



**BILLING CODE 4810-AM-P**

**BUREAU OF CONSUMER FINANCIAL PROTECTION**

**12 CFR Part 1090**

**[Docket No. CFPB-2012-0040]**

**RIN 3170-AA30**

**Defining Larger Participants of the Consumer Debt Collection Market; Correction**

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Final rule; correction.

**SUMMARY:** The Bureau of Consumer Financial Protection published in the Federal Register of October 31, 2012 a final rule amending the regulation defining larger participants of certain consumer financial product and service markets by adding a new section to define larger participants of a market for consumer debt collection. The final rule contained four typographical errors, which this document corrects.

**DATES:** This correcting amendment is effective on January 2, 2013.

**FOR FURTHER INFORMATION CONTACT:** Kali Bracey, Senior Counsel, (202) 435-7141, or Susan Torzilli, Attorney-Advisor, (202) 435-7464, Office of Nonbank Supervision, Bureau of Consumer Financial Protection, 1700 G Street, NW, Washington, DC 20552.

**SUPPLEMENTARY INFORMATION:** The Bureau of Consumer Financial Protection (Bureau) published a final rule in the Federal Register of October 31, 2012 (77 FR 65775) amending 12 CFR 1090 by adding a new section to define larger participants of a market for consumer debt collection. The final rule contained four typographical errors,

which this document corrects. Three of these errors were incorrect cross-references. The other error was an omission of a subheading designation.

The Bureau finds that there is good cause to publish these corrections without seeking public comment. *See* 5 U.S.C. 553(b)(B). Public comment is unnecessary because the Bureau is correcting inadvertent, technical errors about which there is minimal, if any, basis for substantive disagreement.

Accordingly, in FR Doc. 2012-26467 published on October 31, 2012 (77 FR 65775), make the following corrections:

1. On page 65798, in the second column, in § 1090.105, in paragraph (iii)(C) of the definition of *Annual receipts*, remove the first reference to “(iii)(B)” and add “(ii)” in its place.

2. On page 65798, in the second column, in § 1090.105, in paragraph (iii)(C) of the definition of *Annual receipts*, remove the second reference to “(iii)(B)” and add “(ii)(B)” in its place.

3. On page 65798, in the second column, in § 1090.105, in paragraph (iii)(D) of the definition of *Annual receipts*, remove “(iii)(B)” and add “(ii)” in its place.

4. On page 65798, in the third column, add the paragraph designation “(b)” before “*Test to define larger participants*”.

Dated: November 28, 2012.

---

Richard Cordray,

*Director, Bureau of Consumer Financial Protection.*

*[FR Doc. 2012-29438 Filed 12/06/2012 at 8:45 am; Publication Date: 12/07/2012]*