

Dated: June 7, 2016.

**Thomas H. Brennan,**

*Deputy Director, EPA Science Advisory Staff  
Office.*

[FR Doc. 2016-14176 Filed 6-14-16; 8:45 am]

BILLING CODE 6560-50-P

## EQUAL EMPLOYMENT OPPORTUNITY COMMISSION

### Sunshine Act Notice

**TIME AND DATE:** Monday, June 20, 2016,  
9:30 a.m. Eastern Time.

**PLACE:** Jacqueline A. Berrien Training  
Center on the First Floor of the EEOC  
Office Building, 131 "M" Street NE.,  
Washington, DC 20507.

**STATUS:** The meeting will be open to the  
public.

#### MATTERS TO BE CONSIDERED:

##### Open Session

1. Announcement of Notation Votes,  
and
2. Rebooting Workplace Harassment  
Prevention: Key Findings from the  
Report of Commissioners Chai R.  
Feldblum and Victoria A. Lipnic, Co-  
Chairs of the EEOC's Select Task Force  
on the Study of Harassment in the  
Workplace.

*Note:* In accordance with the  
Sunshine Act, the meeting will be open  
to public observation of the  
Commission's deliberations and voting.  
Seating is limited and it is suggested  
that visitors arrive 30 minutes before the  
meeting in order to be processed  
through security and escorted to the  
meeting room. (In addition to  
publishing notices on EEOC  
Commission meetings in the **Federal  
Register**, the Commission also provides  
information about Commission meetings  
on its Web site, [www.eeoc.gov](http://www.eeoc.gov)., and  
provides a recorded announcement a  
week in advance on future Commission  
sessions.)

Please telephone (202) 663-7100  
(voice) and (202) 663-4074 (TTY) at any  
time for information on these meetings.  
The EEOC provides sign language  
interpretation and Communication  
Access Realtime Translation (CART)  
services at Commission meetings for the  
hearing impaired. Requests for other  
reasonable accommodations may be  
made by using the voice and TTY  
numbers listed above.

**CONTACT PERSON FOR MORE INFORMATION:**  
Bernadette B. Wilson, Acting Executive  
Officer on (202) 663-4077.

Dated: June 13, 2016.

**Bernadette B. Wilson,**

*Acting Executive Officer, Executive  
Secretariat.*

[FR Doc. 2016-14236 Filed 6-13-16; 11:15 am]

BILLING CODE 6570-01-P

## FEDERAL DEPOSIT INSURANCE CORPORATION

### Notice to All Interested Parties of the Termination of the Receivership of 10009 First Heritage Bank, N.A., Newport Beach, California

NOTICE IS HEREBY GIVEN that the  
Federal Deposit Insurance Corporation  
("FDIC") as Receiver for First Heritage  
Bank, N.A., Newport Beach, California  
("the Receiver") intends to terminate its  
receivership for said institution. The  
FDIC was appointed receiver of First  
Heritage Bank, N.A., on July 25, 2008.  
The liquidation of the receivership  
assets has been completed. To the extent  
permitted by available funds and in  
accordance with law, the Receiver will  
be making a final dividend payment to  
proven creditors.

Based upon the foregoing, the  
Receiver has determined that the  
continued existence of the receivership  
will serve no useful purpose.  
Consequently, notice is given that the  
receivership shall be terminated, to be  
effective no sooner than thirty days after  
the date of this Notice. If any person  
wishes to comment concerning the  
termination of the receivership, such  
comment must be made in writing and  
sent within thirty days of the date of  
this Notice to: Federal Deposit  
Insurance Corporation, Division of  
Resolutions and Receiverships,  
Attention: Receivership Oversight  
Department 34.6, 1601 Bryan Street,  
Dallas, TX 75201.

No comments concerning the  
termination of this receivership will be  
considered which are not sent within  
this time frame.

Dated: June 9, 2016.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. 2016-14051 Filed 6-14-16; 8:45 am]

BILLING CODE 6714-01-P

## FEDERAL DEPOSIT INSURANCE CORPORATION

### Agency Information Collection Activities: Submission for OMB Review; Comment Request (3064- 0001, -0174, -0188 & -0191)

**AGENCY:** Federal Deposit Insurance  
Corporation (FDIC).

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

**SUMMARY:** The FDIC, as part of its  
continuing effort to reduce paperwork  
and respondent burden, invites the  
general public and other Federal  
agencies to take this opportunity to  
comment on the renewal of existing  
information collections, as required by  
the Paperwork Reduction Act of 1995.  
On April 6, 2016, (81 FR 19971), the  
FDIC requested comment for 60 days on  
a proposal to renew the information  
collections described below. No  
comments were received. The FDIC  
hereby gives notice of its plan to submit  
to OMB a request to approve the  
renewal of these collections, and again  
invites comment on this renewal.

