DEPARTMENT OF TRANSPORTATION

National Highway Traffic Safety Administration

[Docket No. NHTSA–2005–20923; Notice 1]

Les Entreprises Michel Corbeil Inc., Receipt of Petition for Decision of Inconsequential Noncompliance

Les Entreprises Michel Corbeil Inc. (Corbeil) has determined that certain vehicles that it produced in 1998 through 2005 do not comply with S9.3(c) of 49 CFR 571.111, Federal Motor Vehicle Safety Standard (FMVSS) No. 111, ''Rearview mirrors.'' Corbeil has filed an appropriate report pursuant to 49 CFR Part 573, ''Defect and Noncompliance Reports.''

Pursuant to 49 U.S.C. 30118(d) and 30120(h), Corbeil has petitioned for an exemption from the notification and remedy requirements of 49 U.S.C. Chapter 301 on the basis that this noncompliance is inconsequential to motor vehicle safety.

This notice of receipt of Corbeil's petition is published under 49 U.S.C. 30118 and 30120 and does not represent any agency decision or other exercise of judgment concerning the merits of the petition.

Affected are a total of approximately 246 Ford and GM chassis cutaway single and dual wheel school buses manufactured from January 5, 1998 through February 15, 2005. S9.3(c) requires:

> Each school bus which has a mirror installed in compliance with S9.3(a) that has an average radius of curvature of less than 889 mm, as determined under S12, shall have a label visible to the seated driver. The label shall be printed in a type face and color that are clear and conspicuous. The label shall state the following: USE CROSS VIEW MIRRORS TO VIEW PEDESTRIANS WHILE BUS IS STOPPED. DO NOT USE THESE MIRRORS TO VIEW TRAFFIC WHILE BUS IS MOVING. IMAGES IN SUCH MIRRORS DO NOT ACCURATELY SHOW ANOTHER VEHICLE'S LOCATION.''

The noncompliant school buses were produced without the required label.

Corbeil indicates in its petition that the number of school buses that are noncompliant is an estimate. Corbeil explains, ''As we cannot establish any moment where this situation may have occurred, we have considered the NHTSA time frame from 1998 [when production began] to February 15, 2005 [when the noncompliance was corrected].'' Corbeil states that during this period, 8471 of the affected type of school buses were produced. Corbeil further states:

> A count was done within the ready-for-delivery bus yard. * * *From a quantity of 310 vehicles inspected, 9 vehicles were not provided with the label. * * *We have then extrapolated the recall population by [applying the ratio 9/310 or 2.9% to the population of 8471].

Corbeil believes that the noncompliance is inconsequential to motor vehicle safety and that no corrective action is warranted. Corbeil states that school bus drivers in general are instructed and aware of the use of these mirrors for pedestrian purposes only. Further, the petitioner asserts that a very small number of vehicles are affected, over a time period of eight years, and that a recall would cost approximately $10,000 Canadian due to the need to recall all 8471 school buses produced from 1998 to 2005 to determine which do not have the label required by S9.3(c). Corbeil has corrected the problem.

Interested persons are invited to submit written data, views, and arguments on the petition described above. Comments must refer to the docket and notice number cited at the beginning of this notice and be submitted by any of the following methods. Mail: Docket Management Facility, U.S. Department of Transportation, Nassif Building, Room PL–401, 400 Seventh Street, SW., Washington, DC, 20590–0001. Hand Delivery: Room PL–401 on the plaza level of the Nassif Building, 400 Seventh Street, SW., Washington, DC. It is requested, but not required, that two copies of the comments be provided. The Docket Section is open on weekdays from 10 a.m. to 5 p.m. except Federal Holidays. Comments may be submitted electronically by logging onto the Docket Management System Web site at *http://dms.dot.gov*. Click on ''Help'' to obtain instructions for filing the document electronically. Comments may be faxed to 1–202–493–2251, or may be submitted to the Federal eRulemaking Portal: go to *http://www.regulations.gov*. Follow the online instructions for submitting comments.

The petition, supporting materials, and all comments received before the close of business on the closing date indicated below will be filed and will be considered. All comments and supporting materials received after the closing date will also be filed and will be considered to the extent possible. When the petition is granted or denied, notice of the decision will be published in the **Federal Register** pursuant to the authority indicated below.

Comment closing date: May 18, 2005.

Authority (49 U.S.C. 30118, 30120: delegations of authority at CFR 1.50 and 501.8)

Issued on: April 13, 2005.

Ronald L. Medford,

Senior Associate Administrator for Vehicle Safety.

[FR Doc. 05–7698 Filed 4–15–05; 8:45 am]

BILLING CODE 4910–59–P

DEPARTMENT OF THE TREASURY

Financial Crimes Enforcement Network

Proposed Collection; Comment Request; Suspicious Activity Report by Money Services Businesses

AGENCY: Financial Crimes Enforcement Network (''FinCEN''), Treasury.

