

Permits and Conservation Division, at the address listed above. Comments may also be submitted by facsimile to (301) 713-0376, or by email to [NMFS.Pr1Comments@noaa.gov](mailto:NMFS.Pr1Comments@noaa.gov). Please include the File No. in the subject line of the email comment.

Those individuals requesting a public hearing should submit a written request to the Chief, Permits and Conservation Division at the address listed above. The request should set forth the specific reasons why a hearing on these applications would be appropriate.

**FOR FURTHER INFORMATION CONTACT:** Laura Morse or Amy Sloan, (301) 427-8401.

**SUPPLEMENTARY INFORMATION:** The subject permit is requested under the authority of the Marine Mammal Protection Act of 1972, as amended (MMPA; 16 U.S.C. 1361 *et seq.*), the regulations governing the taking and importing of marine mammals (50 CFR part 216), the Endangered Species Act of 1973, as amended (ESA; 16 U.S.C. 1531 *et seq.*), and the regulations governing the taking, importing, and exporting of endangered and threatened species (50 CFR 222-226).

The North Slope Borough Department of Wildlife Management requests authorization to collect, receive, import and export parts from legal foreign (Russia and Canada) and domestic subsistence-collected marine mammals of the following species: Bearded seal (*Erignathus barbatus*), ringed seal (*Phoca hispida*), spotted seal (*Phoca larga*), ribbon seal (*Phoca fasciata*), bowhead whale (*Balaena mysticetus*), beluga whale (*Delphinapterus leucas*), minke whale (*Balaenoptera acutorostrata*), grey whale (*Eschrichtius robustus*), and harbor porpoise (*Phocoena phocoena*). Parts would be archived and used for research on a variety of health-related analyses such as tissue histology, contaminants analyses, infectious disease research, parasitology studies, and stable isotope work. Additionally, tissues would be collected to augment the National Marine Mammal Tissue Bank or state tissue archives. No animals would be killed for the purpose of providing samples under this permit. No live animal takes are being requested and no incidental harassment of animals would occur. The requested duration of the permit is five years.

In compliance with the National Environmental Policy Act of 1969 (42 U.S.C. 4321 *et seq.*), an initial determination has been made that the activities proposed are categorically excluded from the requirement to

prepare an environmental assessment or environmental impact statement.

Concurrent with the publication of this notice in the **Federal Register**, NMFS is forwarding copies of the application to the Marine Mammal Commission and its Committee of Scientific Advisors.

Dated: June 13, 2012.

**P. Michael Payne,**

*Chief, Permits and Conservation Division, Office of Protected Resources, National Marine Fisheries Service.*

[FR Doc. 2012-14931 Filed 6-18-12; 8:45 am]

**BILLING CODE 3510-22-P**

## COMMISSION OF FINE ARTS

### Notice of Meeting

The next meeting of the U.S. Commission of Fine Arts is scheduled for June 21, 2012, at 10 a.m. in the Commission offices at the National Building Museum, Suite 312, Judiciary Square, 401 F Street NW., Washington, DC 20001-2728. Items of discussion may include buildings, parks, and memorials.

Draft agendas and additional information regarding the Commission are available on our Web site: [www.cfa.gov](http://www.cfa.gov). Inquiries regarding the agenda and requests to submit written or oral statements should be addressed to Thomas Luebke, Secretary, U.S. Commission of Fine Arts, at the above address; by emailing [staff@cfa.gov](mailto:staff@cfa.gov); or by calling 202-504-2200. Individuals requiring sign language interpretation for the hearing impaired should contact the Secretary at least 10 days before the meeting date.

Dated: June 4, 2012 in Washington, DC.

**Thomas Luebke,**

*Secretary, AIA.*

[FR Doc. 2012-14689 Filed 6-18-12; 8:45 am]

**BILLING CODE 6331-01-M**

## COMMODITY FUTURES TRADING COMMISSION

### Sunshine Act Meeting

The following notice of a scheduled meeting is published pursuant to the provisions of the Government in the Sunshine Act, Public Law 94-409, 5 U.S.C. 552b.

**AGENCY HOLDING THE MEETING:** Commodity Futures Trading Commission.

**TIMES AND DATES:** The Commission has scheduled a meeting for the following date: June 21, 2012 at 1:00 p.m.

**PLACE:** Three Lafayette Center, 1155 21st St. NW., Washington, DC, Lobby Level Hearing Room (Room 1300).

**STATUS:** Open.

**MATTERS TO BE CONSIDERED:** The Commission has scheduled this meeting to consider various rulemaking matters, including the issuance of proposed rules and the approval of final rules. The agenda for this meeting is available to the public and posted on the Commission's Web site at <http://www.cftc.gov>. In the event that the time or date of the meeting changes, an announcement of the change, along with the new time and place of the meeting will be posted on the Commission's Web site.

