

In compliance with Government Paperwork Elimination Act, States will be permitted to electronically submit the information for their security plans, certification packages, recertifications, extensions, and written exceptions processes. States will be permitted to submit electronic signatures but must keep the original signature on file. Additionally, because they contain sensitive security information (SSI), the security plans must be handled and protected in accordance with 49 CFR part 1520. 6 CFR 37.41(c). The final rule does not dictate how States must submit their employees' fingerprints to the FBI for background checks; however it is assumed States will do so via electronic means or another means determined by the FBI.

Information provided will be protected from disclosure to the extent appropriate under applicable provisions of the Freedom of Information Act, the Privacy Act of 1974, the Driver's Privacy Protection Act, as well as DHS's Privacy Impact Assessment for the REAL ID Act.

There have been no program changes or new requirements established as a result of this collection request. Extensions were covered in the initial request however it was incorrectly removed from the subsequent request.

The Office of Management and Budget is particularly interested in comments which:

1. Evaluate whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information will have practical utility;
2. Evaluate the accuracy of the agency's estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used;
3. Enhance the quality, utility, and clarity of the information to be collected; and
4. Minimize the burden of the collection of information on those who are to respond, including through the use of appropriate automated, electronic, mechanical, or other technological collection techniques or other forms of information technology, e.g., permitting electronic submissions of responses.

#### Analysis

*Agency:* Office of the Secretary, DHS.

*Title:* REAL ID: Minimum Standards for Driver's Licenses and Identification Cards Acceptable by Federal Agencies for Official Purposes.

*OMB Number:* 1601-0005.

*Frequency:* Annually.

*Affected Public:* State, local, and tribal governments.

*Number of Respondents:* 56.

*Estimated Time per Respondent:* 1,178 hours.

*Total Burden Hours:* 446,246 hours.

Dated: May 5, 2016.

**Carlene C. Iletto,**

*Executive Director, Enterprise Business Management Office.*

[FR Doc. 2016-11133 Filed 5-10-16; 8:45 am]

**BILLING CODE 9110-9B-P**

## DEPARTMENT OF HOMELAND SECURITY

[Docket No. DHS-2015-0017]

### Information Sharing and Analysis Organization

**AGENCY:** Department of Homeland Security.

**ACTION:** Notice and request for comments.

**SUMMARY:** This Notice announces a request for public comment on draft products produced by the Information Sharing and Analysis Organization (ISAO) Standards Organization (SO) in partnership with the six established ISAO SO Standards Working Groups (SWG). This is the first iteration of draft products that will be used in the development of voluntary standards for Information Sharing and Analysis Organizations (ISAOs) as they relate to E.O. 13691.

**DATES:** The comment period for the first iteration of the SWG draft voluntary standards for ISAOs will be open until Friday, June 17, 2016. Comments will be accepted after this date, but may not be reflected until later iterations of draft standards documents.

**FOR FURTHER INFORMATION CONTACT:** If you have questions concerning the draft voluntary standards documents, please contact the ISAO Standards Organization at [Contact@ISAO.org](mailto:Contact@ISAO.org).

#### SUPPLEMENTARY INFORMATION:

#### Background and Purpose

On February 13, 2015, President Obama signed E.O. 13691 intended to enable and facilitate "private companies, nonprofit organizations, and executive departments and agencies . . . to share information related to cybersecurity risks and incidents and collaborate to respond in as close to real time as possible."

In accordance with E.O. 13691, DHS has entered into a cooperative agreement with a non-governmental ISAO SO led by the University of Texas at San Antonio with support from the

Logistics Management Institute (LMI) and the Retail Cyber Intelligence Sharing Center (R-CISC). The ISAO SO is working with existing information sharing organizations, owners and operators of critical infrastructure, relevant agencies, and other public and private sector stakeholders to identify a common set of voluntary standards or guidelines for the creation and functioning of ISAOs.

