

8410-01-279-7747—Skirt, Gabardine, Lined, Marine Corps, Women's, Blue, 16L

8410-01-279-7748—Skirt, Gabardine, Lined, Marine Corps, Women's, Blue, 18S

8410-01-279-7749—Skirt, Gabardine, Lined, Marine Corps, Women's, Blue, 18R

8410-01-279-7750—Skirt, Gabardine, Lined, Marine Corps, Women's, Blue, 18L

8410-01-279-7751—Skirt, Gabardine, Lined, Marine Corps, Women's, Blue, 20S

8410-01-279-7752—Skirt, Gabardine, Lined, Marine Corps, Women's, Blue, 20R

8410-01-279-7753—Skirt, Gabardine, Lined, Marine Corps, Women's, Blue, 20L

*Contracting Activity:* Defense Logistics Agency Troop Support

*NSN(s)—Product Name(s):*

7520-01-385-7362—Pencil, Mechanical, Side Action, Green Barrel, 0.7 mm

7520-01-354-2305—Pencil, Mechanical, Push Action, Red Barrel and Lead, Extra Bold Point (1.1 mm)

*Mandatory Source(s) of Supply:* San Antonio Lighthouse for the Blind, San Antonio, TX

*Contracting Activity:* General Services Administration, New York, NY

*NSN(s)—Product Name(s):*

7510-01-443-2121—Toner, Cartridges, New

7510-00-NIB-0633—Skilcraft Toner Cartridge

7510-00-NIB-0642—Skilcraft Toner Cartridge

*Mandatory Source(s) of Supply:* Alabama Industries for the Blind, Talladega, AL

*Contracting Activity:* General Services Administration, New York, NY

*NSN(s)—Product Name(s):*

7045-01-599-5322—Glare Shield for iPhone

7045-01-599-5271—Glare Shield for Blackberry Bold

7045-01-599-5273—Glare Shield for Blackberry Storm2

7045-01-599-5290—Glare Shield for Blackberry Curve2

7045-01-599-5275—Universal PDA Glare Shield

7045-01-599-5287—Privacy Shield for iPhone

7045-01-599-5276—Privacy Shield for Blackberry Bold

7045-01-599-5278—Privacy Shield for Blackberry Storm2

7045-01-599-5285—Privacy Shield for Blackberry Curve2

7045-01-599-5282—Privacy Shield for PDA, Universal

*Mandatory Source(s) of Supply:* Wiscraft, Inc., Milwaukee, WI

*Contracting Activity:* General Services Administration, New York, NY

*NSN(s)—Product Name(s):*

7110-00-194-1611—Rotary Drafting Stool—Faux Leather

7110-00-281-4469—Rotary Drafting Stool—Upholstered

*Contracting Activity:* General Services Administration, Philadelphia, PA

*NSN(s)—Product Name(s):*

7210-00-NIB-0160—Pillow, Medical, White, 26" x 20"

7210-00-NIB-0161—Pillow, Medical, Blue, 26" x 20"

7210-00-NIB-0162—Pillow, Bed, Flame Resistant, Pink, 26" x 20"

*Mandatory Source(s) of Supply:* Blind Industries & Services of Maryland, Baltimore, MD

*Contracting Activity:* Department of Veterans Affairs

*NSN(s)—Product Name(s):* 5970-01-245-7042—Tape, Electrical Insulation, Black, 1" W x 108 ft

*Mandatory Source(s) of Supply:* Cincinnati Association for the Blind, Cincinnati, OH; Blind Industries & Services of Maryland, Baltimore, MD

*NSN(s)—Product Name(s):* 5970-01-560-5355—Tape, Insulation, Electrical, High Voltage, Black, 2" x 108'

*Mandatory Source(s) of Supply:* Blind Industries & Services of Maryland, Baltimore, MD

*Contracting Activity:* Defense Logistics Agency Aviation

*Services:*

*Service Type:* Administrative/General Support Service

*Mandatory for:* GSA, Southwest Supply Center, 819 Taylor Street, Fort Worth, TX

*Mandatory Source(s) of Supply:* The Lighthouse for the Blind in New Orleans, Inc., New Orleans, LA

*Contracting Activity:* General Services Administration, FPDS Agency Coordinator

*Service Type:* Operation of Postal Service Center Service

*Mandatory for:* Luke Air Force Base, 14185 Falcon St, Luke AFB, AZ

*Mandatory Source(s) of Supply:* Arizona Industries for the Blind, Phoenix, AZ

*Contracting Activity:* Dept of the Air Force, FA7014 AFDW PK

**Barry S. Lineback,**

*Director, Business Operations.*

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**BILLING CODE 6353-01-P**

## COMMITTEE FOR PURCHASE FROM PEOPLE WHO ARE BLIND OR SEVERELY DISABLED

### Procurement List: Additions

**AGENCY:** Committee for Purchase From People Who are Blind or Severely Disabled.

**ACTION:** Additions to the Procurement List.

**SUMMARY:** This action adds products to the Procurement List that will be furnished by a nonprofit agency employing persons who are blind or have other severe disabilities.

