

Southeast Region, and will survey approximately 36,000 individual recreational fishermen. The respondents will be verbally asked a series of questions, no longer than 5 minutes, and the interviewer will record answers. Members of the Sea Turtle Stranding and Salvage Network will also complete sea turtle incidental take capture forms when applicable.

*Affected Public:* Individuals or households.

*Frequency:* One time.

*Respondent's Obligation:* Voluntary.

This information collection request may be viewed at [reginfo.gov](http://reginfo.gov). Follow the instructions to view Department of Commerce collections currently under review by OMB.

Written comments and recommendations for the proposed information collection should be sent within 30 days of publication of this notice to [OIRA\\_Submission@omb.eop.gov](mailto:OIRA_Submission@omb.eop.gov) or fax to (202) 395-5806.

Dated: November 20, 2017.

**Sarah Brabson,**

*NOAA PRA Clearance Officer.*

[FR Doc. 2017-25376 Filed 11-22-17; 8:45 am]

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and the location of the tagging. The information obtained is used in conjunction with tag returns to determine billfish migration patterns, mortality rates, and similar information useful in the management of the billfish fisheries. This program is authorized under 16 U.S.C. 760(e), Study of migratory game fish; waters; research; purpose.

*Affected Public:* Individuals and households.

*Frequency:* On occasion.

*Respondent's Obligation:* Voluntary.

This information collection request may be viewed at [reginfo.gov](http://reginfo.gov). Follow the instructions to view Department of Commerce collections currently under review by OMB.

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broadband network (NPSBN) that allows law enforcement officers, fire fighters, emergency medical service professionals, and other public safety officials to effectively communicate with each other across agencies and jurisdictions. Public safety workers have long been hindered in their ability to respond in a crisis situation because of incompatible communications networks and often outdated communications equipment.

The Act established the First Responder Network Authority (FirstNet) as an independent authority within NTIA and authorizes it to take all actions necessary to ensure the design, construction, and operation of the NPSBN, based on a single, national network architecture.

The Act also charged NTIA with establishing a grant program, the State and Local Implementation Grant Program (SLIGP), to assist State, regional, tribal, and local jurisdictions with identifying, planning, and implementing the most efficient and effective means to use and integrate the infrastructure, equipment, and other architecture associated with the NPSBN to satisfy the wireless broadband and data services needs of their jurisdictions. NTIA originally awarded \$116.5 million in grant funds to 54 state and territorial recipients between July and September 2013. The original SLIGP grant awards end on February 28, 2018.

With an available balance of up to \$43.4 million from the original SLIGP fund of \$116.5 million, NTIA will continue to provide funding through SLIGP 2.0 grants to assist State, regional, tribal, and local jurisdictions to engage effectively with FirstNet and provide it with information needed to continue with planning the NPSBN and the deployment of the Radio Access Network (RAN) in an effective and timely manner, as required by the Act. NTIA will use the collection of information to monitor and evaluate how SLIGP 2.0 grant recipients are achieving the core purposes of the program established by the Act.

NTIA received one comment during the 60-Day PRA Notice comment period. The Bureau of Communications and Information Services of the Pennsylvania State Police submitted comments to NTIA. Two of its comments are in agreement with NTIA's proposed data collection and the estimated burden of hours and costs to submit required reporting for SLIGP 2.0 grantees.

It also commented on comparing quarterly progress to a grantee's baseline, allowing a single quarterly

## DEPARTMENT OF COMMERCE

### National Oceanic and Atmospheric Administration

#### Submission for OMB Review; Comment Request

The Department of Commerce will submit to the Office of Management and Budget (OMB) for clearance the following proposal for collection of information under the provisions of the Paperwork Reduction Act (44 U.S.C. Chapter 35).

*Agency:* National Oceanic and Atmospheric Administration (NOAA).

*Title:* Billfish Tagging Report.

*OMB Control Number:* 0648-0009.

*Form Number(s):* 88-162.

*Type of Request:* Regular (extension of a currently approved information collection).

*Number of Respondents:* 1,000.

*Average Hours per Response:* 5 minutes.