As part of this collaborative, transparent, and industry-driven process, the ISAO SO has established six working groups to assist in the development of voluntary standards. This notice is to request comment on the initial working group draft products. Your participation in this comment process is highly encouraged to ensure all equities are being met. To join a working group or to find out how else you can best participate, please visit [www.ISAO.org](http://www.ISAO.org) or email [Contact@ISAO.org](mailto:Contact@ISAO.org).

#### Meeting Details

To view details on the corresponding May 19, 2016 in person meeting in Anaheim, CA, please visit the *Notice of Public Meeting Federal Register* Notice and visit [www.ISAO.org](http://www.ISAO.org).

#### Submitting Written Comments

The initial draft documents can be found and comments submitted directly to the ISAO SO at <https://www.ISAO.org/products/drafts/>. This method is preferred by the ISAO SO.

You may also submit written comments to the docket using one of the following methods:

(1) *Federal eRulemaking Portal:* <http://www.regulations.gov>. Although this is not a rulemaking action, comments are being submitted to the Federal eRulemaking Portal in an effort to provide transparency to the general public.

(2) *Email:* [Contact@ISAO.org](mailto:Contact@ISAO.org). Include the docket number in the subject line of the message.

(3) *Mail:* ISAO Standards Organization, c/o LMI, 1777 NE Loop 410, Suite 808, San Antonio, TX 78217-5217.

To avoid duplication, please use only one of these four methods. All comments must either be submitted to the online docket on or before June 17, 2016, or reach the Docket Management Facility by that date.

Comments may be submitted directly to the ISAO SO using the method described above after June 17, 2016. However, these comments may not be reflected until later iterations of draft standards documents.

## References

Executive Order 13691 can be found at: <https://www.whitehouse.gov/the-press-office/2015/02/13/executive-order-promoting-private-sector-cybersecurity-information-shari>.

For additional information about the ISAO Standards Organization, draft products, and how you can best participate in the standards development process, please go to [www.ISAO.org](http://www.ISAO.org) or email [Contact@ISAO.org](mailto:Contact@ISAO.org).

**Authority:** 6 U.S.C. 131–134; 6 CFR 29; E.O. 13691.

Dated: May 9, 2016.

### Andy Ozment,

*Assistant Secretary, Cybersecurity and Communications, National Protection and Programs Directorate, Department of Homeland Security.*

[FR Doc. 2016–11128 Filed 5–10–16; 8:45 am]

**BILLING CODE P**

## DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR–5948–N–01]

### Mortgagee Review Board: Administrative Actions

**AGENCY:** Office of the Assistant Secretary for Housing–Federal Housing Commissioner, HUD.

**ACTION:** Notice.

**SUMMARY:** In compliance with Section 202(c)(5) of the National Housing Act, this notice advises of the cause and description of administrative actions taken by HUD’s Mortgagee Review Board against HUD-approved mortgagees.

#### FOR FURTHER INFORMATION CONTACT:

Nancy A. Murray, Secretary to the Mortgagee Review Board, 451 Seventh Street SW., Room B–133/3150, Washington, DC 20410–8000; telephone (202) 708–2224 (this is not a toll-free number). Persons with hearing or speech impairments may access this number through TTY by calling the toll-free Federal Information Service at (800) 877–8339.

**SUPPLEMENTARY INFORMATION:** Section 202(c)(5) of the National Housing Act (12 U.S.C. 1708(c)(5)) requires that HUD “publish a description of and the cause for administrative action against a HUD-approved mortgagee” by the Department’s Mortgagee Review Board (“Board”). In compliance with the requirements of Section 202(c)(5), this notice advises of actions that have been taken by the Board in its meetings from October 1, 2014 to September 30, 2015.