**DATES:** Comments must be submitted on  
or before July 15, 2016.

**ADDRESSES:** Interested parties are  
invited to submit written comments to  
the FDIC by any of the following  
methods:

- [http://www.FDIC.gov/regulations/  
laws/federal/](http://www.FDIC.gov/regulations/laws/federal/).
- *Email:* [comments@fdic.gov](mailto:comments@fdic.gov) Include  
the name of the collection in the subject  
line of the message.
- *Mail:* Gary A. Kuiper  
(202.898.3877), Counsel, Room MB-  
3016, or Manny Cabeza, (202.898.3767),  
Counsel, Room MB-3105, Federal  
Deposit Insurance Corporation, 550 17th  
Street NW., Washington, DC 20429.
- *Hand Delivery:* Comments may be  
hand-delivered to the guard station at  
the rear of the 17th Street Building  
(located on F Street), on business days  
between 7:00 a.m. and 5:00 p.m.

All comments should refer to the  
relevant OMB control number. A copy  
of the comments may also be submitted  
to the OMB desk officer for the FDIC:  
Office of Information and Regulatory  
Affairs, Office of Management and  
Budget, New Executive Office Building,  
Washington, DC 20503.

**FOR FURTHER INFORMATION CONTACT:** Gary  
A. Kuiper or Manny Cabeza, at the FDIC  
address above.

**SUPPLEMENTARY INFORMATION:** Proposal  
to renew the following currently-  
approved collections of information:

1. *Title:* Charter and Federal Deposit  
Insurance Application.

*OMB Number:* 3064-0001.

*Affected Public:* Banks or savings associations wishing to become FDIC insured depository institutions.  
*Annual Number of Respondents:* 42.  
*Frequency of Response:* On occasion.  
*Estimated Time per Response:* 125 hours.  
*Total Annual Burden:* 5,250 hours.  
*General Description:* The Federal Deposit Insurance Act requires financial

institutions to apply to the FDIC to obtain deposit insurance. This collection provides FDIC with the information needed to evaluate the applications.  
 2. *Title:* Interagency Guidance on Funding and Liquidity Risk Management.  
*OMB Number:* 3064-0174.

*Affected Public:* Insured state nonmember banks and state savings associations.  
*Frequency of Response:* Occasionally (Paragraph 14); Quarterly (Paragraph 20).  
*Annual Number of Respondents:* 3,947.  
*Burden Estimate:*

	Number of respondents	Average hours per response	Responses per year	Total hours
<i>Paragraph 14 (Record Keeping):</i>				
Large Institutions(over \$20 billion in assets) .....	19	720	1	13,680
Mid-size Institutions(\$1 to \$20 billion in assets) .....	329	240	1	78,960
Small Institutions(less than \$1 billion in assets) .....	3,599	80	1	287,920
Paragraph 14 Subtotal .....	3,947			380,560
<i>Paragraph 20 (Reporting):</i>				
All supervised institutions .....	3,947	4	12	189,456
Total Burden Hours .....				570,016

*General Description:* The information collection includes reporting and recordkeeping requirements related to sound risk management principles applicable to insured depository institutions. To enable an institution and its supervisor to evaluate the liquidity risk exposure of an institution's individual business lines and for the institution as a whole, the guidance summarizes principles of sound liquidity risk management and advocates the establishment of policies

and procedures that consider liquidity costs, benefits, and risks in strategic planning. In addition, the guidance encourages the use of liquidity risk reports that provide detailed and aggregate information on items such as cash flow gaps, cash flow projections, assumptions used in cash flow projections, asset and funding concentrations, funding availability, and early warning or risk indicators. This is intended to enable management to assess an institution's sensitivity to

changes in market conditions, the institution's financial performance, and other important risk factors.  
 3. *Title:* Appraisals for Higher-Priced Mortgage Loans.  
*OMB Number:* 3064-0188.  
*Affected Public:* Insured state nonmember banks and state savings associations.  
*Estimated Number of Respondents:* 2,428.  
*Frequency of Response:* Occasionally.  
*Burden Estimate:*

	Number of respondents	Number of responses	Hours per response	Total burden hours
<i>Review and Provide Copy of Full Interior Appraisal (reporting burden):</i>				
Non-automated responders .....	809	13	.25	2,629
Automated responders .....	1,619	13	.08	1,684
Subtotal .....	2,428			4,313
<i>Investigate and Verify Requirement for Second Appraisal (record keeping burden):</i>				
Non-automated responders .....	809	8	.25	1,618
Automated responders .....	1,619	8	.08	1,036
Subtotal .....	2,428			2,654
<i>Conduct and Provide Second Appraisal (reporting burden):</i>				
Non-automated responders .....	809	1	.25	202
Automated responders .....	1,619	1	.08	129
Subtotal .....	2,428			331
Total Annual Burden .....				7,298