ACTION: Notice and request for comments.

SUMMARY: As part of its continuing effort to reduce paperwork and respondent burden, FinCEN invites comment on a proposed information collection contained in a revised form, Suspicious Activity Report by Money Services Businesses, FinCEN Form 109 (formerly Form TD F 90–22.56). The form will be used by money transmitters, issuers, sellers, and redeemers of money orders and traveler's checks, and currency dealers and exchangers to report suspicious activity to the Department of the Treasury. This request for comments is being made pursuant to the Paperwork Reduction Act of 1995, Public Law 104–13, 44 U.S.C. 3506(c)(2)(A).

DATES: Written comments are welcome and must be received on or before June 17, 2005.

ADDRESSES: Written comments should be submitted to: Office of Chief Counsel, Financial Crimes Enforcement Network, Department of the Treasury, P.O. Box 39, Vienna, Virginia 22183, *Attention:* PRA Comments—SAR–MSB Form. Comments also may be submitted by electronic mail to the following Internet address: *regcomments@fincen.treas.gov*, again with a caption, in the body of the text, ''Attention: PRA Comments—SAR–MSB Form.

Inspection of comments. Comments may be inspected, between 10 a.m. and 4 p.m., in the FinCEN reading room in Washington, DC. Persons wishing to inspect the comments submitted must request an appointment by telephoning (202) 354–6400.

FOR FURTHER INFORMATION CONTACT: FinCEN Regulatory Policy and Programs Division, Forms Administration at (800) 949–2732.

SUPPLEMENTARY INFORMATION:

Title: Suspicious Activity Report by Money Services Businesses.

OMB Number: 1506–0015.

Form Number: FinCEN Form 109 (Formerly TD F 90–22.56).

Abstract: The statute generally referred to as the ''Bank Secrecy Act,'' Titles I and II of Public Law 91–508, as amended, codified at 12 U.S.C. 1829b, 12 U.S.C. 1951–1959, and 31 U.S.C. 5311–5332, authorizes the Secretary of the Treasury, *inter alia*, to require financial institutions to keep records and file reports that are determined to have a high degree of usefulness in criminal, tax, and regulatory matters, or in the conduct of intelligence or counter-intelligence activities, to protect against international terrorism, and to implement counter-money laundering programs and compliance procedures.[1] Regulations implementing Title II of the Bank Secrecy Act appear at 31 CFR part 103. The authority of the Secretary to administer the Bank Secrecy Act has been delegated to the Director of FinCEN.

The Secretary of the Treasury was granted authority in 1992, with the enactment of 31 U.S.C. 5318(g), to require financial institutions to report suspicious transactions. On March 14, 2000, FinCEN issued a final rule requiring certain categories of money services businesses, including money transmitters and issuers, sellers, and redeemers of money orders and traveler's checks, to report suspicious transactions (65 FR 13683). The final rule can be found at 31 CFR 103.20. FinCEN amended the suspicious transaction reporting rule for Money Services Business' by notice in the **Federal Register** dated February 10, 2003, (68 FR 6613), to also apply to currency dealers and exchangers. Currently, Money Services Business' report suspicious activity by filing form TD F 90–22.56, which is being revised, as explained below.

The information collected on the revised form is required to be provided pursuant to 31 U.S.C. 5318(g) and 31 CFR 103.20. This information will be made available, in accordance with strict safeguards, to appropriate criminal law enforcement and regulatory personnel for use in official performance of their duties, for regulatory purposes, and in investigations and proceedings involving terrorist financing, domestic and international money laundering, tax violations, fraud, and other financial crimes.

Suspicious activity reports required to be filed by Money Services Businesses under 31 CFR 103.20, and any suspicious activity reports filed by Money Services Businesses on a voluntary basis will be subject to the protection from liability contained in 31 U.S.C. 5318(g)(3) and the provision contained in 31 U.S.C. 5318(g)(2) which prohibits notification of any person involved in the transaction that a suspicious activity report has been filed.

The draft revised Suspicious Activity Report-Money Services Business is presented only for purposes of soliciting public comment on the form. This form should not be used at this time to report suspicious activity. A final version of the form will be made available at a later date. Current Form TD F 90–22.56 is renumbered as FinCEN Form 109. After consulting law enforcement, FinCEN proposes to revise, simplify, and shorten the format as follows. This action will enhance the industry's ease of completing the form while still obtaining critical information for law enforcement. Part I, Subject Information, item 17, vehicle license number, item 18 customer number, item 19 Occupation, item 20 Endorser name, item 21 bank account number of the endorser, and item 22 bank of first deposit have been deleted. Part II, Suspicious Instrument/Money Transfer Information has been reformatted to delete the requirement to record and file with the SAR the serial numbers, traveler's checks, and money transfer numbers. The current TD F 90–22–56A, the continuation page, is removed from the Suspicious Activity Report reporting format. A new item in Part II has been added for reporting information about the purchase and redemption of monetary instruments. In addition, two new Part II items to record currency exchanger information have been included. Part IV, specific Law Enforcement Agency Information reporting has been deleted, although the information can be included in Part VI, the Narrative. Finally, the instructions for completing the form have been revised and included as part of the draft.

