

- Commit to lead or collaborate with others on implementing any of the proposed actions.
- Provide additional information or recommendations to inform these or other proposed actions.

The goal is to issue a final Action Plan that includes clear commitments and milestones for actions that will further water reuse to help ensure the sustainability, security, and resilience of the Nation's water resources.

Dated: September 6, 2019.

**David P. Ross,**

*Assistant Administrator, Office of Water.*

[FR Doc. 2019-19984 Filed 9-13-19; 8:45 am]

**BILLING CODE 6560-50-P**

**FEDERAL DEPOSIT INSURANCE CORPORATION**

**Agency Information Collection Activities: Submission for OMB Review; Comment Request (OMB No. 3064-0188)**

**AGENCY:** Federal Deposit Insurance Corporation (FDIC).

**ACTION:** Agency information collection activities: submission for OMB review; comment request.

**SUMMARY:** The FDIC, as part of its obligations under the Paperwork

Reduction Act of 1995, invites the general public and other Federal agencies to take this opportunity to comment on the renewal of the existing information collection described below (3064-0188) on July 16, 2019, the FDIC requested comment for 60 days on a proposal to renew the information collection described below. No comments were received. The FDIC hereby gives notice of its plan to submit to OMB a request to approve the renewal of this collection, and again invites comment on this renewal.

**DATES:** Comments must be submitted on or before October 16, 2019.

**ADDRESSES:** Interested parties are invited to submit written comments to the FDIC by any of the following methods:

- <https://www.FDIC.gov/regulations/laws/federal>.
- *Email:* [comments@fdic.gov](mailto:comments@fdic.gov). Include the name and number of the collection in the subject line of the message.
- *Mail:* Manny Cabeza (202-898-3767), Counsel, MB-3128, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.
- *Hand Delivery:* Comments may be hand-delivered to the guard station at the rear of the 17th Street Building (located on F Street), on business days between 7:00 a.m. and 5:00 p.m.

All comments should refer to the relevant OMB control number. A copy of the comments may also be submitted to the OMB desk officer for the FDIC: Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Washington, DC 20503.

**FOR FURTHER INFORMATION CONTACT:** Manny Cabeza, Counsel, 202-898-3767, [mcabeza@fdic.gov](mailto:mcabeza@fdic.gov), MB-3128, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

**SUPPLEMENTARY INFORMATION:** On July 16, 2019, the FDIC requested comment for 60 days on a proposal to renew the information collection described below. No comments were received. The FDIC hereby gives notice of its plan to submit to OMB a request to approve the renewal of this collection, and again invites comment on this renewal.

*Proposal to renew the following currently approved collection of information:*

1. *Title:* Appraisal for Higher-Priced Mortgage Loans.

*OMB Number:* 3064-0188.

*Form Number:* None.

*Affected Public:* Insured state nonmember banks and state savings associations.

*Burden Estimate:*

**SUMMARY OF ANNUAL BURDEN AND INTERNAL COST**

Information collection (IC) description	Type of burden	Obligation to respond	Estimated number of respondents	Estimated frequency of responses	Estimated time per response (hours)	Frequency of response	Total annual estimated burden (hours)
Review and Provide Copy of Full Interior Appraisal.	Third Party Disclosure.	Mandatory .....	1,300	13	0.14	On Occasion ..	2,366
Investigate and Verify Requirement for Second Appraisal.	Recordkeeping .....	Mandatory .....	1,300	8	0.14	On Occasion ..	1,456
Conduct and Provide Second Appraisal.	Third Party Disclosure.	Mandatory .....	1,300	1	0.14	On Occasion ..	182
<b>Total Estimated Annual Burden</b>	.....	.....	.....	.....	.....	.....	<b>4,004</b>

**General Description of Collection**

Section 1471 of the Dodd-Frank Act established a new Truth in Lending (TILA) section 129H, which contains appraisal requirements applicable to higher-risk mortgages and prohibits a creditor from extending credit in the form of a higher-risk mortgage loan to any consumer without meeting those requirements. A higher-risk mortgage is defined as a residential mortgage loan secured by a principal dwelling with an annual percentage rate (APR) that exceeds the average prime offer rate (APOR) for a comparable transaction as of the date the interest rate is set by certain enumerated percentage point spreads. The rule requires that, within