**DATES:** Effective 8/14/2016.

**ADDRESSES:** Committee for Purchase From People Who Are Blind or Severely Disabled, 1401 S. Clark Street, Suite 715, Arlington, Virginia, 22202-4149.

**FOR FURTHER INFORMATION CONTACT:** Barry S. Lineback, Telephone: (703) 603-7740, Fax: (703) 603-0655, or email [CMTEFedReg@AbilityOne.gov](mailto:CMTEFedReg@AbilityOne.gov).

### SUPPLEMENTARY INFORMATION:

#### Additions

On 5/6/2016 (81 FR 27419-27420) and 5/20/2016 (81 FR 31917-31918), the Committee for Purchase from People Who are Blind or Severely Disabled published notices of proposed additions to the Procurement List.

After consideration of the material presented to it concerning capability of qualified nonprofit agencies to provide the products and impact of the additions on the current or most recent contractors, the Committee has determined that the products listed below are suitable for procurement by the Federal Government under 41 U.S.C. 8501-8506 and 41 CFR 51-2.4.

#### Regulatory Flexibility Act Certification

I certify that the following action will not have a significant impact on a substantial number of small entities. The major factors considered for this certification were:

1. The action will not result in any additional reporting, recordkeeping or other compliance requirements for small entities other than the small organization that will furnish the products to the Government.

2. The action will result in authorizing a small entity to furnish the products to the Government.

3. There are no known regulatory alternatives which would accomplish the objectives of the Javits-Wagner-O'Day Act (41 U.S.C. 8501-8506) in connection with the products proposed for addition to the Procurement List.

#### End of Certification

Accordingly, the following products are added to the Procurement List:

#### Products:

*NSN(s)—Product Name(s):*

6135-00-826-4798—Battery, Non-Rechargeable, AAA, Alkaline

6135-00-985-7845—Battery, Non-Rechargeable, AA, Alkaline

6135-00-835-7210—Battery, Non-Rechargeable, D, Alkaline

*Mandatory for:* Total Government Requirement

*Mandatory Source(s) of Supply:* Eastern Carolina Vocational Center, Inc., Greenville, NC

*Contracting Activity:* Defense Logistics Agency Land and Maritime

Distribution: A-List

Barry S. Lineback,

Director, Business Operations.

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## BUREAU OF CONSUMER FINANCIAL PROTECTION

### Supervisory Highlights: Mortgage Servicing Special Edition 2016

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

**ACTION:** Supervisory Highlights; notice.

**SUMMARY:** The Bureau of Consumer Financial Protection (CFPB) is issuing its eleventh edition of its Supervisory Highlights. In this issue, the CFPB shares findings from supervisory examination work in mortgage servicing between January 2014 and April 2016. The issue also discusses Supervision's approach mortgage to servicing exams, including a description of recent changes to the mortgage servicing chapter of the CFPB Supervision and Examination Manual.

**DATES:** The Bureau released this edition of the *Supervisory Highlights* on its Web site on June 22, 2016.

**FOR FURTHER INFORMATION CONTACT:** Christopher J. Young, Managing Senior Counsel and Chief of Staff, Office of Supervision Policy, 1700 G Street NW., 20552, (202) 435-7408.

#### SUPPLEMENTARY INFORMATION:

##### 1. Introduction

Mortgage servicers play a central role in homeowners' lives by managing their mortgage loans. Servicers collect and apply payments, work out modifications to loan terms, and handle the difficult process of foreclosure. As the financial crisis made clear, weak customer support, lost paperwork, and mishandled accounts can lead to many wrongful foreclosures and other serious harm. Since consumers do not choose their mortgage servicers they cannot take their business elsewhere.