Type of Review: Revision of currently approved information collection.

Affected public: Business or other for-profit institutions.

Frequency: As required.

Estimated Burden: Reporting average of 30 minutes per response.

Estimated Number of Respondents: 20,000.

Estimated Total Annual Responses: 200,000.

Estimated Total Annual Burden Hours: 100,000 hours.

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection of information displays a valid Office of Management and Budget control number. Records required to be retained under the Bank Secrecy Act must be retained for five years.

Request for Comments: Comments submitted in response to this notice will be summarized and/or included in the request for Office of Management and Budget 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 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; (c) ways to enhance the quality, utility, and clarity of the information to be collected; (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; and (e) estimates of capital or start-up costs and costs of operation, maintenance and purchase of services to provide information.

Dated: April 1, 2005.

William J. Fox,

Director, Financial Crimes Enforcement Network.

Attachment: Suspicious Activity Report by Money Services Business

BILLING CODE 4810–02–P

[1] Language expanding the scope of the Bank Secrecy Act to intelligence or counter-intelligence activities to protect against international terrorism was added by Section 358 of the Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism (USA PATRIOT ACT) Act of 2001 (the ''USA Patriot Act''), Pub. L. 107–56.

FinCEN form 109

(Formerly form TD F 90-22.56)

November 2005
Previous editions will not be accepted after January 2006

Suspicious Activity Report by Money Services Business

Please type or print. Always complete entire report. Items marked with an asterisk * are considered critical. (See instructions.)

OMB No. 1506-0015

Send completed suspicious activity reports to: ***Detroit Computing Center, ATTN SAR-MSB, P.O. Box 33117, Detroit, MI 48232-5980***

1 ☐ Check the box if this report amends a prior report (see item 1 instructions)

Part I Subject Information

2 ☐ Multiple subjects (see item instructions)

3 Subject type (check only one box) a ☐ Purchaser/sender b ☐ Payee/receiver c ☐ Both a & b d ☐ Other

*4 Individual's last name or entity's full name	*5 First name	*6 Middle initial

*7 Address

*8 City	*9 State	*10 Zip Code	*11 Country
		–	

*12 Government issued identification (if available)

a ☐ Driver's license/state I.D. b ☐ Passport c ☐ Alien registration d ☐ Other _____

e Number _____ f Issuing state/country _____

*13 SSN/ITIN (individual) or EIN (entity)	14 Date of birth	15 Telephone number
	___/___/___ (MM DD YYYY)	( ) –

Part II Suspicious Activity Information

*16 Date or date range of suspicious activity	*17 Total dollar amount involved in suspicious activity
From ___/___/___ (MM DD YYYY) To ___/___/___ (MM DD YYYY)	$, , , .00

*18 Category of suspicious activity (check all that apply)

a ☐ Money laundering b ☐ Structuring c ☐ Terrorist financing d ☐ Other (specify) _____

*19 Financial services involved in the suspicious activity and character of the suspicious activity (check all that apply)

a ☐ Money order b ☐ Traveler's check c ☐ Money transfer

d ☐ Other _____ e ☐ Currency exchange

Check all of the following that apply

(1) ☐ Alters transaction to avoid completing funds transfer record or money order or traveler's check record ($3,000 or more)

(2) ☐ Alters transaction to avoid filing CTR form (more than $10,000)

(3) ☐ Comes in frequently and purchases less than $3,000

(4) ☐ Changes spelling or arrangement of name

(5) ☐ Individual(s) using multiple or false identification documents

(6) ☐ Two or more individuals using the similar/same identification

(7) ☐ Two or more individuals working together

(8) ☐ Same individual(s) using multiple locations over a short time period

(9) ☐ Offers a bribe in the form of a tip/gratuity

(10) ☐ Exchanges small bills for large bills or vice versa

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Part II Suspicious Activity Information, Continued

2

*20 Purchases and redemptions (check box P for purchase or box R for redemption)

Instrument	P	R	Issuers	Total Instruments	Total Amount (US Dollars)
Money Orders:	☐	☐			$ .00
	☐	☐			$ .00
	☐	☐			$ .00
Traveler's Checks:	☐	☐			$ .00
	☐	☐			$ .00
	☐	☐			$ .00
Money Transfers	☐	☐			$ .00
	☐	☐			$ .00
	☐	☐			$ .00

