## FEDERAL TRADE COMMISSION 16 CFR Part 429

## Trade Regulation Rule Concerning Cooling-Off Period for Sales Made at Homes or at Certain Other Locations

**AGENCY:** Federal Trade Commission ("FTC" or "Commission").

**ACTION:** Reopening of comment period.

September 25, 2009.

SUMMARY: On April 21, 2009, the Commission published a *Federal Register* notice soliciting public comment in connection with its review of the Trade Regulation Rule Concerning Cooling-Off Period for Sales Made at Homes or at Certain Other Locations ("Cooling-Off Rule" or "Rule"). On June 22, 2009, Consumers for Auto Reliability and Safety, Consumers Union, and the National Consumer Law Center filed a joint letter requesting the Commission to extend the comment period for an additional sixty days. In response to this joint request, the Commission has decided to reopen the comment period for all interested parties for sixty days.

DATES: Written comments concerning the Cooling-Off Rule must be received no later than

ADDRESSES: Interested parties are invited to submit written comments electronically or in paper form. Comments should refer to "Cooling-Off Rule Regulatory Review, 16 CFR 429, Comment, Project No. P087109" to facilitate the organization of comments. Please note that your comment – including your name and your state – will be placed on the public record of this proceeding, including on the publicly accessible FTC website, at <a href="http://ftc.gov/os/publiccomments.shtm">http://ftc.gov/os/publiccomments.shtm</a>.

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Because comments will be made public, they should not include any sensitive personal information, such as an individual'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. Comments also should not include any sensitive health information, such as medical records or other individually identifiable health information. In addition, comments should not include any "[t]rade secret or any commercial or financial information which is obtained from any person and which is privileged or confidential ...," as provided in Section 6(f) of the FTC Act, 15 U.S.C. 46(f), and Commission Rule 4.10(a)(2), 16 CFR 4.10(a)(2). Comments containing material for which confidential treatment is requested must be filed in paper form, must be clearly labeled "Confidential," and must comply with FTC Rule 4.9(c).

A comment filed in paper form should include the "Cooling-Off Rule Regulatory Review, 16 CFR 429, Comment, Project No. P087109" reference both in the text and on the envelope, and should be mailed or delivered to the following address: Federal Trade Commission/Office of the Secretary, Room H-135 (Annex M), 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580. The FTC is requesting that any comment filed in paper form be sent by courier or overnight service, if possible, because U.S. postal mail in the Washington area and at the Commission is subject to delay due to heightened security precautions.

The comment must be accompanied by an explicit request for confidential treatment, including the factual and legal basis for the request, and must identify the specific portions of the comment to be withheld from the public record. The request will be granted or denied by the Commission's General Counsel, consistent with applicable law and the public interest. <u>See</u> Commission Rule 4.9(c), 16 CFR 4.9(c).

You also may consider submitting your comments in electronic form. Comments filed in electronic form should be submitted by following the instructions on the web-based form at the weblink <a href="https://secure.commentworks.com/ftc-cooling-offrulereview">https://secure.commentworks.com/ftc-cooling-offrulereview</a>. To ensure that the Commission considers an electronic comment, you must file it on the web-based form at <a href="https://secure.commentworks.com/ftc-cooling-offrulereview">https://secure.commentworks.com/ftc-cooling-offrulereview</a>. If this Notice appears at <a href="http://www.regulations.gov/search/index.jsp">http://www.regulations.gov/search/index.jsp</a>, you also may file an electronic comment through that website. The Commission will consider all comments that regulations.gov forwards to it. You also may visit the FTC website at <a href="http://www.ftc.gov">http://www.ftc.gov</a> to read the Notice and the news release describing it.

The Federal Trade Commission Act ("FTC Act") and other laws the Commission administers permit the collection of public comments to consider and use in this proceeding as appropriate. The Commission will consider all timely and responsive public comments that it receives, whether filed in paper or electronic form. Comments received will be available to the public on the FTC website, to the extent practicable, at <a href="http://www.ftc.gov./os/publiccomments.shtm">http://www.ftc.gov./os/publiccomments.shtm</a>. As a matter of discretion, the FTC makes every effort to remove home contact information for individuals from the public comments it receives before placing those comments on the FTC website. To read our policy on how we handle the information you submit – including routine uses permitted by the Privacy Act – please review the FTC's privacy policy, at <a href="http://www.ftc.gov/ftc/privacy.shtm">http://www.ftc.gov/ftc/privacy.shtm</a>.

**FOR FURTHER INFORMATION CONTACT:** Sana Coleman Chriss, Attorney, (404) 656-1364, Federal Trade Commission, Southeast Region, 225 Peachtree Street, NE, Suite 1500, Atlanta, Georgia 30303.

**SUPPLEMENTARY INFORMATION:** 

The Commission's April 21, 2009 Federal Register notice sought comments on a number

of general issues, including the continuing need for the Rule, its economic impact, and the effect

of any technological, economic, or industry changes on the Rule.

The comment period closed on June 22, 2009. Three comments were received during the

comment period. On that date, the Commission also received a request from Consumers for

Auto Reliability and Safety, Consumers Union, and the National Consumer Law Center to

extend the comment period for an additional sixty days. To provide all interested parties with

additional time for filing comments, the Commission has decided to reopen the comment period.

The Commission believes that the benefit of enhancing the record by reopening the comment

period outweighs any delay. Accordingly, the Commission has decided to reopen the comment

period for sixty days.

By direction of the Commission.

Donald S. Clark Secretary

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