

*Respondent's Obligation:* Required to Obtain or Retain Benefits.

*OMB Desk Officer:* Nicholas A. Fraser, email: [Nicholas\\_A\\_Fraser@omb.eop.gov](mailto:Nicholas_A_Fraser@omb.eop.gov). Once submitted, the request will be publicly available in electronic format through [www.reginfo.gov](http://www.reginfo.gov). Follow the instructions to view Department of Commerce collections currently under review by OMB.

Further information can be obtained by:

- *Email:* [InformationCollection@uspto.gov](mailto:InformationCollection@uspto.gov). Include "0651-0056 copy request" in the subject line of the message.

- *Mail:* Marcie Lovett, Records and Information Governance Division Director, Office of the Chief Technology Officer, United States Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450.

Written comments and recommendations for the proposed information collection should be sent on or before October 25, 2017 to Nicholas A. Fraser, OMB Desk Officer, via email to [Nicholas\\_A\\_Fraser@omb.eop.gov](mailto:Nicholas_A_Fraser@omb.eop.gov), or by fax to 202-395-5167, marked to the attention of Nicholas A. Fraser.

**Marcie Lovett,**

*Records and Information Governance Division Director, OCTO, United States Patent and Trademark Office.*

[FR Doc. 2017-20368 Filed 9-22-17; 8:45 am]

**BILLING CODE 3510-16-P**

**DEPARTMENT OF COMMERCE**

**United States Patent and Trademark Office**

**Patent and Trademark Resource Centers Metrics**

**ACTION:** Proposed information collection; comment request.

**SUMMARY:** The United States Patent and Trademark Office (USPTO), as required by the Paperwork Reduction Act of 1996, invites comments on a proposed extension of an existing information collection: 0651-0068 (Patent and Trademark Resource Center Metrics).

**DATES:** Written comments must be submitted on or before November 24, 2017.

**ADDRESSES:** You may submit comments by any of the following methods:

- *Email:* [InformationCollection@uspto.gov](mailto:InformationCollection@uspto.gov). Include "0651-0068

comment" in the subject line of the message.

- *Federal Register Portal:* <https://www.regulations.gov>.

- *Mail:* Marcie Lovett, Records and Information Governance Division Director, Office of the Chief Technology Officer, United States Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450.

**FOR FURTHER INFORMATION CONTACT:**

Requests for additional information should be directed to Robert Berry, Manager, Patent and Trademark Resource Center Program, Office of the Chief Information Officer, United States Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450; by telephone at (571) 272-7152; or by email at [Robert.Berry@uspto.gov](mailto:Robert.Berry@uspto.gov) with "0651-0068 comment" in the subject line. Additional information about this collection is also available at <http://www.reginfo.gov> under "Information Collection Review."

**SUPPLEMENTARY INFORMATION:**

**I. Abstract**

The USPTO seeks to collect from Patent Trademark Resource Centers (PTRC) information about the public's use of and training on the tools provided through the centers. Specifically, the USPTO seeks metrics concerning the public's use of patent and trademark services and the public outreach efforts provided by the PTRCs.

The PTRC Program is authorized under the provision of 35 U.S.C. 2(a)(2), which provides that the USPTO shall be responsible for disseminating information with respect to patents and trademarks to the public. The PTRC Program is made up public, state, and academic libraries. Once a library has been designated as a PTRC, each participating library must fulfill the following requirements: assist the public in the efficient use of patent and trademark information resources; provide free access to patent and trademark resources provided by the USPTO; and send representatives to attend the USPTO-hosted PTRC training seminars. At present, there are 86 libraries that are a part of the growing PTRC Program.

The PTRC Program requirements stipulate that all participating libraries must submit periodic metrics on the public's use of the patent and trademark services through the PTRCs and the public outreach efforts provided by the

PTRCs. To facilitate this requirement, the USPTO has developed a worksheet to collect the metrics. A third-party vendor will collect the metrics on a quarterly basis. The information will only be collected electronically. The PTRCs will be given a password to input their information.

This information collection will enable the USPTO to ascertain what types of services the PTRCs should offer and to train PTRC staff more effectively, as the PTRCs continue to move away from the physical distribution of hard copy information. Collection of this information will enable the USPTO to service its current customers while more effectively planning for the future.

**II. Method of Collection**

The metrics will be submitted electronically to the USPTO.

**III. Data**

*OMB Number:* 0651-0068.

*IC Instruments and Forms:* No forms are associated with this collection of information.

*Type of Review:* Revision of an existing information collection.

*Affected Public:* Businesses or other for-profits; not-for-profit institutions.

*Estimated Number of Respondents:* 344 responses per year. The USPTO estimates that there will be up to 88 libraries reporting their metrics once per quarter, resulting in a total of 352 responses per year. This estimate includes possible growth in the PTRC program above the 86 libraries that are currently reporting.

*Estimated Time per Response:* The USPTO estimates that it will take the public approximately 30 minutes (0.50 hours) to gather the necessary information, prepare the worksheet, and submit it to the USPTO.

