

(8) Are the character limitations for narrative responses appropriate? Should certain questions allow additional or fewer characters?

(9) Are there questions that lack clarity as to intent or purpose? If so, which questions, and what needs to be clarified in order to provide a comprehensive response?

(10) Are there questions that would require additional guidance in order to respond adequately? If so, which questions, and what type of instructions would be helpful in order to be able to provide a response?

(11) Is the financial data that is intended to be collected adequate to assess an Applicant's financial and portfolio performance?

(12) Is there other information not requested in the Application that could demonstrate an Applicant's financial and portfolio performance?

(13) Tables in Questions 6 a-d ask for certain data and information that will be used to assess an Applicant's projected Financial Assistance activities. Is the data collected in these tables adequate to assess an Applicant's projected Financial Assistance activities?

(14) Is there other information not requested in the Application that would demonstrate an Applicant's projected Financial Assistance activities?

(15) Are there requests for data in the Application that Applicants do not have readily available or that are burdensome to obtain and/or calculate?

(16) Do the questions in the Technical Assistance Application allow the Applicant to clearly answer the evaluation criteria if the CDFI Program and NACA Program were to evaluate Technical Assistance Awards by the applicant's ability to achieve the following for each applicant category type:

(a) Emerging and Certifiable CDFI: Achieve certification for the Applicant;

(b) Sponsoring Entity: Create and certify a new CDFI; and

(c) Certified CDFI: Build the capacity of the Applicant to expand operations, offer new products or services, or increase the volume of current business?

**Authority:** Pub. L. 110-289, 12 CFR 1807.

**Mary Ann Donovan,**

*Director, Community Development Financial Institutions Fund.*

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**BILLING CODE 4810-70-P**

## DEPARTMENT OF THE TREASURY

### Office of the Comptroller of the Currency

#### Agency Information Collection Activities: Information Collection Renewal; Submission for OMB Review; Reverse Mortgage Products: Guidance for Managing Compliance and Reputation Risks

**AGENCY:** Office of the Comptroller of the Currency, Treasury (OCC).

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

**SUMMARY:** The OCC, as part of its continuing effort to reduce paperwork and respondent burden, invites the general public and other Federal agencies to comment on the renewal of an information collection, as required by the Paperwork Reduction Act of 1995 (PRA).

An agency may not conduct or sponsor, and a respondent is not required to respond to, an information collection unless it displays a currently valid Office of Management and Budget (OMB) control number.

The OCC is soliciting comment concerning renewal of its information collection titled, "Reverse Mortgage Products: Guidance for Managing Compliance and Reputation Risks" (Guidance).

**DATES:** Comments must be received by September 12, 2016.

**ADDRESSES:** Because paper mail in the Washington, DC area and at the OCC is subject to delay, commenters are encouraged to submit comments by email, if possible. Comments may be sent to: Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, Attention: 1557-0246, 400 7th Street SW., Suite 3E-218, Mail Stop 9W-11, Washington, DC 20219. In addition, comments may be sent by fax to (571) 465-4326 or by electronic mail to [prainfo@occ.treas.gov](mailto:prainfo@occ.treas.gov). You may personally inspect and photocopy comments at the OCC, 400 7th Street SW., Washington, DC 20219. For security reasons, the OCC requires that visitors make an appointment to inspect comments. You may do so by calling (202) 649-6700 or, for persons who are deaf or hard of hearing, TTY, (202) 649-5597. Upon arrival, visitors will be required to present valid government-issued photo identification and submit to security screening in order to inspect and photocopy comments.

All comments received, including attachments and other supporting materials, are part of the public record and subject to public disclosure. Do not

enclose any information in your comment or supporting materials that you consider confidential or inappropriate for public disclosure.

#### FOR FURTHER INFORMATION CONTACT:

Shaquita Merritt, OCC Clearance Officer, (202) 649-5490 or, for persons who are deaf or hard of hearing, TTY, (202) 649-5597, Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, 400 7th Street SW., Suite 3E-218, Mailstop 9W-11, Washington, DC 20219.

**SUPPLEMENTARY INFORMATION:** Under the PRA (44 U.S.C. 3501-3520), Federal agencies must obtain approval from the OMB for each collection of information that they conduct or sponsor.

"Collection of information" is defined in 44 U.S.C. 3502(3) and 5 CFR 1320.3(c) to include agency requests or requirements that members of the public submit reports, keep records, or provide information to a third party. Section 3506(c)(2)(A) of the PRA (44 U.S.C. 3506(c)(2)(A)) requires Federal agencies to provide a 60-day notice in the **Federal Register** concerning each proposed collection of information, including each proposed renewal of an existing collection of information, before submitting the collection to OMB for approval. To comply with this requirement, the OCC is publishing this notice.

The OCC is proposing to extend OMB approval of the following information collection:

*Abstract:* On December 16, 2009, the OCC, FDIC, FRB and NCUA sought comment on the guidance,<sup>1</sup> which they issued in final form on August 17, 2010.<sup>2</sup> The guidance focused on the need to provide adequate information to consumers about reverse mortgage products, to provide qualified independent counseling to consumers considering these products, and to avoid potential conflicts of interest. The guidance also addressed related policies, procedures, internal controls, and third party risk management.

The information collection requirements included implementation of policies and procedures, training, and program maintenance. The requirements are outlined below:

- Institutions offering reverse mortgages should have written policies and procedures that prohibit the practice of directing a consumer to a particular counseling agency or contacting a counselor on the consumer's behalf.

- Policies should be clear so that originators do not have an inappropriate

<sup>1</sup> 74 FR 66652.

<sup>2</sup> 75 FR 50801.

incentive to sell other products that appear linked to the granting of a mortgage.

