

wishes to comment concerning the termination of the receivership, such comment must be made in writing and sent within thirty days of the date of this notice to: Federal Deposit Insurance Corporation, Division of Resolutions and Receiverships, Attention: Receivership Oversight Department 34.6, 1601 Bryan Street, Dallas, TX 75201.

No comments concerning the termination of this receivership will be considered which are not sent within this time frame.

Dated: July 26, 2017.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. 2017-16038 Filed 7-28-17; 8:45 am]

**BILLING CODE 6714-01-P**

## FEDERAL DEPOSIT INSURANCE CORPORATION

### Notice to All Interested Parties of the Termination of the Receivership of 10397—Citizens Bank of Northern California; Nevada City, California

*Notice is hereby given* that the Federal Deposit Insurance Corporation (“FDIC”) as Receiver for Citizens Bank of Northern California, Nevada City, California (“the Receiver”) intends to terminate its receivership for said institution. The FDIC was appointed receiver of Citizens Bank of Northern California on September 23, 2011. The liquidation of the receivership assets has been completed. To the extent permitted by available funds and in accordance with law, the Receiver will be making a final dividend payment to proven creditors.

Based upon the foregoing, the Receiver has determined that the continued existence of the receivership will serve no useful purpose. Consequently, notice is given that the receivership shall be terminated, to be effective no sooner than thirty days after the date of this Notice. If any person wishes to comment concerning the termination of the receivership, such comment must be made in writing and sent within thirty days of the date of this Notice to: Federal Deposit Insurance Corporation, Division of Resolutions and Receiverships, Attention: Receivership Oversight Department 34.6, 1601 Bryan Street, Dallas, TX 75201.

No comments concerning the termination of this receivership will be considered which are not sent within this time frame.

Dated: July 26, 2017.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. 2017-16067 Filed 7-28-17; 8:45 am]

**BILLING CODE 6714-01-P**

## FEDERAL DEPOSIT INSURANCE CORPORATION

### Notice to All Interested Parties of the Termination of the Receivership of 10395—The First National Bank of Florida Milton, Florida

*Notice is hereby given* that the Federal Deposit Insurance Corporation (FDIC) as Receiver for The First National Bank of Florida, Milton, Florida (“the Receiver”) intends to terminate its receivership for said institution. The FDIC was appointed Receiver of The First National Bank of Florida, Milton, Florida on September 9, 2011. The liquidation of the receivership assets has been completed. To the extent permitted by available funds and in accordance with law, the Receiver will be making a final dividend payment to proven creditors.

Based upon the foregoing, the Receiver has determined that the continued existence of the receivership will serve no useful purpose. Consequently, notice is given that the receivership shall be terminated, to be effective no sooner than thirty days after the date of this notice. If any person wishes to comment concerning the termination of the receivership, such comment must be made in writing and sent within thirty days of the date of this notice to: Federal Deposit Insurance Corporation, Division of Resolutions and Receiverships, Attention: Receivership Oversight Department 34.6, 1601 Bryan Street, Dallas, TX 75201.

No comments concerning the termination of this receivership will be considered which are not sent within this time frame.

Dated: July 26, 2017.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. 2017-16039 Filed 7-28-17; 8:45 am]

**BILLING CODE 6714-01-P**

## FEDERAL HOUSING FINANCE AGENCY

[No. 2017-N-07]

### Proposed Collection; Comment Request

**AGENCY:** Federal Housing Finance Agency.

**ACTION:** 30-Day notice of submission of information collection for approval from Office of Management and Budget.

**SUMMARY:** In accordance with the requirements of the Paperwork Reduction Act of 1995 (PRA), the Federal Housing Finance Agency (FHFA or the Agency) is seeking public comments concerning an information collection known as the “Monthly Survey of Rates and Terms on Conventional 1-Family Nonfarm Mortgage Loans (MIRS),” which has been assigned control number 2590-0004 by the Office of Management and Budget (OMB). FHFA intends to submit the information collection to OMB for review and approval of a three-year extension of the control number, which is due to expire on July 31, 2017.

