

requirement and as discussed in the prior Notice, when determining the 2016 baseline conforming loan limit this November, the third quarter 2015 price level will be compared to the price level in the third-quarter of 2007—the base period for the recent price decline. As the expanded-data HPI has now been selected as the reference index, market participants can expect that the net price change (positive or negative) will be computed over that interval using the expanded-data HPI.

Dated: October 15, 2015.

Melvin L. Watt,

Director, Federal Housing Finance Agency.

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FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than November 16, 2015.

A. Federal Reserve Bank of Richmond (Adam M. Drimer, Assistant Vice

President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *Premier Financial Bancorp, Inc.*, Huntington, West Virginia; to merge with First National Bankshares Corporation, and thereby indirectly acquire First National Bank, both in Ronceverte, West Virginia.

B. Federal Reserve Bank of Dallas (Robert L. Triplett III, Senior Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *WSB Bancshares, Inc.*, Wellington, Texas; to acquire 100 percent of the voting share of XIT Bancshares, Inc., and thereby indirectly acquire voting shares of Security State Bank, both in Littlefield, Texas.

Board of Governors of the Federal Reserve System, October 19, 2015.

Michael J. Lewandowski,

Associate Secretary of the Board.

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FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than November 5, 2015.

A. Federal Reserve Bank of Philadelphia (William Lang, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105-1521:

1. *George K. Miller, Ft. Lauderdale, Florida, individually and as part as a group acting in concert with OceanFirst Bank as the voting trustee of the George K. Miller Voting Trust, Toms River, New Jersey*; to acquire voting shares of Cornerstone Financial Corporation, and thereby indirectly acquire voting shares of Cornerstone Bank, both in Mt. Laurel, New Jersey.

B. Federal Reserve Bank of Atlanta (Chapelle Davis, Assistant Vice

President) 1000 Peachtree Street NE., Atlanta, Georgia 30309:

1. *Michael William Mathis of Rome, Georgia*; to acquire voting shares of RCB Financial Corporation, and thereby indirectly acquire voting shares of River City Bank, both of Rome, Georgia.

C. Federal Reserve Bank of Dallas (Robert L. Triplett III, Senior Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Mary Ann Blaylock, Midland, Texas, individually and Martha Sue Oliver, San Angelo, Texas, individually and as trustee of the Maxine Page 2015 Bank Stock Trust and the James Page Trust*; to acquire voting shares of First Eldorado Bancshares, Inc., Eldorado, Texas, and thereby indirectly acquire The First National Bank of Eldorado, Eldorado, Texas.

Board of Governors of the Federal Reserve System, October 16, 2015.

Margaret McCloskey Shanks,

Deputy Secretary of the Board.

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FEDERAL RESERVE SYSTEM

Proposed Agency Information Collection Activities; Comment Request

AGENCY: Board of Governors of the Federal Reserve System.

SUMMARY: On June 15, 1984, the Office of Management and Budget (OMB) delegated to the Board of Governors of the Federal Reserve System (Board) its approval authority under the Paperwork Reduction Act (PRA), to approve of and assign OMB numbers to collection of information requests and requirements conducted or sponsored by the Board. Board-approved collections of information are incorporated into the official OMB inventory of currently approved collections of information. Copies of the PRA Submission, supporting statements and approved collection of information instruments are placed into OMB's public docket files. The Federal Reserve may not conduct or sponsor, and the respondent is not required to respond to, an information collection that has been extended, revised, or implemented on or after October 1, 1995, unless it displays a currently valid OMB number.

DATES: Comments must be submitted on or before December 21, 2015.

ADDRESSES: You may submit comments, identified by *FR Y-12/12A, FR 2230, FR 4001, or Reg H-7* by any of the following methods:

• *Agency Web site:* <http://www.federalreserve.gov>. Follow the

U.S.C. 1454(a)(2)) of the Freddie Charter. These sections were amended by HERA sections 1124(a) and (b), 122 Stat. 2691-2692.