three days of application, a creditor provide a disclosure that informs consumers regarding the purpose of the appraisal, that the creditor will provide the consumer a copy of any appraisal, and that the consumer may choose to have a separate appraisal conducted at the expense of the consumer. If a loan meets the definition of a higher-risk mortgage loan, then the creditor would be required to obtain a written appraisal prepared by a certified or licensed appraiser who conducts a physical visit of the interior of the property that will secure the transaction, and send a copy of the written appraisal to the consumer. To qualify for the safe harbor provided under the rule, a creditor is required to review the written appraisal as specified

in the text of the rule and appendix A. If a loan is classified as a higher-risk mortgage loan that will finance the acquisition of the property to be mortgaged, and the property was acquired within the previous 180 days by the seller at a price that was lower than the current sale price, then the creditor is required to obtain an additional appraisal. A creditor is required to provide the consumer a copy of the appraisal reports performed in connection with the loan, without charge, at least days prior to consummation of the loan.

There is no change in the method or substance of the collection. The overall reduction in burden hours is the result of economic fluctuation. In particular,

the number of respondents has decreased while the hours per response and frequency of responses have remained the same.

**Request for Comment**

Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the FDIC's 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; 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. All comments will become a matter of public record.

Federal Deposit Insurance Corporation.  
 Dated at Washington, DC, on September 11, 2019.  
**Valerie Best,**  
*Assistant Executive Secretary.*  
 [FR Doc. 2019-19927 Filed 9-13-19; 8:45 am]  
**BILLING CODE 6714-01-P**

**FEDERAL DEPOSIT INSURANCE CORPORATION**

**Notice of Termination of Receiverships**

The Federal Deposit Insurance Corporation (FDIC or Receiver), as Receiver for each of the following insured depository institutions, was charged with the duty of winding up the affairs of the former institutions and liquidating all related assets. The Receiver has fulfilled its obligations and made all dividend distributions required by law.

**NOTICE OF TERMINATION OF RECEIVERSHIPS**

Fund	Receivership name	City	State	Termination date
10034 .....	County Bank .....	Merced .....	CA	9/1/2019
10144 .....	Home Federal Savings Bank .....	Detroit .....	MI	9/1/2019
10191 .....	Bank of Illinois .....	Normal .....	IL	9/1/2019
10307 .....	First Vietnamese American Bank .....	Westminster .....	CA	9/1/2019
10332 .....	Evergreen State Bank .....	Stoughton .....	WI	9/1/2019
10523 .....	Harvest Community Bank .....	Pennsville .....	NJ	9/1/2019

The Receiver has further irrevocably authorized and appointed FDIC-Corporate as its attorney-in-fact to execute and file any and all documents that may be required to be executed by the Receiver which FDIC-Corporate, in its sole discretion, deems necessary, including but not limited to releases, discharges, satisfactions, endorsements, assignments, and deeds. Effective on the termination dates listed above, the Receiverships have been terminated, the

Receiver has been discharged, and the Receiverships have ceased to exist as legal entities.  
**Authority:** 12 U.S.C. 1819.  
 Federal Deposit Insurance Corporation.  
 Dated at Washington, DC, on September 11, 2019.  
**Valerie Best,**  
*Assistant Executive Secretary.*  
 [FR Doc. 2019-19926 Filed 9-13-19; 8:45 am]  
**BILLING CODE 6714-01-P**

**FEDERAL DEPOSIT INSURANCE CORPORATION**

**Notice to All Interested Parties of Intent To Terminate Receivership**

*Notice is hereby given* that the Federal Deposit Insurance Corporation (FDIC or Receiver) as Receiver for the institution listed below intends to terminate its receivership for said institution.

**NOTICE OF INTENT TO TERMINATE RECEIVERSHIP**

Fund	Receivership name	City	State	Date of appointment of receiver
4382 .....	Citytrust .....	Bridgeport .....	CT	08/09/1991

The liquidation of the assets for the receivership 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, identify the receivership to which the

comment pertains, 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.  
**Authority:** 12 U.S.C. 1819.  
 Federal Deposit Insurance Corporation.

Dated at Washington, DC, on September 9, 2019.  
**Valerie Best,**  
*Assistant Executive Secretary.*  
 [FR Doc. 2019-19924 Filed 9-13-19; 8:45 am]  
**BILLING CODE 6714-01-P**

**FEDERAL DEPOSIT INSURANCE CORPORATION**

**Notice to All Interested Parties of Intent To Terminate Receivership**

Notice is hereby given that the Federal Deposit Insurance Corporation (FDIC or Receiver) as Receiver for the institution listed below intends to