**CONTACT PERSON FOR MORE INFORMATION:** David A. Stawick, Secretary of the Commission, 202-418-5071.

**David A. Stawick,**

*Secretary of the Commission.*

[FR Doc. 2012-15000 Filed 6-15-12; 11:15 am]

**BILLING CODE 6351-01-P**

## BUREAU OF CONSUMER FINANCIAL PROTECTION

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

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

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

**SUMMARY:** The Bureau of Consumer Financial Protection (Bureau), 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 proposed and/or continuing information collections, as required by the Paperwork Reduction Act of 1995. The Bureau is soliciting comments regarding a proposed generic information collection titled, "Generic Clearance for Development and/or Testing of Model Forms, Disclosures, Tools, and Other Similar Related Materials." The proposed collection has been submitted to the Office of Management and Budget for review and approval. The proposed collection will allow the Bureau to collect information in connection with the development and testing of new model forms, disclosures, tools, and similar related materials pursuant to the CFPB's authority with respect to Federal consumer financial laws and the Dodd-Frank Wall Street Reform and Consumer Protection Act, Public Law 111-203, as well as testing of existing model forms and disclosures. A copy of the

submission, including copies of the proposed collection and supporting documentation, may be obtained by contacting the agency contact listed below.

**DATES:** Written comments are encouraged and must be received on or before July 19, 2012 to be assured of consideration.

**ADDRESSES:** You may submit comments, identified by the agency name and proposed collection title, to:

- *Agency contact:* Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW., Washington, DC 20552; (202) 435-9011; and

- *OMB reviewer:* Shagufta Ahmed, Office of Management and Budget, New Executive Office Building, Room 10235, Washington, DC 20503; (202) 395-7873.

**FOR FURTHER INFORMATION CONTACT:** Requests for additional information should be directed to Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW., Washington, DC 20552, (202) 435-9011, or through the internet at [CFPB\\_Public\\_PRA@cfpb.gov](mailto:CFPB_Public_PRA@cfpb.gov).

**SUPPLEMENTARY INFORMATION:**

*Title:* Generic Clearance for Development and/or Testing of Model Forms, Disclosures, Tools and Other Similar Related Materials.

*OMB Control Number:* 3170-XXXX.  
*Abstract:* The Dodd-Frank Wall Street Reform and Consumer Protection Act, Public Law 111-203 (the Dodd-Frank Act) and Federal consumer financial laws authorize or require the Bureau to develop and prescribe standard model forms, disclosures, tools, and other similar related materials that help to inform consumers about complex financial information related to consumer financial products. Further, such model forms, disclosures, tools, and other similar related materials may assist covered entities in complying with applicable regulations. The model forms, disclosures, tools, and other similar related materials may also include adjustments, additions, exceptions, or revisions to the disclosures under the Dodd-Frank Act and Federal consumer financial laws consistent with the CFPB's statutory authorities. The CFPB expects to collect

qualitative data through a variety of collection methods, including interviews and research, to inform the design, development, and implementation of the model form(s).

The information collected through qualitative evaluation methods will inform the design and content of the model form(s), using an iterative process to improve the draft forms. For example, information collected from consumers will help the CFPB to design model forms, disclosures, tools, and similar related materials that are responsive to consumer needs and present complex information in an understandable form. Further, information collection from covered entities will help the CFPB to ensure that any such materials can be implemented as easily and cost effectively as possible. Further, the CFPB is considering testing certain tools with industry participants, including compliance handbooks and other compliance tools. Such testing furthers the goal of assisting covered entities with complying with applicable regulations, and is being considered in response to comments from industry participants requesting voluntary inclusion in certain testing projects.

The development and evaluation process that will be conducted may use think-aloud interviews and usability studies. Data collection tools will include: consent forms; participant questionnaires and protocols for individual interviews. The CFPB may also collect information regarding forms of disclosures and other materials currently used by covered entities with respect to regulations issued by the CFPB. The CFPB further anticipates that it may collect data through the use of internet applications.

The CFPB will only submit a collection for approval under this generic clearance if it meets the following conditions:

- The collections are voluntary;
- The collections are low-burden for respondents (based on considerations of total burden hours, total number of respondents, or burden-hours per respondent) and are low-cost for both the respondents and the Federal government;
- Personally identifiable information (PII) is collected only to the extent

necessary, subject to privacy protections, and is not retained;

- Information gathered and released beyond the CFPB will indicate the qualitative nature of the information; and

- Information gathered will yield qualitative information; the collections will not be designed or expected to the collections will not be designed or expected to yield statistically reliable results or used as though the results are generalizable to the population of study.

The core objective of the data collection is to help identify, evaluate, and refine specific features of the content or design of the model forms, disclosures, tools, and other similar related materials to maximize effectiveness while minimizing compliance burden. Feedback collected under this generic clearance will provide useful information, but it will not yield data that can be generalized to the overall population. This type of generic clearance for qualitative information will not be used for quantitative information collections that are designed to yield statistically significant results from a representative sample.

As a general matter, information collections will not result in any new system of records containing privacy information and will not ask questions of a sensitive nature, such as sexual behavior and attitudes, religious beliefs, and other matters that are commonly considered private.

One of the contemplated design and testing projects described herein has already received emergency approval from OMB and is the collection related to OMB control number 3170-0018.

*Type of Review:* New generic collection; related to 3170-0018.

*Affected Public:* Individuals or Households; and businesses or other for-profit institutions.

