

**COMMISSION OF FINE ARTS****Notice of Meeting**

The next meeting of the U.S. Commission of Fine Arts is scheduled for 16 April 2015, at 9:00 a.m. in the Commission offices at the National Building Museum, Suite 312, Judiciary Square, 401 F Street NW., Washington, DC 20001-2728. Items of discussion may include buildings, parks and memorials.

Draft agendas and additional information regarding the Commission are available on our Web site: [www.cfa.gov](http://www.cfa.gov). Inquiries regarding the agenda and requests to submit written or oral statements should be addressed to Thomas Luebke, Secretary, U.S. Commission of Fine Arts, at the above address; by emailing [staff@cfa.gov](mailto:staff@cfa.gov); or by calling 202-504-2200. Individuals requiring sign language interpretation for the hearing impaired should contact the Secretary at least 10 days before the meeting date.

Dated: March 24, 2015, in Washington, DC.  
**Thomas Luebke,**  
Secretary.

[FR Doc. 2015-07155 Filed 3-31-15; 8:45 am]

**BILLING CODE 6330-01-M**

**COMMODITY FUTURES TRADING COMMISSION****Agency Information Collection Activities Under OMB Review**

**AGENCY:** Commodity Futures Trading Commission.

**ACTION:** Notice.

**SUMMARY:** In compliance with the Paperwork Reduction Act of 1995 (PRA), this notice announces that the Information Collection Request (ICR) abstracted below has been forwarded to the Office of Management and Budget (OMB) for review and comment. The ICR describes the nature of the information collection and its expected costs and burden.

**DATES:** Comments must be submitted on or before May 1, 2015.

**ADDRESSES:** Comments may be submitted directly to OMB within 30 days of the notice's publication, by email at [OIRASubmissions@omb.eop.gov](mailto:OIRASubmissions@omb.eop.gov). Please identify comments by "Swap Data Repositories; Registration and Reporting Requirements (OMB Control No. 3038-0086)." Please provide the Commission with a copy of all submitted comments at the address listed below. Please refer to OMB Reference No. 3038-0086,

found on <http://reginfo.gov>. Comments may also be mailed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Attention: Desk Officer for the Commodity Futures Trading Commission, 725 17th Street NW., Washington, DC 20503, and Benjamin DeMaria, Division of Market Oversight, U.S. Commodity Futures Trading Commission, Three Lafayette Centre, 1155 21st Street NW., Washington, DC 20581.

Comments may also be submitted, regarding the burden estimated or any other aspect of the information collection, including suggestions for reducing the burden, identified by "Swap Data Repositories; Registration and Reporting Requirements (OMB Control No. 3038-0086)", by any of the following methods:

- Agency Web site, via its Comments Online process: <http://comments.cftc.gov>. Follow the instructions for submitting comments through the Web site.
- Mail: Send to Christopher Kirkpatrick, Secretary of the Commission, Commodity Futures Trading Commission, Three Lafayette Centre, 1155 21st Street NW., Washington, DC 20581.
- Hand Delivery/Courier: Same as Mail, above.
- Federal eRulemaking Portal: <http://www.regulations.gov/>. Follow the instructions for submitting comments. Please submit your comments to the Commission using only one of these methods.

All comments must be submitted in English, or if not, accompanied by an English translation. Comments will be posted as received to <http://www.cftc.gov>. You should submit only information that you wish to make available publicly. If you wish the Commission to consider information that is exempt from disclosure under the Freedom of Information Act, a petition for confidential treatment of the exempt information may be submitted according to the procedures set forth in section 145.9 of the Commission's regulations.<sup>1</sup>

The Commission reserves the right, but shall have no obligation, to review, pre-screen, filter, redact, refuse or remove any or all of your submission from [www.cftc.gov](http://www.cftc.gov) that it may deem to be inappropriate for publication, such as obscene language. All submissions that have been redacted or removed that contain comments on the merits of the rulemaking will be retained in the public comment file and will be

<sup>1</sup> Commission regulations referred to herein are found at 17 CFR Ch. I. (2014).

considered as required under the Administrative Procedure Act and other applicable laws, and may be accessible under the Freedom of Information Act.