**DATES:** Interested persons may submit comments on or before August 30, 2017.

**ADDRESSES:** Submit comments to the Office of Information and Regulatory Affairs of the Office of Management and Budget, Attention: Desk Officer for the Federal Housing Finance Agency, Washington, DC 20503, Fax: (202) 395-3047, Email: [OIRA\\_submission@omb.eop.gov](mailto:OIRA_submission@omb.eop.gov). Please also submit comments to FHFA, identified by “Proposed Collection; Comment Request: ‘Monthly Survey of Rates and Terms on Conventional 1-Family Nonfarm Mortgage Loans (MIRS), (No. 2017-N-07)’ ” by any of the following methods:

- *Agency Web site:* [www.fhfa.gov/open-for-comment-or-input](http://www.fhfa.gov/open-for-comment-or-input).
- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments. If you submit your comment to the *Federal eRulemaking Portal*, please also send it by *email* to FHFA at [RegComments@fhfa.gov](mailto:RegComments@fhfa.gov) to ensure timely receipt by the agency.
- *Mail/Hand Delivery:* Federal Housing Finance Agency, Eighth Floor, 400 Seventh Street SW., Washington, DC 20219, ATTENTION: Proposed Collection; Comment Request: “Monthly Survey of Rates and Terms on Conventional 1-Family Nonfarm Mortgage Loans (MIRS), (No. 2017-N-07)”.

We will post all public comments we receive without change, including any

personal information you provide, such as your name and address, email address, and telephone number, on the FHFA Web site at <http://www.fhfa.gov>. In addition, copies of all comments received will be available for examination by the public on business days between the hours of 10 a.m. and 3 p.m., at the Federal Housing Finance Agency, Eighth Floor, 400 Seventh Street SW., Washington, DC 20219. To make an appointment to inspect comments, please call the Office of General Counsel at (202) 649-3804.

**FOR FURTHER INFORMATION CONTACT:** David L. Roderer, Senior Financial Analyst, [David.L.Roderer@fhfa.gov](mailto:David.L.Roderer@fhfa.gov), (202) 649-3206; or Eric Raudenbush, Associate General Counsel, [Eric.Raudenbush@fhfa.gov](mailto:Eric.Raudenbush@fhfa.gov), (202) 649-3084 (these are not toll-free numbers); Federal Housing Finance Agency, 400 Seventh Street SW., Washington, DC 20219. The Telecommunications Device for the Hearing Impaired is (800) 877-8339.

**SUPPLEMENTARY INFORMATION:**

**A. Need for and Use of the Information Collection**

FHFA's Monthly Survey of Rates and Terms on Conventional 1-Family Nonfarm Mortgage Loans, commonly referred to as the "Monthly Interest Rate Survey" or "MIRS," is a monthly survey of mortgage lenders that solicits information on the terms and conditions on all conventional, single-family, fully amortized, purchase-money mortgage loans closed during the last five working days of the preceding month. The MIRS collects monthly information on interest rates, loan terms, and house prices by property type (*i.e.*, new or previously occupied), by loan type (*i.e.*, fixed- or adjustable-rate), and by lender type (*i.e.*, mortgage companies, savings associations, commercial banks, and savings banks), as well as information on 15-year and 30-year fixed-rate loans. In addition, the survey collects quarterly information on conventional loans by major metropolitan area and by Federal Home Loan Bank district. The MIRS does not collect information on loans insured by the Federal Housing Administration (FHA) or guaranteed by the Veterans Administration (VA), loans secured by multifamily property or manufactured housing, or loans created by refinancing another mortgage. The MIRS is one of the most timely and comprehensive sources of information on conventional mortgage rates and terms in the United States.

The MIRS originated with one of FHFA's predecessor agencies, the former Federal Home Loan Bank Board

(FHLBB), in the 1960s and was conducted by the former Federal Housing Finance Board from 1989 through 2008. Data collected through the MIRS was used to derive the FHLBB's National Average Contract Mortgage Rate for the Purchase of Previously Occupied Homes by Combined Lenders (ARM Index), which was used by lenders to set mortgage rates on adjustable rate mortgages (ARMs). For a period of years, Fannie Mae and Freddie Mac were required by statute to use MIRS data in making annual adjustments to their conforming loan limits.

Since 2008, FHFA has continued to conduct the MIRS and to produce the ARM Index.<sup>1</sup> For various reasons, the number of loans reported to MIRS has fallen dramatically over the long term, which has resulted in the data sample sizes becoming deficient.<sup>2</sup> Although the volume of loans reported has increased moderately over the last several years, FHFA possesses limited means to compel survey recipients to provide additional data. Despite this, the agency believes it has a legal obligation to continue to carry out the survey, and its results continue to be relied upon by many outside parties.