*Annual Burden Estimates:* Below is a preliminary estimate of the aggregate burden hours for this generic clearance. This burden analysis is based on estimates of average burden with respect to approximately twelve design and testing projects as well as burden associated with testing of compliance tools with industry participants.

Process	Number of respondents	Number of responses per respondent	Average burden per response (minutes)	Total burden (hours)
Informational outreach .....	600	1	60	600
Screening .....	8000	1	15	2000
One-on-one interviews .....	1500	1	60	1500
Focus Groups .....	450	1	60	450

Process	Number of respondents	Number of responses per respondent	Average burden per response (minutes)	Total burden (hours)
Travel time to sites .....	1500	.....	45	1125
Internet application feedback .....	13000	1	15	3250
Total .....	.....	.....	.....	8925

The Bureau issued a 60-day **Federal Register** notice on November 11, 2011, 76 FR 67668. Comments were solicited and continue to be invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency's estimate of the burden of the collection of information, including the validity of the methodology and the 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 collection of information on respondents, including through the use of automated collection techniques or other forms of information technology.

Dated: June 13, 2012.

**Chris Willey,**

Chief Information Officer, Bureau of Consumer Financial Protection.

[FR Doc. 2012-14857 Filed 6-18-12; 8:45 am]

**BILLING CODE 4810-AM-P**

## BUREAU OF CONSUMER FINANCIAL PROTECTION

[Docket CFPB-2012-0018]

### Request for Information Regarding Senior Financial Exploitation

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

**ACTION:** Request for Information.

**SUMMARY:** Section 1013(g)(1) of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 ("Dodd-Frank Act") requires the Bureau of Consumer Financial Protection ("Bureau" or "CFPB") to facilitate the financial literacy of individuals aged 62 or older ("seniors"), on protection from unfair, deceptive, and abusive practices and on current and future financial choices, including through dissemination of materials on such topics.

In furtherance of this mandate, the CFPB's Office for the Financial Protection of Older Americans ("Office for Older Americans") seeks information on consumer financial products and services, financial literacy

efforts, and fraudulent or deceptive practices impacting the lives of older Americans and their families.

**DATES:** *Comment Due Date:* August 20, 2012.

**ADDRESSES:** You may submit comments, identified by Docket No. CFPB-2012-0018, by any of the following methods:

- <http://www.regulations.gov>. Follow the instructions for submitting comments.

- *Mail/Hand Delivery/Courier:* Monica Jackson, Office of the Executive Secretary, Consumer Financial Protection Bureau, 1700 G Street NW., Washington, DC 20552.

*Instructions:* The CFPB encourages the early submission of comments. All submissions must include the document title and docket number. Please note the number of the question to which you are responding at the top of each response (respondents need not answer each question). In general, all comments received will be posted without change to <http://www.regulations.gov>. In addition, comments will be available for public inspection and copying at 1700 G Street NW., Washington, DC 20552, on official business days between the hours of 10:00 a.m. and 5:00 p.m. Eastern Time. You can make an appointment to inspect the documents by telephoning 202-435-7275. All comments, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. Sensitive personal information such as account numbers or Social Security numbers should not be included. Comments will not be edited to remove any identifying or contact information.

**FOR FURTHER INFORMATION CONTACT:** For general inquiries, submission process questions or any additional information, please call Monica Jackson at 202-435-7275. For specific questions on senior financial exploitation, please call James Miner at 202-435-7953.

**SUPPLEMENTARY INFORMATION:** In support of its statutory mandates under Section 1013(g)(1) and (3) of the Dodd-Frank Act, the Office for Older Americans will monitor certifications or designations of financial advisors who serve seniors and alert the SEC and state regulators of

certifications or designations that are identified as unfair, deceptive or abusive. The Office for Older Americans will also make legislative and regulatory recommendations to Congress on best practices for disseminating information to seniors regarding the legitimacy of certifications and designations, and methods through which a senior can identify the financial advisor most appropriate for the senior's needs.

Pursuant to Section 1013(g)(3)(D), the Office for Older Americans is also conducting research to identify best practices for educating seniors on personal finance management. The office for Older Americans intends to use this research to develop goals for programs that provide financial literacy and counseling to seniors.

The Bureau is therefore seeking comments in response to the questions posed below. The questions are grouped into the following categories: (a) Evaluation of senior financial advisor certifications and designations; (b) providing financial advice and planning information to seniors; (c) senior certification and designation information sources; (d) financial literacy efforts; and (e) financial exploitation of older Americans, including veterans of the Armed Forces. Please feel free to respond to any or all of the questions but please be sure to indicate in your comments on which questions you are commenting.

Please note that the Bureau is not soliciting individual borrower complaints in response to this Notice and Request for Information. Nor is the Bureau seeking personally identifying information regarding borrower complaints, from the parties to the complaint or any third party. Responses to this subsection should not contain account numbers, Social Security numbers or other personal information that could be used to identify the complainant or another party identified in a complaint, or in any way otherwise reveal personally identifiable information.

### Evaluation of Senior Financial Advisor Certifications and Designations

1. What resources do seniors have for determining the legitimacy, value, and