**FOR FURTHER INFORMATION CONTACT:**

Benjamin DeMaria, Division of Market Oversight, U.S. Commodity Futures Trading Commission, Three Lafayette Centre, 1155 21st Street NW., Washington, DC 20581; (202) 418-5988; email: [BDeMaria@cftc.gov](mailto:BDeMaria@cftc.gov), and refer to OMB Control No. 3038-0086. This contact can also provide a copy of the ICR.

**SUPPLEMENTARY INFORMATION:**

**Title:** "Swap Data Repositories; Registration and Reporting Requirements (OMB Control No. 3038-0086)." This is a request for renewal of a currently approved information collection.

**Abstract:** Section 728 of the Dodd-Frank Wall Street Reform and Consumer Protection Act, Public Law 111-203, 124 Stat. 1376 (2010), specifically requires the CFTC to establish certain standards for the governance, registration, and statutory duties applicable to Swap Data Repositories (SDRs). The CFTC established these standards in part 49 of the CFTC's regulations.

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. The OMB control numbers for the CFTC's regulations were published on December 30, 1981. See 46 FR 63035 (Dec. 30, 1981). The **Federal Register** notice with a 60-day comment period soliciting comments on this collection of information was published on January 26, 2015 (80 FR 3956). No responsive comments have been received.

**Burden statement:** The CFTC estimates that the total annual respondent burden is:

**Registration**

**Respondents/Affected Entities:** Swap Data Repositories.

**Estimated number of respondents:** 6

**Estimated burden per respondent:** 400 hours initially, 45 hours ongoing, 5 hours total for all respondents annually for deregistration.

**Frequency of collection:** Annual and occasional.

**Total annual respondent burden:** 2400 hours initially, 275<sup>2</sup> hours ongoing.

<sup>2</sup> Five hours is being added here to the total annual ongoing burden for registration that was not included in the 60-day notice of the renewal for collection 3038-0086 (80 FR 3956, Jan. 26, 2015) to

**Reporting**

*Respondents/Affected Entities:* Swap Data Repositories.

*Estimated number of respondents:* 6.

*Estimated burden per respondent:* 40,725 hours initially; 15,325 hours ongoing.

*Frequency of collection:* Ongoing.

*Total annual respondent burden:* 244,350 hours initially; 91,950 hours ongoing.

**Recordkeeping**

*Respondents/Affected Entities:* Swap Data Repositories.

*Estimated number of respondents:* 6.

*Estimated burden per respondent:* 300 hours initially, 254 hours ongoing.

*Frequency of collection:* Ongoing.

*Total annual respondent burden:* 1800 hours initially, 1524 hours ongoing.

**Disclosure**

*Respondents/Affected Entities:* Swap Data Repositories.

*Estimated number of respondents:* 6.

*Estimated burden per respondent:* 100 hours initially, 1 hour ongoing.

*Frequency of collection:* Occasional.

*Total annual respondent burden:* 600 hours initially, 6 hours ongoing.

**Authority:** 44 U.S.C. 3501 *et seq.*

Dated: March 27, 2015.

**Christopher J. Kirkpatrick,**  
*Secretary of the Commission.*

[FR Doc. 2015-07468 Filed 3-31-15; 8:45 am]

**BILLING CODE 6351-01-P**

## **BUREAU OF CONSUMER FINANCIAL PROTECTION**

### **Notice of Availability of Revised Consumer Information Publication**

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

**ACTION:** Notice of availability.

**SUMMARY:** The Bureau of Consumer Financial Protection (Bureau) announces the availability of an updated consumer publication, the home buying information booklet, also known as the special information booklet or the settlement cost booklet (Booklet), required under the Real Estate Settlement Procedures Act (RESPA), Regulation X, and Regulation Z. This version of the Booklet incorporates statutory amendments and the Loan Estimate and Closing Disclosure from

reflect the estimate that one registered SDR may deregister every two years. The burden to deregister is estimated at 10 hours per deregistering entity. The total annual ongoing burden for all SDRs for registration is now estimated to be 275 hours.

the Bureau's final rule, Integrated Mortgage Disclosures Under the Real Estate Settlement Procedures Act (Regulation X) and the Truth in Lending Act (Regulation Z) (Integrated Disclosures Final Rule). The title of this publication is "*Your Home Loan Toolkit: A Step-by-Step Guide.*"

**ADDRESSES:** The updated consumer publication is available for download on the Bureau's Web site at

[www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) and can also be found in the Catalog of U.S. Government Publications (<http://catalog.gpo.gov>), maintained by Superintendent of Documents, U.S. Government Publishing Office, Washington, DC 20402.