While adjustments in the conforming loan limits for Fannie Mae and Freddie Mac are no longer based solely on data collected through the MIRS, MIRS data remains one of the factors that FHFA is required to consider in assessing the national average one-family house price for purposes of making those adjustments.<sup>3</sup> A few lenders use FHFA's ARM Index, derived from MIRS data, to set interest rates on fixed rate loans. In addition, businesses, trade associations, and government agencies at both the federal and state level rely upon the MIRS data for various business and regulatory purposes. For example, economic policy makers have used the MIRS data to determine trends in the mortgage markets, including interest rates, down payments, terms to maturity, terms on ARMs, and initial fees and charges on mortgage loans. Other federal banking agencies, such as the Board of Governors of the Federal Reserve System and the Council of Economic Advisors, have used the MIRS results for research purposes. The Bureau of Economic Analysis of the U.S. Department of Commerce uses MIRS as

<sup>1</sup> The MIRS and the ARM Index are described at 12 CFR 906.5.

<sup>2</sup> All publications of MIRS data include a note stating, "The indices are based on a small monthly survey of mortgage lenders, which may not be representative. The sample is not a statistical sample but is rather a convenience sample."

<sup>3</sup> See 12 U.S.C. 4542.

a key component of some of the economic statistics it is responsible for tracking. In addition, statutes in several states and U.S. territories refer to, or rely upon, the MIRS or the ARM Index for various purposes.<sup>4</sup>

The OMB control number for this information collection is 2590-0004. The current clearance for the information collection expires on July 31, 2017.

**B. Burden Estimate**

The Agency received a total of 1,369 monthly MIRS data submissions from 45 unique survey respondents over the period 2014-2016, representing an average of 456.3 monthly submissions per year from all respondents. Based on that figure and the expectation that it may receive slightly fewer data submissions going forward as compared to the last three years, FHFA estimates that it will receive an average of 450 data submissions annually over the next three years.

Most MIRS respondents submit their monthly MIRS data electronically through FHFA's MIRS web interface. Several, primarily larger, respondents transmit an electronic data file to FHFA, which then uploads the data to the same web interface. A few respondents still elect to complete FHFA Form #075 and submit it by facsimile. FHFA believes that, on average, a respondent will spend 20 minutes transmitting each monthly MIRS data set.

Thus, FHFA estimates that the annualized hour burden on all respondents imposed by this information collection over the next three years will be 150 hours (450 submissions x 0.33 hours).

**C. Comments Request**

In accordance with the requirements of 5 CFR 1320.8(d), FHFA published a request for public comments regarding this information collection in the **Federal Register** on May 25, 2017.<sup>5</sup> The 60-day comment period closed on July 24, 2017. FHFA received one comment letter, from the Bureau of Economic Analysis of the U.S. Department of Commerce (BEA). In its letter, BEA states that it strongly supports FHFA's continued collection of data for the MIRS, noting that the data are "crucial to key components of BEA's economic statistics." Specifically, BEA uses MIRS data to track contract rates of interest

<sup>4</sup> See, *e.g.*, Cal. Civ. Code §§ 1916.7(b)(5)(A) and 1916.8(b)(1) (mortgage rates); Mich. Comp. Laws § 445.1621(d), 445.1624 (mortgage index rates); N.J. Rev. Stat. 31:1-1(d) (interest rates); Wis. Stat. § 138.056(1)(a) (variable loan rates); V.I. Code Ann. tit. 11, § 951(b)(2) (legal rate of interest).

<sup>5</sup> See 82 FR 24127 (May 25, 2017).

and to estimate financial costs as part of its estimate of rental income of persons in the national income and product accounts (NIPAs). Indirectly, the data are used in the industry annual and quarterly Input-Output and GDP-by-Industry accounts in the estimates of gross output and value added for the real estate sub-sector.

In accordance with the requirements of 5 CFR 1320.10(a), FHFA is publishing this second notice to request comments regarding the following: (1) Whether the collection of information is necessary for the proper performance of FHFA functions, including whether the information has practical utility; (2) the accuracy of FHFA's estimates of the burdens of the collection of information; (3) ways to enhance the quality, utility, and clarity of the information collected; and (4) 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. Comments should be submitted in writing to both OMB and FHFA as instructed above in the COMMENTS section.

Dated: July 25, 2017.

**Kevin Winkler,**

Chief Information Officer, Federal Housing Finance Agency.