*Burden Hours:* 83.

*Needs and Uses:* This request is for extension of a currently approved information collection. The National Oceanic and Atmospheric Administration's Southwest Fisheries Science Center operates a billfish tagging program. Tagging supplies are provided to volunteer anglers. When anglers catch and release a tagged fish they submit a brief report on the fish

## DEPARTMENT OF COMMERCE

### National Telecommunications and Information Administration

#### Agency Information Collection Activities; Submission for OMB Review; Comment Request

The Department of Commerce will submit to the Office of Management and Budget (OMB) for clearance the following proposal for collection of information under the provisions of the Paperwork Reduction Act (44 U.S.C. Chapter 35).

*Agency:* National Telecommunications and Information Administration.

*Title:* State and Local Implementation Grant Program 2.0 Reporting Requirements.

*OMB Control Number:* None.

*Form Number(s):* None.

*Type of Request:* Regular submission.

*Number of Respondents:* 56.

*Average Hours per Response:*

Quarterly reports 12.5 hours.

*Burden Hours:* 2,800.

*Needs and Uses:* The Middle Class Tax Relief and Job Creation Act of 2012 (Act, Pub. L. 112-96, 126 Stat. 156 (2012)) was enacted in February, 2012. The Act meets a long-standing national priority, as well as a critical national infrastructure need, to create a single, interoperable, nationwide public safety

narrative including graphs and charts and submitting reports electronically including an electronic signature. Under SLIGP 2.0, NTIA will not require that grantees provide quarterly to baseline progress comparisons and has reduced narrative reporting as compared to SLIGP 1.0 reporting requirements. NTIA has determined that grantees may include graphs and charts to complement required quarterly reporting, and electronic signatures of authorized officials are acceptable for certification purposes. While using an on-line portal may be advantageous, the limited amount and frequency of data to be collected over the duration of the SLIGP 2.0 grant period of performance and the associated costs of establishing an electronic on-line portal mechanism makes such an investment prohibitive.

The publication of this notice allows NTIA to begin the process to request OMB approval to collect information under the provisions of the Paperwork Reduction Act (44 U.S.C. Chapter 35).

*Affected Public:* State, regional, local and tribal government organizations.

*Frequency:* Quarterly.

*Respondent's Obligation:* This information collection request may be viewed at [reginfo.gov](http://reginfo.gov). Follow the instructions to view Department of Commerce collections currently under review by OMB.

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**Sheleen Dumas,**

*PRA Department Lead, Office of the Chief Information Officer.*

[FR Doc. 2017-25389 Filed 11-22-17; 8:45 am]

BILLING CODE 3510-60-P

## BUREAU OF CONSUMER FINANCIAL PROTECTION

### Final Redesigned Uniform Residential Loan Application Status Under Regulation B

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

**ACTION:** Bureau official approval.

**SUMMARY:** The Bureau of Consumer Financial Protection is publishing a notice pursuant to section 706(e) of the Equal Credit Opportunity Act concerning the update of the redesigned Uniform Residential Loan Application to include an applicant language preference question.

**DATES:** This official approval is issued November 20, 2017.

#### FOR FURTHER INFORMATION CONTACT:

Marta Tanenhaus and James Wylie, Senior Counsels, Office of Regulations, Consumer Financial Protection Bureau, 1700 G Street NW., Washington, DC 20552, at 202-435-7700.

#### SUPPLEMENTARY INFORMATION:

##### I. Background

The Bureau of Consumer Financial Protection (Bureau) administers the Equal Credit Opportunity Act (ECOA), 15 U.S.C. 1691, *et seq.* and its implementing regulation, Regulation B, 12 CFR part 1002. Section 706(e) of ECOA, as amended, provides that no provision of ECOA imposing liability shall apply to any act done or omitted in good faith in conformity with any official rule, regulation, or interpretation thereof by the Bureau or in conformity with any interpretation or approval by an official or employee of the Bureau duly authorized by the Bureau to issue such an interpretation or approval. This notice (Bureau official approval) constitutes such an interpretation or approval, and therefore section 706(e) protects a creditor from civil liability under ECOA for any act done or omitted in good faith in conformity with this notice.