**FOR FURTHER INFORMATION CONTACT:** Julie Vore, Originations Analyst, Office of Mortgage Markets; David Friend, Counsel, Office of Regulations, CFPB—[reginquiries@cfpb.gov](mailto:reginquiries@cfpb.gov) or (202) 435-7700.

**SUPPLEMENTARY INFORMATION:** The Bureau is hereby publishing this notice of availability to inform the public of the existence of an updated version of the Home Buying Information Booklet.

#### **Background on the Booklet**

In its enactment in 1974, section 5 of RESPA required the provision of "special information booklets" to help persons borrowing money to finance the purchase of residential real estate to understand better the nature and costs of real estate settlement services. Public Law 93-553. Since 1976, the Department of Housing and Urban Development (HUD) implemented the requirement through publication of the Booklet titled "*Shopping for Your Home Loan: Settlement Cost Booklet.*"

Section 1450 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act), Public Law 111-203, amended section 5 of RESPA by, among other things, transferring responsibility for the Booklet from HUD to the Bureau. 12 U.S.C. 2604, as amended by the Dodd-Frank Act, requires the Director of the Bureau to prepare, at least once every five years, "a booklet to help consumers applying for federally related mortgage loans to understand the nature and costs of real estate settlement services." 12 U.S.C. 2604(a). Section 1450 of the Dodd-Frank Act also amended 12 U.S.C. 2604 by adding new content requirements, including information on homeownership counseling services, an explanation of a consumer's responsibilities, liabilities and obligations in a mortgage transaction, and a list of questions a consumer obtaining a federally related mortgage

loan should ask regarding the loan, including whether the consumer will have the ability to repay the loan, whether the consumer sufficiently shopped for the loan, whether the loan terms include prepayment penalties or balloon payments, and whether the loan will benefit the borrower. Other statutes, discussed below, have also amended 12 U.S.C. 2604 to include additional information on flood insurance.

In November 2013, the Bureau issued a final rule that amended section 1024.5 to provide creditors with an exemption from certain RESPA requirements, including the requirements of section 1024.6, for loans subject to the TILA-RESPA integrated disclosure requirements. The rule also added section 1026.19(g), which is substantially similar to the requirements of 1024.6, but modified to conform to the usage associated with TILA.

To reflect the transfer of the Booklet to the Bureau and ensure consistency with the Bureau's rulemaking regulating practices in mortgage origination and servicing that took effect in January 2014, the CFPB made technical and conforming changes to the Booklet and made the revised Booklet available in January 2014. 79 FR 1836 (Jan. 10, 2014).

#### **Contents of the Updated Version of the Booklet**

The Bureau is updating the Booklet to incorporate: (1) statutory amendments made to 12 U.S.C. 2604 by the Dodd-Frank Act, the Moving Ahead for Progress in 21st Century Act, Public Law 112-141, and the Homeowner Flood Insurance Affordability Act of 2014, Public Law 113-89; (2) the Bureau's Integrated Disclosures final rule effective on August 1, 2015; and (3) additional Bureau contact information, online tools, and information on how to submit complaints. Every effort was made to incorporate all statutory amendments; however, a Dodd-Frank Act amendment to 12 U.S.C. 2604 to provide notice of a loan fraud brochure and the web address and telephone number for obtaining the brochure could not be incorporated, as the brochure is no longer supported by the issuing agency. Instead, the Bureau has provided a link in the Booklet to a HUD Web page on loan fraud.

The Bureau views this publication as part of the Bureau's broader mission to educate consumers about consumer financial products. The Booklet has also been revised to, among other things, improve the readability and usability of the booklet and link to the Bureau's Web site, regarding tools and resources that consumers can use to make better-