[FR Doc. 2017-16042 Filed 7-28-17; 8:45 am]

**BILLING CODE 8070-01-P**

## 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 August 15, 2017.

*A. Federal Reserve Bank of Minneapolis* (Brendan S. Murrin, Assistant Vice President) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *Scott H. Soderberg, Eden Prairie, Minnesota, individually and as trustee of the Elizabeth Ann Soderberg Irrevocable Trust dated 12/20/12, New Richmond, Wisconsin, and Elizabeth A. Soderberg, Minnetonka, Minnesota, individually and as trustee of the Scott H. Soderberg Irrevocable Trust dated 12/20/12, New Richmond, Wisconsin;* to acquire voting shares of One Corporation and thereby indirectly acquire shares of First National Community Bank, both of New Richmond, Wisconsin.

*B. Federal Reserve Bank of Kansas City* (Dennis Denney, Assistant Vice President) 1 Memorial Drive, Kansas City, Missouri 64198-0001:

1. *Robert L. Lampert Trust No. 1 and the Andra V. Lampert Trust No. 1*, both of Beloit, Kansas; individually and part of the Lamber Family Group to retain voting shares of First National Bankshares of Beloit, Inc. (the company), and thereby indirectly retain shares of The First National Bank of Beloit, both of Beloit, Kansas. Additionally, the Larry D. Lampert Trust No. 1, Beloit, Kansas, to join the the Lampert Family Group, which acting in concert controls the company.

Board of Governors of the Federal Reserve System, July 26, 2017.

**Aast-Chin Chao,**

Assistant Secretary of the Board.

[FR Doc. 2017-16065 Filed 7-28-17; 8:45 am]

**BILLING CODE 6210-01-P**

## FEDERAL TRADE COMMISSION

[File No. 171 0052]

### Baxter International Inc., Claris Lifesciences Limited, and Arjun Handa; Analysis To Aid Public Comment

**AGENCY:** Federal Trade Commission.

**ACTION:** Proposed Consent Agreement.

**SUMMARY:** The consent agreement in this matter settles alleged violations of federal law prohibiting unfair methods of competition. The attached Analysis to Aid Public Comment describes both the allegations in the complaint and the terms of the consent orders—embodied in the consent agreement—that would settle these allegations.

**DATES:** Comments must be received on or before August 21, 2017.

**ADDRESSES:** Interested parties may file a comment online or on paper, by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Write: "In the Matter of Baxter International Inc., File No. 171-0052"

on your comment, and file your comment online at <https://ftcpublic.commentworks.com/ftc/baxterclarisconsent> by following the instructions on the web-based form. If you prefer to file your comment on paper, write "In the Matter of Baxter International Inc., File No. 171-0052" on your comment and on the envelope, and mail your comment to the following address: Federal Trade Commission, Office of the Secretary, 600 Pennsylvania Avenue NW., Suite CC-5610 (Annex D), Washington, DC 20580, or deliver your comment to the following address: Federal Trade Commission, Office of the Secretary, Constitution Center, 400 7th Street SW., 5th Floor, Suite 5610 (Annex D), Washington, DC 20024.

**FOR FURTHER INFORMATION CONTACT:** Kari Wallace (202-326-3085), Bureau of Competition, 600 Pennsylvania Avenue NW., Washington, DC 20580.

**SUPPLEMENTARY INFORMATION:** Pursuant to Section 6(f) of the Federal Trade Commission Act, 15 U.S.C. 46(f), and FTC Rule 2.34, 16 CFR 2.34, notice is hereby given that the above-captioned consent agreement containing a consent order to cease and desist, having been filed with and accepted, subject to final approval, by the Commission, has been placed on the public record for a period of thirty (30) days. The following Analysis to Aid Public Comment describes the terms of the consent agreement, and the allegations in the complaint. An electronic copy of the full text of the consent agreement package can be obtained from the FTC Home Page (for July 20, 2017), on the World Wide Web, at <https://www.ftc.gov/news-events/commission-actions>.

You can file a comment online or on paper. For the Commission to consider your comment, we must receive it on or before August 21, 2017. Write "In the Matter of Baxter International Inc., File No. 171-0052" on your comment. Your comment—including your name and your state—will be placed on the public record of this proceeding, including, to the extent practicable, on the public Commission Web site, at <https://www.ftc.gov/policy/public-comments>.

Postal mail addressed to the Commission is subject to delay due to heightened security screening. As a result, we encourage you to submit your comments online. To make sure that the Commission considers your online comment, you must file it at <https://ftcpublic.commentworks.com/ftc/baxterclarisconsent> by following the instructions on the web-based form. If this Notice appears at <http://>