- Legal and compliance reviews should include oversight of compensation programs so that lending personnel are not improperly encouraged to direct consumers to particular products.
- Training should be designed so that relevant lending personnel are able to convey information to consumers about product terms and risks in a timely, accurate, and balanced manner.

*Title of Information Collection:* Reverse Mortgage Products: Guidance for Managing Compliance and Reputation Risks.

*OMB Control No.:* 1557–0246.

*Affected Public:* National banks, Federal savings associations, subsidiaries of national banks and Federal savings associations, and Federal branches or agencies of foreign banks.

*Type of Review:* Regular.

*Estimated Burden:*

*Number of respondents:* 15.

*Burden per respondent:* 40 hours to implement policies and procedures and to provide training; 8 hours annually to maintain program.

*Total estimated annual burden:* 160 hours.

*Comments:* Comments submitted in response to this notice will be summarized and included in the request for OMB approval. All comments will become a matter of public record. Comments are invited on:

(a) Whether the collection of information is necessary for the proper performance of the Federal banking agencies' functions, including whether the information has practical utility;

(b) The accuracy of the estimates of the burden of the information collection, including the validity of the methodology and assumptions used;

(c) Ways to enhance the quality, utility, and clarity of the information to be collected;

(d) Ways to minimize the burden of the information collection on respondents, including through the use of automated collection techniques or other forms of information technology; and

(e) Estimates of capital or start up costs and costs of operation, maintenance, and purchase of services to provide information.

Dated: July 6, 2016.

**Mary Hoyle Gottlieb,**

*Regulatory Specialist, Legislative and Regulatory Activities Division.*

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**BILLING CODE 4810–33–P**

## DEPARTMENT OF THE TREASURY

### Internal Revenue Service

#### Open Meeting of the Taxpayer Advocacy Panel Special Projects Committee

**AGENCY:** Internal Revenue Service (IRS) Treasury.

**ACTION:** Notice of meeting.

**SUMMARY:** An open meeting of the Taxpayer Advocacy Panel Special Projects Committee will be conducted. The Taxpayer Advocacy Panel is soliciting public comments, ideas, and suggestions on improving customer service at the Internal Revenue Service.

**DATES:** The meeting will be held Tuesday, August 2, 2016.

**FOR FURTHER INFORMATION CONTACT:** Stacia Jones at 1–888–912–1227 or 713–209–4818.

**SUPPLEMENTARY INFORMATION:** Notice is hereby given pursuant to Section 10(a)(2) of the Federal Advisory Committee Act, 5 U.S.C. App. (1988) that a meeting of the Taxpayer Advocacy Panel Special Projects Committee will be held Tuesday, August 2, 2016, at 1:00 p.m. Eastern Time via teleconference. The public is invited to make oral comments or submit written statements for consideration. Due to limited conference lines, notification of intent to participate must be made with Stacia Jones. For more information please contact: Stacia Jones at 1–888–912–1227 or 713–209–4818, TAP Office, 1919 Smith, Houston, TX 77002, or contact us at the Web site: <http://www.improveirs.org>.

The agenda will include a discussion on various special topics with IRS processes.

Dated: July 7, 2016.

**Antoinette Ross,**

*Acting Director, Taxpayer Advocacy Panel.*

[FR Doc. 2016–16513 Filed 7–11–16; 8:45 am]

**BILLING CODE 4830–01–P**

## U.S.-CHINA ECONOMIC AND SECURITY REVIEW COMMISSION

### Notice of Open Meetings To Prepare the 2016 Annual Report to Congress

*Advisory Committee:* U.S.-China Economic and Security Review Commission.

**ACTION:** Notice of open meetings to be held in Washington, DC to review and edit drafts of the 2016 Annual Report to Congress on the following dates: July

13–14, August 10–11, September 14–15, and October 5–6, 2016.

**SUMMARY:** Notice is hereby given of meetings of the U.S.-China Economic and Security Review Commission.

*Name:* Dennis Shea, Chairman of the U.S.-China Economic and Security Review Commission.

The Commission is mandated by Congress to investigate, assess, evaluate and report to Congress annually on the U.S.-China economic and security relationship. The mandate specifically charges the Commission to prepare a report to Congress “regarding the national security implications and impact of the bilateral trade and economic relationship between the United States and the People’s Republic of China [that] shall include a full analysis, along with conclusions and recommendations for legislative and administrative actions . . .”

*Purpose of Meetings:* Pursuant to this mandate, members of the Commission will meet in Washington, DC on July 13–14, August 10–11, September 14–15, and October 5–6, 2016 to review and edit drafts of the 2016 Annual Report to Congress.

The Commission is subject to the Federal Advisory Committee Act (FACA) with the enactment of the Science, State, Justice, Commerce and Related Agencies Appropriations Act, 2006 that was signed into law on November 22, 2005 (Public Law 109–108). In accordance with FACA, the Commission’s meeting to make decisions concerning the substance and recommendations of its 2016 Annual Report to Congress are open to the public.

*Topics To Be Discussed:* The Commissioners will be considering draft report sections addressing the following topics:

- U.S.-China Economic and Trade Relations, including: Year in Review, Economics and Trade; State-Owned Enterprises, Overcapacity, and China’s Market Economy Status; and 13th Five-Year Plan.

- U.S.-China Security Relations, including: Year in Review, Security and Foreign Affairs; China’s Expeditionary and Force Projection Capabilities; and China’s Intelligence Services and Espionage Threats to the United States.

- China and the world, including: China and South Asia, China and Taiwan, China and Hong Kong, and China and North Korea.

- China and the U.S. Rebalance to Asia.

*Dates, Times, and Room Locations (Eastern Daylight Time):*