

agenda and any issues arising after publication of this notice that require emergency action under Section 305(c) of the Magnuson-Stevens Fishery Conservation and Management Act, provided the public has been notified of the Council's intent to take action to address the emergency.

#### Special Accommodations

This meeting is physically accessible to people with disabilities. Requests for sign language interpretation or other auxiliary aids should be directed to Kathy Pereira at the Gulf Council Office (see **ADDRESSES**), at least 5 working days prior to the meeting.

**Authority:** 16 U.S.C. 1801 *et seq.*

Dated: May 9, 2016.

**Jeffrey N. Lonergan,**

*Acting Deputy Director, Office of Sustainable Fisheries, National Marine Fisheries Service.*

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**BILLING CODE 3510-22-P**

## DEPARTMENT OF COMMERCE

### National Oceanic and Atmospheric Administration

RIN 0648-XE618

#### Mid-Atlantic Fishery Management Council (MAFMC); Public Meeting

**AGENCY:** National Marine Fisheries Service (NMFS), National Oceanic and Atmospheric Administration (NOAA), Commerce.

**ACTION:** Notice of public meeting.

**SUMMARY:** The Mid-Atlantic Fishery Management Council's (Council) Mackerel-Squid-Butterfish (MSB) Monitoring Committee will meet via webinar to develop recommendations for future MSB specifications.

**DATES:** The meeting will be held Tuesday, May 31, 2016, at 1:30 p.m. and end by 4 p.m.

**ADDRESSES:** The meeting will be held via webinar with a telephone-only connection option: <http://mafmc.adobeconnect.com/msb2016moncom/>.

*Council address:* Mid-Atlantic Fishery Management Council, 800 N. State St., Suite 201, Dover, DE 19901; telephone: (302) 674-2331.

**FOR FURTHER INFORMATION CONTACT:** Christopher M. Moore, Ph.D. Executive Director, Mid-Atlantic Fishery Management Council; telephone: (302) 526-5255. The Council's Web site, [www.mafmc.org](http://www.mafmc.org) will also have details on webinar access and any background materials.

**SUPPLEMENTARY INFORMATION:** The Council's MSB Monitoring Committee will meet to develop recommendations for future MSB specifications. There will be time for public questions and comments. The Council utilizes the Monitoring Committee recommendations at each June Council meeting when setting the subsequent years' MSB specifications.

#### Special Accommodations

This meeting is physically accessible to people with disabilities. Requests for sign language interpretation or other auxiliary aid should be directed to M. Jan Saunders, (302) 526-5251, at least 5 days prior to the meeting date.

Dated: May 9, 2016.

**Jeffrey N. Lonergan,**

*Acting Deputy Director, Office of Sustainable Fisheries, National Marine Fisheries Service.*

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## BUREAU OF CONSUMER FINANCIAL PROTECTION

### Fair Lending Report of the Consumer Financial Protection Bureau, April 2016

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

**ACTION:** Fair Lending Report of the Consumer Financial Protection Bureau.

**SUMMARY:** The Bureau of Consumer Financial Protection (CFPB or Bureau) is issuing its fourth Fair Lending Report of the Consumer Financial Protection Bureau (Fair Lending Report) to Congress. We are committed to ensuring fair access to credit and eliminating discriminatory lending practices. This report describes our fair lending activities in prioritization, supervision, enforcement, rulemaking, research, interagency coordination, and outreach for calendar year 2015.

**DATES:** The Bureau released the April 2016 Fair Lending Report on its Web site on April 29, 2016.

**FOR FURTHER INFORMATION CONTACT:** Anita Visser, Policy Advisor to the Director of Fair Lending, Office of Fair Lending and Equal Opportunity, Consumer Financial Protection Bureau, 1-855-411-2372.

#### SUPPLEMENTARY INFORMATION:

#### [1]. Fair Lending Report of the Consumer Financial Protection Bureau, April 2016

*Message From Richard Cordray, Director of the CFPB*

When Congress established the Consumer Financial Protection Bureau,

the goal was to shine a light on unfair and discriminatory practices in the financial system. The legislation specifically tasked the Office of Fair Lending and Equal Opportunity with this critical obligation, but our commitment to finding and eliminating these practices extends throughout the Bureau. Indeed, ensuring fair and nondiscriminatory access to credit goes to the core of the Bureau's mission: Protecting consumers and promoting openness in America's financial markets.

The past year has been especially productive for the Office of Fair Lending. In the mortgage market, they teamed up with the Department of Justice to resolve the largest redlining case in history against Hudson City Savings Bank (since acquired by M&T Bank), which will pay nearly \$33 million in direct loan subsidies, funding for community programs and outreach, and a civil penalty. In that case, which arose out of a fair lending supervisory review at Hudson City, the Bureau found that Hudson City provided unequal access to credit by structuring its business to avoid and thus discourage access to mortgages for residents in majority-Black-and-Hispanic neighborhoods<sup>1</sup> in New York, New Jersey, Connecticut, and Pennsylvania. The Office of Fair Lending also resolved a significant discrimination case involving Provident Funding Associates based on our finding that over 14,000 African-American and Hispanic borrowers paid more in mortgage brokers' fees than did similarly-situated non-Hispanic White borrowers. The Office also helped revise the Home Mortgage Disclosure Act's Regulation C such that mortgage lenders will begin collecting a more comprehensive set of mortgage loan data starting in 2018, which will allow regulators, lenders, researchers, and the public to better pinpoint and address potential discrimination in the mortgage market, among other important goals.

The Office of Fair Lending also has continued to examine and investigate indirect auto lenders for compliance with the Equal Credit Opportunity Act. Last year brought two noteworthy results, with prominent consent orders issued for American Honda Finance Corporation and Fifth Third Bank. In both matters, the Bureau alleged that the lender's policy of discretionary dealer markup resulted in minority borrowers

<sup>1</sup> "Majority-Black-and-Hispanic neighborhoods" or "majority-Black-and-Hispanic communities" means census tracts in which more than 50 percent of the residents are identified in the 2010 U.S. Census as either "Black or African American" or "Hispanic or Latino."