

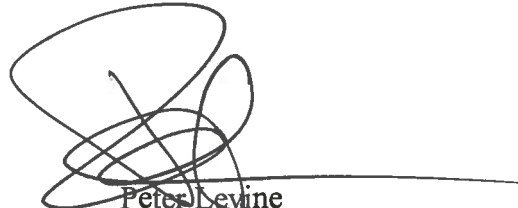


PERSONNEL AND
READINESS

UNDER SECRETARY OF DEFENSE
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SEP 8 2016

On July 22, 2015, the Department of Defense, Office of the Under Secretary of Defense for Personnel and Readiness, published in the Federal Register a Final Rule entitled "Limitations on Terms of Consumer Credit Extended to Service Members and Dependents," 80 FR 43560 (the "Final Rule"). The authority under which the Final Rule was issued has been questioned in litigation. To resolve these questions, and in an abundance of caution, I state that I have become familiar with the contents of the Final Rule, and I hereby affirm and ratify the Final Rule as it was published in the Federal Register on July 22, 2015, including all regulatory analysis certifications contained therein.



Peter Levine
Acting