

7.3 Reporting on the Home Mortgage Disclosure Act

The CFPB’s annual HMDA reporting requirement calls for the CFPB, in consultation with the Department of Housing and Urban Development (HUD), to report annually on the utility of HMDA’s requirement that covered lenders itemize loan data in order to disclose the number and dollar amount of certain mortgage loans and applications, grouped according to various characteristics.⁹⁵ The CFPB, in consultation with HUD, finds that itemization and tabulation of these data further the purposes of HMDA. For

more information on the Bureau’s proposed amendments to HMDA’s implementing regulation, Regulation C, please see the Rulemaking section of this report (Section 4).

8. Conclusion

In this, our fifth Fair Lending Report to Congress, we outline our work in furtherance of our statutory mandate to ensure fair, equitable, and nondiscriminatory access to credit. Our work continues to reflect the areas that pose the greatest risk of consumer harm, and we continue to reprioritize our approach to better position our work to

understand and address emerging issues. Our multipronged approach uses the full variety of tools at our disposal—supervision, enforcement, rulemaking, outreach, research, data-driven prioritization, interagency coordination, and more. We are pleased to present this report as we continue to fulfill our statutory mandate as well as the Bureau’s mission to help consumer finance markets work by making rules more effective, by consistently and fairly enforcing these rules, and by empowering consumers to take more control over their economic lives.

Appendix A: Defined Terms

| Term | Definition |
|-----------------------|---|
| Bureau | The Consumer Financial Protection Bureau. |
| CFPB | The Consumer Financial Protection Bureau. |
| CMS | Compliance Management System. |
| CRA | Community Reinvestment Act. |
| Dodd-Frank Act | The Dodd-Frank Wall Street Reform and Consumer Protection Act. |
| DOJ | The U.S. Department of Justice. |
| DOT | The U.S. Department of Transportation. |
| ECOA | The Equal Credit Opportunity Act. |
| FCA | Farm Credit Administration. |
| FDIC | The U.S. Federal Deposit Insurance Corporation. |
| Federal Reserve Board | The U.S. Board of Governors of the Federal Reserve System. |
| FFIEC | The U.S. Federal Financial Institutions Examination Council—the FFIEC member agencies are the Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), the National Credit Union Administration (NCUA), the Office of the Comptroller of the Currency (OCC), and the Consumer Financial Protection Bureau (CFPB). The State Liaison Committee was added to FFIEC in 2006 as a voting member. |
| FRB | The U.S. Board of Governors of the Federal Reserve System. |
| FTC | The U.S. Federal Trade Commission. |
| GIPSA | Grain Inspection, Packers and Stockyards Administration (GIPSA) of the U.S. Department of Agriculture. |
| HMDA | The Home Mortgage Disclosure Act. |
| HUD | The U.S. Department of Housing and Urban Development. |
| LEP | Limited English Proficiency. |
| LGBT | Lesbian, gay, bisexual and transgender. |
| NCUA | The National Credit Union Administration. |
| OCC | The U.S. Office of the Comptroller of the Currency. |
| SBA | Small Business Administration. |
| SEC | U.S. Securities and Exchange Commission. |

[2]. Regulatory Requirements

This Fair Lending Report of the Consumer Financial Protection Bureau summarizes existing requirements under the law, and summarizes findings made in the course of exercising the Bureau’s supervisory and enforcement authority. It is therefore exempt from notice and comment rulemaking requirements under the Administrative Procedure Act pursuant to 5 U.S.C. 553(b). Because no notice of proposed rulemaking is required, the Regulatory Flexibility Act does not require an initial or final regulatory flexibility analysis. 5 U.S.C. 603(a), 604(a). The Bureau has determined that this Fair Lending Report does not impose any new or revise any existing recordkeeping, reporting, or disclosure

requirements on covered entities or members of the public that would be collections of information requiring OMB approval under the Paperwork Reduction Act, 44 U.S.C. 3501, *et seq.*

Dated: May 24, 2017.
Richard Cordray,
Director, Bureau of Consumer Financial Protection.
 [FR Doc. 2017–11318 Filed 5–31–17; 8:45 am]
BILLING CODE 4810-AM-P

CORPORATION FOR NATIONAL AND COMMUNITY SERVICE

Proposed Information Collection; Comment Request

AGENCY: Corporation for National and Community Service.

ACTION: Notice.

SUMMARY: The Corporation for National and Community Service (CNCS), as part of its continuing effort to reduce paperwork and respondent burden, conducts a pre-clearance consultation program to provide the general public and Federal agencies with an opportunity to comment on proposed and/or continuing collections of information in accordance with the Paperwork Reduction Act of 1995. This

⁹⁵ See 12 U.S.C. 2807.

program helps to ensure that requested data can be provided in the desired format, reporting burden (time and financial resources) is minimized, collection instruments are clearly understood, and the impact of collection requirement on respondents can be properly assessed.

Currently, CNCS is soliciting comments concerning its proposed renewal of AmeriCorps National Civilian Community Corp's NCCC Team Leader Application. This Application was developed to collect applicant information for the hiring of NCCC Team Leaders at each of the five NCCC campuses. The application will be completed by prospective NCCC Team Leaders, during each campus hire cycle. Completion of this information collection is required to be selected as an NCCC Team Leader.