To improve practices in the servicing market, the Dodd-Frank Act Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) imposed new requirements on servicers and gave the Consumer Financial Protection Bureau (CFPB) the authority to implement those new requirements and adopt additional rules to protect consumers. The CFPB released rules, effective January 10, 2014, to improve the information consumers receive from their servicers, to enhance the protections available to consumers to address servicer errors,

and to establish baseline servicing requirements that provide additional protections for consumers who have fallen behind on their mortgage payments. Supervisory examinations of mortgage servicers now generally focus on reviewing for compliance with these servicing rules and for unfair, deceptive, and abusive acts or practices.

To assist industry in its efforts to comply Federal consumer financial law, this Special Edition of *Supervisory Highlights* discusses recent supervisory examination observations in mortgage servicing. To provide additional context for readers, we integrate these recent observations with observations from previous editions of *Supervisory Highlights* by subject matter.<sup>1</sup>

The magnitude and persistence of compliance challenges since 2014, particularly in the areas of loss mitigation and servicing transfers, show that while the servicing market has made investments in compliance, those investments have not been sufficient across the marketplace. Outdated and deficient servicing technology continues to pose considerable risk to consumers in the wider servicing market. These shortcomings are compounded by lack of proper training, testing, and auditing of technology-driven processes, particularly to handle more individualized situations related to delinquencies and loss mitigation processes. None of these problems is insurmountable, however, with the proper focus on making necessary improvements, especially in the information technology systems necessary for effective implementation. Supervisory examinations do show that some servicers have significantly improved their compliance positions, and this edition concludes by sharing how these servicers have strengthened their compliance.

##### 2. Our Approach to Mortgage Servicing Examinations

To determine which mortgage servicers to examine, we use a prioritization framework that considers a broad range of factors to predict the likelihood of consumer harm.<sup>2</sup> For instance, because a servicer's market share corresponds to the number of consumers affected, we prioritize relatively larger servicers with a more

dominant market presence over comparatively smaller servicers.

Our prioritization approach counterbalances this size consideration with what we call field and market intelligence. We consider qualitative and quantitative factors for each servicer such as the strength of compliance management systems, the existence of other regulatory actions, findings from our prior examinations, servicing transfer activity, the number, severity and trends of consumer complaints, as well as input from housing counselors and other stakeholders about institutional performance based on their experience.

In fall 2011, we published the initial mortgage servicing chapter of the CFPB Supervision and Examination Manual. We update the manual periodically, most recently in May 2016, to reflect regulatory changes, to make technical corrections and to update examination priorities.<sup>3</sup> In the latest version, we enhance the section related to consumer complaints to highlight that for mortgage servicers, examiners will be reviewing whether the servicer has an adequate process for expedited evaluation of complaints or notices of error for borrowers or borrower advocates alleging regulatory compliance issues where the borrower is facing imminent foreclosure. The possibility of foreclosure puts even more weight on the importance of an appropriate complaint escalation process, which is essential to any compliance management system.<sup>4</sup>

Generally, our examinations review compliance management systems and evaluate compliance through transaction testing of specific loan files. In many instances, examiners conduct specific transaction testing based on consumer complaints submitted to housing counselors or the CFPB's Office of Consumer Response, particularly where the servicer did not provide a sufficient response or remedy. The scope for the content of our examinations reflects the size and risk profile of each servicer, and as a result, the content of our transaction testing may vary across market participants.

Our supervisory work also has included use of the Equal Credit Opportunity Act (ECOA) Baseline Modules, which are part of the CFPB

<sup>3</sup> See CFPB Supervision and Examination Manual, available at [http://files.consumerfinance.gov/f/201401\\_cfpb\\_mortgage-servicing-exam-procedures.pdf](http://files.consumerfinance.gov/f/201401_cfpb_mortgage-servicing-exam-procedures.pdf).

<sup>4</sup> See page CMR 10 "Consumer Complaint Response" in the CFPB Supervision and Examination Manual, available at: [http://files.consumerfinance.gov/f/201210\\_cfpb\\_supervision-and-examination-manual-v2.pdf](http://files.consumerfinance.gov/f/201210_cfpb_supervision-and-examination-manual-v2.pdf).

<sup>1</sup> Observations shared in previous editions of *Supervisory Highlights* will be footnoted. Questions or comments may be directed to [CFPB\\_Supervision@cfpb.gov](mailto:CFPB_Supervision@cfpb.gov).

<sup>2</sup> See *Supervisory Highlights*: Summer 2013, Section 3.2.3, input from housing counselors and other stakeholders.