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**FEDERAL TRADE COMMISSION
Agency Information Collection Activities;
Proposed Collection; Comment Request; Extension**

AGENCY: Federal Trade Commission.

ACTION: Notice and request for comment.

SUMMARY: The Federal Trade Commission (FTC or Commission) requests that the Office of Management and Budget (OMB) extend for three years the current Paperwork Reduction Act (PRA) clearance for its shared enforcement authority with the Consumer Financial Protection Bureau (CFPB) for information collection requirements contained in the CFPB's Regulation O. The current clearance expires on May 31, 2026.

DATES: Comments must be received by [INSERT DATE 30 DAYS AFTER DATE OF PUBLICATION IN THE *FEDERAL REGISTER*].

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 and its accompanying supporting statement by selecting "Currently under 30-day Review - Open for Public Comments" or by using the search function. The reginfo.gov web link is a United States Government website produced by OMB and the General Services Administration (GSA). Under PRA requirements, OMB's Office of Information and Regulatory Affairs (OIRA) reviews Federal information collections.

FOR FURTHER INFORMATION CONTACT: Stephanie Rosenthal and Carole Reynolds, Division of Financial Practices, Bureau of Consumer Protection, Federal Trade Commission, 600 Pennsylvania Ave. NW, Washington, DC 20580, (202) 326-3332 and (202) 326-3230.

SUPPLEMENTARY INFORMATION:

Title: Regulation O, 12 CFR part 1015.

OMB Control Number: 3084-0157.

Type of Review: Extension of a currently approved collection.

Abstract: The FTC and CFPB share enforcement authority for the Mortgage Assistance Relief Services (MARS or Regulation O), 12 CFR part 1015. The rule includes disclosure requirements to assist purchasers of mortgage assistance relief services in making well-informed decisions and avoiding unfair or deceptive acts and practices. The information that must be retained under Regulation O's recordkeeping requirements is used by the CFPB and the FTC for enforcement purposes and to ensure compliance by MARS providers with Regulation O. The information is requested only on a case-by-case basis.

Affected Public:

Estimated Annual Hours Burden: 360 hours (FTC share).

Estimated Annual Labor Cost Burden: \$14,709 (FTC share).

Estimated Annual Non-Labor Cost Burden: \$33,000 (FTC share).¹

Request for Comment:

On January 23, 2026, the FTC sought comment on the information collection requirements associated with the rule. 91 FR 2933; 91 FR 5477 (correction). One commenter expressed support for the Commission's proposed collection.² Pursuant to OMB regulations, 5 CFR Part 1320, that implement the PRA, 44 U.S.C. 3501 et seq., the FTC is providing this second opportunity for public comment while seeking OMB approval to renew the pre-existing clearance for the rule. For more details about the rule

¹ The FTC estimates that each of the 120 MARS providers bears an additional \$550 in material fees for acquiring relevant legal and technical compliance information, for a total additional burden of \$66,000, of which the FTC assumes half, or \$33,000. Based on law enforcement experience, the FTC assumes that any disclosures will likely be made electronically and thus will not generate additional non-labor costs such as printing and distribution.

² Comment ID FTC-2023-0006-0004, Bernardo Gallegos (Feb. 17, 2026), available at <https://www.regulations.gov/comment/FTC-2023-0006-0006>.

requirements and the basis for the calculations summarized above, see 91 FR 2933.

Your comment—including your name and your state—will be placed on the public record of this proceeding. Because your comment will be made public, you are solely responsible for making sure that your comment does not include any sensitive personal information, such as anyone’s Social Security number; date of birth; driver’s license number or other state identification number, or foreign country equivalent; passport number; financial account number; or credit or debit card number. You are also solely responsible for making sure that your comment does not include any sensitive health information, such as medical records or other individually identifiable health information. In addition, your comment should not include any “trade secret or any commercial or financial information which . . . is privileged or confidential” —as provided by Section 6(f) of the FTC Act, 15 U.S.C. 46(f), and FTC Rule 4.10(a)(2), 16 CFR 4.10(a)(2)—including in particular competitively sensitive information such as costs, sales statistics, inventories, formulas, patterns, devices, manufacturing processes, or customer names.

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