*Estimated Total Annual Respondent Burden Hours:* 176 hours.

*Estimated Total Annual Respondent Cost Burden:* \$5,536.96 The USPTO expects that the information in this collection will be prepared by library staff, at an estimated hourly rate of \$31.46. This is the mean hourly wage for college librarians according to the Bureau of Labor Statistics Occupational Employment Statistics (OES 25-4021). Using this hourly rate, the USPTO estimates that the respondent cost burden for this collection will be approximately \$5,536.96 per year.

TABLE 1—HOURLY BURDEN

IC No.	Item	Estimated time for response (hour)	Estimated annual responses	Estimated annual burden	Rate (\$/hr)	Estimated annual respondent cost burden
		(a)	(b)	(c) = (a) × (b)	(d)	(e) = (c) × (d)
1 .....	PTRC Metric Worksheet	0.50 (30 minutes)	352	176	\$31.46	\$5,53611.96
Total ....	.....	.....	352	176	.....	5,536.96

*Estimated Total Annual Non-Hour Respondent Cost Burden:* \$0. There are no filing fees, capital start-up, maintenance, operation, or postage costs associated with this collection.

**IV. Request for Comments**

Comments submitted in response to this notice will be summarized or included in the request for OMB approval of this information collection. They also will become a matter of public record.

Comments are invited on:

(a) Whether the proposed 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 (including hours and cost) of the proposed collection of information;

(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, e.g., the use of automated collection techniques or other forms of information technology.

**Marcie Lovett,**

*Records and Information Governance Division Director, OCTO, United States Patent and Trademark Office.*

[FR Doc. 2017-20369 Filed 9-22-17; 8:45 am]

**BILLING CODE 3510-16-P**

**BUREAU OF CONSUMER FINANCIAL PROTECTION**

[Docket No. CFPB-2017-0025]

**Disclosure of Loan-Level HMDA Data**

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

**ACTION:** Notice of proposed policy guidance with request for public comment.

**SUMMARY:** The Bureau of Consumer Financial Protection (Bureau) is proposing policy guidance that would describe modifications that the Bureau

intends to apply to the loan-level HMDA data that financial institutions will report under the Home Mortgage Disclosure (Regulation C) before the data is disclosed to the public. The proposed policy guidance applies to HMDA data to be reported under Regulation C effective January 1, 2018. The Bureau will make this data available to the public beginning in 2019.

**DATES:** Comments must be received on or before November 24, 2017.

**ADDRESSES:** You may submit comments, identified by Docket No. CFPB-2017-0025, by any of the following methods:

- *Email:* [FederalRegisterComments@cfpb.gov](mailto:FederalRegisterComments@cfpb.gov). Include Docket No. CFPB-2017-0025 in the subject line of the email.
- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.
- *Mail:* Monica Jackson, Office of the Executive Secretary, Consumer Financial Protection Bureau, 1700 G Street NW., Washington, DC 20552.
- *Hand Delivery/Courier:* Monica Jackson, Office of the Executive Secretary, Consumer Financial Protection Bureau, 1700 G Street NW., Washington, DC 20552.

**Instructions:** All submissions should include the agency name and docket number or Regulatory Information Number (RIN). Because paper mail in the Washington, DC area and at the Bureau is subject to delay, commenters are encouraged to submit comments electronically. 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 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:** David Jacobs, Counsel, or Laura Stack, Senior Counsel, Office of Regulations, at 202-435-7700 or <https://reginquiries.consumerfinance.gov/>.

**SUPPLEMENTARY INFORMATION:**

**I. Summary**

The Home Mortgage Disclosure Act (HMDA) requires certain financial institutions to collect, report, and disclose data about their mortgage lending activity on an ongoing basis to both Federal regulators and the general public. The home mortgage market is the country's single largest market for consumer financial products and services, with \$10 trillion outstanding.<sup>1</sup> It is a critical source of wealth-building for both individual families and communities, and has a substantial impact on the nation's economy as evidenced by its role in triggering in 2008, the worst financial crisis since the Great Depression. As of 2015, 48 million consumers had a mortgage, representing 65 percent of all owner-occupied homes.<sup>2</sup>

HMDA is implemented by Regulation C, which describes its purposes as helping to determine whether financial institutions are serving the housing needs of their communities; assisting public officials in distributing public-sector investment so as to attract private investment to areas where it is needed; and assisting in identifying possible discriminatory lending patterns and enforcing antidiscrimination statutes. As described further below, public disclosure of HMDA data is central to

<sup>1</sup> Federal Reserve Bank of St. Louis, Board of Governors of the Federal Reserve System (US), "Mortgage Debt Outstanding by Type of Property: One- to Four-Family Residences (MDOTP1T4FR)," <https://fred.stlouisfed.org/series/MDOTP1T4FR> (last updated June 9, 2017).

<sup>2</sup> U.S. Census Bureau, "Selected Housing Characteristics: 2011-2015 American Community Survey 5-Year Characteristics," <https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=bkmk> (last visited Aug. 31, 2017).