*General Description:* Section 1471 of the Dodd-Frank Act established a new Truth in Lending (TILA) section 129H, which contains appraisal requirements applicable to *higher-risk mortgages* and prohibits a creditor from extending credit in the form of a higher-risk

mortgage loan to any consumer without meeting those requirements. A *higher-risk mortgage* is defined as a residential mortgage loan secured by a principal dwelling with an annual percentage rate (APR) that exceeds the average prime offer rate (APOR) for a comparable

transaction as of the date the interest rate is set by certain enumerated percentage point spreads. Additionally, 12 CFR 1026 allows a creditor to make a higher-risk mortgage loan only if certain conditions are met. The creditor must obtain a written appraisal

performed by a certified or licensed appraiser who must conduct a physical property visit of the interior of the property. At application, the applicant must be provided with a statement regarding the purpose of the appraisal; a notice that that the creditor will provide the applicant a copy of any written appraisal; and notice that that the applicant may choose to have a separate appraisal conducted at the expense of the applicant. The creditor must also provide the consumer with a free copy of any written appraisals obtained for the transaction at least three business days before closing.

The rule also requires a higher-risk mortgage loan creditor to obtain an additional written appraisal, from a different licensed or certified appraiser,

at no cost to the borrower, if: The higher-risk mortgage loan will finance the acquisition of the consumer's principal dwelling; the seller acquired the home within 180 days of signing the agreement to sell the property; and the consumer is purchasing the home for a higher price than the seller paid.

The additional written appraisal generally must include the following information: (1) An analysis of the difference in sale prices (*i.e.*, the sale price paid by the seller and the acquisition price of the property as set forth in the consumer's purchase agreement); (2) changes in market conditions; and (3) any improvements made to the property between the date of the previous sale and the current sale.

The information collection requirements are needed to protect consumers and promote the safety and soundness of creditors making higher-risk mortgage loans. This information is used by creditors to evaluate real estate collateral in higher-risk mortgage loan transactions and by consumers entering these transactions.

4. *Title:* Interagency Guidance on Leveraged Lending.

*OMB Number:* 3064–0191.

*Affected Public:* Insured state nonmember banks and state savings associations.

*Estimated Number of Respondents:* 10.

*Frequency of Response:* Occasionally.

*Burden Estimate:*

	Number of respondents	Estimated annual frequency	Estimated average hours per response	Estimated total annual burden hours
<i>Implementation Burden:</i>				
<i>Recordkeeping burden</i> .....	1	1	986.7	986.7
<i>Total Implementation Burden</i> .....				986.7
<i>Ongoing Burden:</i>				
<i>Recordkeeping burden</i> .....	9	1	529.3	4,763.7
<i>Total Ongoing Burden</i> .....				4,763.7
<i>Total PRA Burden</i> .....				5,750.4

*General Description:* The Guidance describes expectations for the sound risk management of leveraged lending activities, including the importance for institutions to develop and maintain: (a) Transactions structured to reflect a sound business premise, an appropriate capital structure, and reasonable cash flow and balance sheet leverage; (b) A definition of leveraged lending that facilitates consistent application across all business lines; (c) Well-defined underwriting standards; (d) a credit limit and concentration framework consistent with the institution's risk appetite; (e) Sound MIS that enable management to identify, aggregate, and monitor leveraged exposures and comply with policy across all business lines; (f) strong pipeline management policies and procedures; and (g) guidelines for conducting periodic portfolio and pipeline stress tests to quantify the potential impact of economic and market conditions on the institution's asset quality, earnings, liquidity, and capital.

The guidance outlines high-level principles related to safe and sound leveraged lending activities, including underwriting considerations, assessing and documenting enterprise value, risk management expectations for credits

awaiting distribution, stress testing expectations and portfolio management, and risk management expectations, all of which will be reviewed during supervisory examinations to assess how well the financial institution is managing its risk. Banks will not be submitting documentation to the FDIC. Rather, FDIC examiners will review this documentation during examinations to assess a bank's management of its risk.

**Request for Comment**

Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the FDIC's functions, including whether the information has practical utility; (b) the accuracy of the estimates of the burden of the information collection, including the validity of the methodology and assumptions used; (c) ways to enhance the quality, utility, and clarity of the information to be collected; and (d) ways to minimize the burden of the information collection on respondents, including through the use of automated collection techniques or other forms of information technology. All comments will become a matter of public record.

Dated at Washington, DC, this 10th day of June 2016.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. 2016–14120 Filed 6–14–16; 8:45 am]

**BILLING CODE 6714–01–P**

**FEDERAL DEPOSIT INSURANCE CORPORATION**

**Notice of Termination; 10243 Bank of Florida—Tampa Bay; Tampa, Florida**

The Federal Deposit Insurance Corporation (FDIC), as Receiver for 10243 Bank of Florida—Tampa Bay, Tampa, Florida (Receiver) has been authorized to take all actions necessary to terminate the receivership estate of Bank of Florida—Tampa Bay (Receivership Estate); the Receiver has made all dividend distributions required by law.

The Receiver has further irrevocably authorized and appointed FDIC-Corporate as its attorney-in-fact to execute and file any and all documents that may be required to be executed by the Receiver which FDIC-Corporate, in its sole discretion, deems necessary; including but not limited to releases, discharges, satisfactions, endorsements, assignments and deeds.