatory lending patterns and enforcing antidiscrimination statutes.

HMDA accordingly requires certain depository and for-profit nondepository lenders to collect, report, and disclose data about originations, purchases, and refinancings of home purchase and home improvement loans. Lenders must also report data about applications that did not result in originations.

The Board's Regulation C implements HMDA. 12 CFR part 203. Regulation C generally requires that lenders report data about:

- *Each application or loan*, including the application date; the action taken and the date of that action; the loan amount; the loan type and purpose; and, if the loan is sold, the type of purchaser;
- *Each applicant or borrower*, including ethnicity, race, sex, and income; and
- *Each property*, including location and occupancy status.

Lenders report this information to their supervisory agencies on an application-by-application basis using a loan application register format (HMDA/LAR) set forth in appendix A to the regulation. Each application must be recorded within 30 calendar days after the end of each calendar quarter in which final action is taken (such as origination or purchase of a loan, or denial or withdrawal of an application) on the lender's HMDA/LAR. Lenders must make their HMDA/LARs—with certain fields redacted to preserve applicants' privacy—available to the public. The Federal Financial Institutions Examination Council (FFIEC), acting on behalf of the supervisory agencies, compiles the reported information and prepares an individual disclosure statement for each institution, aggregate reports for all covered lenders in each metropolitan