Copies of the information collection request can be obtained by contacting the office listed in the **ADDRESSES** section of this Notice.

DATES: Written comments must be submitted to the individual and office listed in the **ADDRESSES** section by July 31, 2017.

ADDRESSES: You may submit comments, identified by the title of the information collection activity, by any of the following methods:

(1) *By mail sent to:* Corporation for National and Community Service, National Civilian Community Corps; Attention: Doug Hale, Selection and Placement Coordinator, Room 9811B, 250 E Street SW., Washington, DC 20525.

(2) By hand delivery or by courier to the CNCS mailroom at Room 8100 at the mail address given in paragraph (1) above, between 9:00 a.m. and 4:00 p.m. Eastern Time, Monday through Friday, except Federal holidays.

(3) Electronically through www.regulations.gov.

Individuals who use a telecommunications device for the deaf (TTY-TDD) may call 1-800-833-3722 between 8:00 a.m. and 8:00 p.m. Eastern Time, Monday through Friday.

FOR FURTHER INFORMATION CONTACT: Doug Hale, 202-606-7530, or by email at dhale@cns.gov.

SUPPLEMENTARY INFORMATION: CNCS is particularly interested in comments that:

- Evaluate whether the proposed collection of information is necessary for the proper performance of the functions of CNCS, including whether the information will have practical utility;
- Evaluate the accuracy of the agency's estimate of the burden of the

proposed collection of information, including the validity of the methodology and assumptions used;

- Enhance the quality, utility, and clarity of the information to be collected; and
- Minimize the burden of the collection of information on those who are expected to respond, including the use of appropriate automated, electronic, mechanical, or other technological collection techniques or other forms of information technology (e.g., permitting electronic submissions of responses).

Background

This NCCC Team Leader application was developed to provide information pertinent to the selection of Team Leaders for AmeriCorps NCCC. Specifically, NCCC engages approximately 2800 corps members each year in community service. In order to achieve this goal, NCCC utilizes Team Leaders and Support Team Leaders as project leaders and project developers, as well as on site team supervision and reporting. There is at least one Team Leader for each team of approximately ten Corps Members. The application is available electronically for all Team Leader applicants.

Current Action

The Corporation seeks to renew the current information collection. The information collection will otherwise be used in the same manner as the existing application. The Corporation also seeks to continue using the current application until the revised application is approved by OMB. The current application is due to expire on 6/30/2014.

Type of Review: Renewal.

Agency: Corporation for National and Community Service.

Title: NCCC Team Leader

Application.

OMB Number: 3045-0005.

Agency Number: None.

Affected Public: AmeriCorps NCCC Team Leader applicants.

Total Respondents: 800.

Frequency: Bi-annual application.

Average Time per Response: Averages 2 hours.

Estimated Total Burden Hours: 1,600 hours.

Total Burden Cost (capital/startup): None.

Total Burden Cost (operating/maintenance): None.

Comments submitted in response to this notice will be summarized and/or included in the request for Office of Management and Budget approval of the information collection request; they will also become a matter of public record.

Dated: May 25, 2017.

Katrina Mathis,

Assistant Director of Recruitment and Partnerships, AmeriCorps National Civilian Community Corps.

[FR Doc. 2017-11330 Filed 5-31-17; 8:45 am]

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DEPARTMENT OF EDUCATION

Applications for New Awards; Indian Education Discretionary Grants Programs—Native American Language (NAL@ED) Program

AGENCY: Office of Elementary and Secondary Education, Department of Education.

ACTION: Notice; amendment.

SUMMARY: On May 4, 2017, we published in the **Federal Register** a notice inviting applications (NIA) for the NAL@ED fiscal year (FY) 2017 competition, Catalog of Federal Domestic Assistance (CFDA) number 84.415B. In this notice, the Department changes the information in the NIA on the estimated available funds, estimated range of awards, estimated average size of awards, maximum award, and estimated number of awards. All other information in the NIA for this competition remains the same.

DATES: This action is effective June 1, 2017.

FOR FURTHER INFORMATION CONTACT: John Cheek, U.S. Department of Education, 400 Maryland Avenue SW., Room 3W207, Washington, DC 20202-6335. Telephone: (202) 401-0274 or by email: john.cheek@ed.gov.

If you use a telecommunications device for the deaf (TDD) or a text telephone (TTY), call the Federal Relay Service (FRS), toll free, at 1-800-877-8339.

SUPPLEMENTARY INFORMATION: The estimated funding amounts in the NIA for the NAL@ED FY 2017 competition were based on the Further Continuing and Security Assistance Appropriations Act, 2017, which provided \$5,554,421 on an annualized basis for Indian Education National Activities, of which we anticipated using \$1,100,000 for this NAL@ED competition. The Consolidated Appropriations Act, 2017 provided \$6,565,000 for Indian Education National Activities. Public Law 115-31, 131 Stat. 135, 546 (May 5, 2017).

We will use \$2,000,000 for this year's NAL@ED competition. As a result of the increase in funding available for this NAL@ED competition, we are amending the *Award Information* section of the