### I. Civil Money Penalties, Withdrawals of FHA Approval, Suspensions, Probations, Reprimands, and Settlements

#### 1. Allied First Bank, SB, Oswego, IL [Docket No. 15–1506–MR]

**Action:** On June 19, 2015, the Board entered into a settlement agreement with Allied First Bank, SB (“AFB”) that required AFB to pay a civil money penalty in the amount of \$17,000 without admitting fault or liability.

**Cause:** The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: AFB (a) improperly used the name of FHA in certain correspondence to imply the correspondence was from and/or endorsed by HUD/FHA; (b) failed to timely notify HUD that AFB has entered into a written agreement with the Federal Reserve Board of Chicago on May 22, 2014 and; (c) failed to timely notify HUD that AFB had entered into a consent order with the Federal Deposit Insurance Corporation and the State of Illinois Department of Financial and Professional Regulation.

#### 2. American Home Free Mortgage, Prosper, TX [Docket No. 14–1682–MR]

**Action:** On May 21, 2015, the Board voted to withdraw the FHA approval of American Home Free Mortgage (“AHFM”) on a permanent basis. On July 24, 2015, the Board entered into a settlement agreement with AHFM that required AHFM to pay a civil money penalty in the amount of \$169,419, and to abide by the Board’s action concerning the permanent withdrawal of its FHA approval.

**Cause:** The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: AHFM (a) submitted false certifications to HUD/FHA in 2010, 2012 and 2013 for the annual recertifications of its FHA approval; (b) failed to ensure that individuals originating FHA insured loans were exclusively employed by AHFM; (c) failed to implement a Quality Control Plan in compliance with HUD/FHA requirements; (d) failed to conduct Quality Control reviews in accordance with HUD/FHA requirements; (e) participated in a scheme to inflate the amount of fees collected in loan transactions by disguising them as construction fees; (f) submitted loan case binders that falsely identified fees as construction costs or fees; (g) provided false certifications to HUD/FHA regarding conflicts of interests; (h) allowed personnel involved in the day-to-day origination process to conduct Quality Control reviews; (i) allowed the

identification number of a terminated employee to be used to access FHA Connection; and (j) failed to require its appraiser to explain the use of a comparable sale that was over 12 months old.

#### 3. Bogman Inc., Silver Spring, MD [Docket No. 15–1507–MR]

**Action:** On August 11, 2015, the Board entered into a settlement agreement with Bogman Inc., (“Bogman”) that required Bogman to pay a civil money penalty in the amount of \$50,000 without admitting fault or liability and to submit, on a quarterly basis during the period of one year, written reports, describing the methodology and findings of quality control reviews performed by an independent third party regarding Bogman’s compliance with applicable HUD Handbooks and Mortgagee Letters, including compliance with servicing and loss mitigation requirements.

**Cause:** The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: Bogman (a) failed to properly establish and implement a Quality Control Plan; (b) used the services of a third party servicer that was not an approved HUD/FHA approved mortgagee; (c) failed to properly service defaulted FHA insured loans and failed to ensure its foreclosure management review checklist was in compliance with HUD/FHA requirements; and (d) failed to use the proper loss mitigation techniques with borrowers.

#### 4. City First Mortgage Services LLC., Bountiful, UT [Docket No. 15–1657–MR]

**Action:** On June 30, 2015, the Board issued a letter of reprimand to City First Mortgage Services, LLC., (“CFMS”), and also required CFMS to pay a civil money penalty in the amount of \$40,500.

**Cause:** The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: CFMS (a) failed to comply with Generally Accepted Accounting Principles; (b) falsely certified to HUD/FHA that it had complied with all HUD/FHA regulations in its June 25, 2014 annual certification; (c) failed to promptly notify HUD/FHA it had entered into a consent order with the State of Illinois Department of Financial and Professional Regulation, Division of Banking and paid a \$2,500 fine to settle allegations that it allowed an unlicensed office, branch manager and loan originator to conduct business without the proper licenses or sponsorship from CFMS; and (d) failed to timely notify HUD/FHA that it had entered into a