The Federal Home Loan Mortgage Corporation and the Federal National Mortgage Association (collectively, the Enterprises), under the conservatorship of the Federal Housing Finance Agency (FHFA), issued a revised and redesigned Uniform Residential Loan Application on August 23, 2016 (redesigned URLA). That issuance was part of the effort of these entities to update the Uniform Loan Application Dataset (ULAD) in conjunction with the redesigned URLA. Bureau staff reviewed the redesigned URLA in accordance with the request by FHFA and the Enterprises for a Bureau official approval of the redesigned URLA under ECOA and Regulation B, and the Bureau issued a Bureau official approval notice on September 23, 2016, which was published in the **Federal Register** on September 29, 2016.<sup>1</sup> That notice states that Bureau staff determined that the relevant language in the redesigned URLA is in compliance with the regulatory provisions of Regulation B § 1002.5(b) through (d), regarding requests for protected applicant-characteristic information and certain other information. The notice also recognizes that the use of the redesigned URLA by creditors is not

required under Regulation B. The notice goes on to state that a creditor that uses the redesigned URLA without any modification that would violate § 1002.5(b) through (d) would act in compliance with § 1002.5(b) through (d).

On November 17, 2017, the Enterprises, under the conservatorship of the FHFA, issued an update to the redesigned URLA that included, among other modifications, an additional question concerning an applicant's language preference (final redesigned URLA).<sup>2</sup> Bureau staff has reviewed the final redesigned URLA, including the additional language preference question, in accordance with the request by FHFA for a Bureau official approval under ECOA and Regulation B. Bureau staff specifically reviewed the question with respect to Regulation B § 1002.5(b) concerning requests for information about national origin.

##### II. Bureau Official Approval

Bureau staff has determined that the final redesigned URLA is in compliance with § 1002.5(b) through (d).<sup>3</sup> A creditor's use of the final redesigned URLA without any modification that would violate § 1002.5(b) through (d) would act in compliance with § 1002.5(b) through (d). Bureau staff has also determined that because the substance and form of section 7 of the final redesigned URLA is substantially similar to the form the Bureau provides as a model form in Regulation C, the final redesigned URLA may be used in complying with § 1002.13.<sup>4</sup> A creditor's

<sup>2</sup> See final redesigned URLA (Borrower Information, Additional Borrower, Unmarried Addendum, Lender Loan Information, Continuation Sheet, and Demographic Information Addendum) attached to this notice under Section IV. See also <https://www.fanniemae.com/singlefamily/uniform-residential-loan-application> and <http://www.freddiemac.com/singlefamily/sell/ulad.html>.

<sup>3</sup> Regulation B § 1002.5(b) provides rules concerning requests for information about race, color, religion, national origin, or sex. Section 1002.5(c) provides rules concerning requests for information about a spouse or former spouse. Section 1002.5(d) provides rules concerning requests for information regarding marital status; income from alimony, child support, or separate maintenance; and childbearing or childrearing.

<sup>4</sup> Regulation C implements the Home Mortgage Disclosure Act (HMDA). See Regulation C, 12 CFR part 1003, appendix B, Sample Data Collection Form. Effective January 1, 2018, Regulation B § 1002.13(a) comment 7 provides that, "[f]or applications subject to § 1002.13(a)(1), a creditor that collects information about the ethnicity, race, and sex of an applicant in compliance with the requirements of appendix B to 12 CFR part 1003 is acting in compliance with § 1002.13 concerning the collection of an applicant's ethnicity, race, and sex information." See Amendments to Equal Credit Opportunity Act (Regulation B) Ethnicity and Race Information Collection, 82 FR 45680, 45689 (Oct. 2, 2017).

<sup>1</sup> 81 FR 66930 (Sept. 29, 2016), <https://www.federalregister.gov/documents/2016/09/29/2016-23555/status-of-new-uniform-residential-loan-application-and-collection-of-expanded-home-mortgage>. The redesigned URLA is attached to the notice.