

ant to the Act of Nov. 26, 1940, ch. 919, title I, § 1, 54 Stat. 1211, which covered most excepted positions into the classified (competitive) civil service. The Order is set out as a note under section 3301 of Title 5, Government Organization and Employees.

“Chapter 51 and subchapter III of chapter 53 of title 5” substituted in par. (b) for “the Classification Act of 1949, as amended” on authority of Pub. L. 89-554, § 7(b), Sept. 6, 1966, 80 Stat. 631, the first section of which enacted Title 5.

AMENDMENTS

1949—Par. (b). Act Oct. 28, 1949, substituted “Classification Act of 1949” for “Classification Act of 1923”.

REPEALS

Act Oct. 28, 1949, ch. 782, cited as a credit to this section, was repealed (subject to a savings clause) by Pub. L. 89-554, Sept. 6, 1966, § 8, 80 Stat. 632, 655.

TRANSFER OF FUNCTIONS

Secretary of Commerce substituted for Secretary of the Interior in view of transfer of functions to Secretary of Commerce from Secretary of the Interior by section 2 of Pub. L. 93-193. See Transfer of Functions note set out under section 1544 of this title.

§ 1548. Authorization of appropriations

For the purpose of carrying out the provisions of sections 1544 to 1548 of this title, there are authorized to be appropriated not to exceed \$2,500,000 for the fiscal year ending June 30, 1976; \$625,000 for the transition period of July 1, 1976, through September 30, 1976; \$2,500,000 for the fiscal year ending September 30, 1977, and \$2,500,000 for the fiscal year ending September 30, 1978.

(July 19, 1940, ch. 642, § 5, 54 Stat. 774; Pub. L. 91-549, Dec. 14, 1970, 84 Stat. 1437; Pub. L. 94-55, § 2(a), July 9, 1975, 89 Stat. 262.)

CODIFICATION

Section was formerly classified to section 18d of Title 16, Conservation.

AMENDMENTS

1975—Pub. L. 94-55 substituted provisions authorizing appropriations not to exceed \$2,500,000 for fiscal year ending June 30, 1976, \$625,000 for the transition period of July 1, 1976 through Sept. 30, 1976, \$2,500,000 for fiscal year ending Sept. 30, 1977, and \$2,500,000 for fiscal year ending Sept. 30, 1978, for provisions authorizing appropriations not to exceed \$250,000 for fiscal year 1971 and \$750,000 for fiscal year 1972.

1970—Pub. L. 91-549 substituted provisions authorizing appropriations of not more than \$250,000 for fiscal year 1971 and not more than \$750,000 for fiscal year 1972, for provisions which authorized appropriations of not more than \$100,000 annually.

CHAPTER 41—CONSUMER CREDIT PROTECTION

SUBCHAPTER I—CONSUMER CREDIT COST DISCLOSURE

PART A—GENERAL PROVISIONS

Sec.	
1601.	Congressional findings and declaration of purpose.
1602.	Definitions and rules of construction.
1603.	Exempted transactions.
1604.	Disclosure guidelines.
1605.	Determination of finance charge.
1606.	Determination of annual percentage rate.
1607.	Administrative enforcement.
1608.	Views of other agencies.

Sec.	
1609.	Repealed.
1610.	Effect on other laws.
1611.	Criminal liability for willful and knowing violation.
1612.	Effect on government agencies.
1613.	Annual reports to Congress by Bureau.
1614.	Repealed.
1615.	Prohibition on use of “Rule of 78’s” in connection with mortgage refinancings and other consumer loans.
1616.	Board review of consumer credit plans and regulations.

PART B—CREDIT TRANSACTIONS

1631.	Disclosure requirements.
1632.	Form of disclosure; additional information.
1633.	Exemption for State-regulated transactions.
1634.	Effect of subsequent occurrence.
1635.	Right of rescission as to certain transactions.
1636.	Repealed.
1637.	Open end consumer credit plans.
1637a.	Disclosure requirements for open end consumer credit plans secured by consumer’s principal dwelling.
1638.	Transactions other than under an open end credit plan.
1638a.	Reset of hybrid adjustable rate mortgages.
1639.	Requirements for certain mortgages.
1639a.	Duty of servicers of residential mortgages.
1639b.	Residential mortgage loan origination.
1639c.	Minimum standards for residential mortgage loans.
1639d.	Escrow or impound accounts relating to certain consumer credit transactions.
1639e.	Appraisal independence requirements.
1639f.	Requirements for prompt crediting of home loan payments.
1639g.	Requests for payoff amounts of home loan.
1639h.	Property appraisal requirements.
1640.	Civil liability.
1641.	Liability of assignees.
1642.	Issuance of credit cards.
1643.	Liability of holder of credit card.
1644.	Fraudulent use of credit cards; penalties.
1645.	Business credit cards; limits on liability of employees.
1646.	Dissemination of annual percentage rates; implementation, etc.
1647.	Home equity plans.
1648.	Reverse mortgages.
1649.	Certain limitations on liability.
1650.	Preventing unfair and deceptive private educational lending practices and eliminating conflicts of interest.
1651.	Procedure for timely settlement of estates of decedent obligors.

PART C—CREDIT ADVERTISING AND LIMITS ON CREDIT CARD FEES

1661.	Catalogs and multiple-page advertisements.
1662.	Advertising of downpayments and installments.
1663.	Advertising of open end credit plans.
1664.	Advertising of credit other than open end plans.
1665.	Nonliability of advertising media.
1665a.	Use of annual percentage rate in oral disclosures; exceptions.
1665b.	Advertising of open end consumer credit plans secured by consumer’s principal dwelling.
1665c.	Interest rate reduction on open end consumer credit plans.
1665d.	Reasonable penalty fees on open end consumer credit plans.
1665e.	Consideration of ability to repay.

PART D—CREDIT BILLING

1666.	Correction of billing errors.
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