*21 Currency Exchanges:	Tendered Currency/Instrument	Country	Received currency	Country	Amount (US Dollars)
☐ If bulk small currency					$ .00
☐ If bulk small currency					$ .00

Part III Transaction Location

22 ☐ Multiple transaction locations

23 Type of business location (check only one) a ☐ Selling location b ☐ Paying location c ☐ Both

*24 Legal name of business	25 Doing business as

*26 Permanent address (number, street, and suite no.)	*27 City	*28 State	*29 Zip Code
			–

*30 EIN (entity) or SSN/ITIN (individual)	*31 Business telephone number	32 Country	33 Internal control/file number
	( ) –		

Part IV Reporting Business

34 ☐ The Reporting Business is the same as the Transaction Location (go to Part V)

*35 Legal name of business	36 Doing business as

*37 Permanent address (number, street, and suite no.)	*38 City	*39 State	*40 Zip Code
			–

*41 EIN (entity) or SSN/ITIN (individual)	*42 Business phone number (include area code)	43 Country	44 Internal report control number
	( ) –		

Part V Contact for Assistance

*45 Last name of individual to be contacted regarding this report	*46 First name	47 Middle initial

*48 Title/Position	*49 Work telephone number	50 Date report prepared
	( ) –	/ / MM DD YYYY

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Part VI Suspicious Activity Information - Narrative* 3

Explanation/description of suspicious activity. This section of the report is **critical**. The care with which it is completed may determine whether or not the described activity and its possible criminal nature are clearly understood by investigators. Provide a clear, complete and chronological description of the activity, including what is unusual, irregular or suspicious about the transaction(s). Use the checklist below, as a guide, as you prepare your description. The description should cover the material indicated in Parts I, II and III, but the money services business (MSB) should describe any other information that it believes is necessary to better enable investigators to understand the suspicious activity being reported.

a. **Describe** conduct that raised suspicion.
b. **Explain** whether the transaction(s) was completed or only attempted.
c. **Describe** supporting documentation and retain such documentation for your file for five years.
d. **Indicate** a time period, if it was a factor in the suspicious transaction(s). For example, specify the time and whether it occurred during AM or PM. If the activity covers more than one day, identify the time of day when such activity occurred most frequently.
e. **Retain** any admission or explanation of the transaction(s) provided by the subject(s) or other persons. Indicate when and to whom it was given.
f. **Retain** any evidence of cover-up or evidence of an attempt to deceive federal or state examiners, or others.
g. **Indicate** where the possible violation of law(s) took place (e.g., main office, branch, agent location, etc.).
h. **Indicate** whether the suspicious activity is an isolated incident or relates to another transaction.
i. **Indicate** for a foreign national any available information on subject's passport(s), visa(s), and/or identification card(s). Include date, country, city of issue, issuing authority, and nationality.
j. **Indicate** whether any information has been excluded from this report; if so, state reasons.
k. **Indicate** whether any U.S. or foreign instrument(s) were involved. If so, provide the amount, name of currency, and country of origin.
l. **Indicate** whether any transfer of money to or from a foreign country, or any exchanges of a foreign currency were involved. If so, identify the currency, country, and sources and destinations of money.
m. **Indicate** any additional account number(s), and any foreign bank(s) account numbers which may be involved in transfer of money.
n. **Identify** any employee or other individual or entity (e.g., agent) suspected of improper involvement in the transaction(s).
o. **For issuers, indicate** if the endorser of money order(s) and/or traveler's check(s) is different than payee. If so, provide the individual or entity name; bank's name, city, state and country; ABA routing number; endorser's bank account number; foreign non-bank name (if any); correspondent bank name and account number (if any); etc.
p. **For selling or paying locations, indicate** if there is a video recording medium or surveillance photograph of the customer.
q. **For selling or paying locations,** if you do not have a record of a government issued identification document, **describe** the type, issuer and number of any alternate identification that is available (e.g., for a credit card specify the name of the customer and credit card number.)
r. **For selling or paying locations,** describe the subject(s) if you do not have the identifying information in Part I or if multiple individuals use the same identification. Use descriptors such as male, female, age, etc.
s. **If amending** a prior report, complete the form in its entirety and note the changes here in Part VI.
t. If a law enforcement agency has been contacted, list the name of the agency and the name of any person contacted, their title, their telephone number, and when they were contacted.

Supporting documentation should not be filed with this report. Maintain the information for your files.

Enter the explanation/description narrative in the space below. If necessary, continue the narrative on a duplicate of this page or a blank page.

Tips on SAR form preparation and filing are available in the SAR Activity Reviews at **www.fincen.gov/pub_reports.html.**

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FinCEN Form 109a Suspicious Activity Report by Money Services Business -- Instructions

1

Safe Harbor

Federal law (31 U.S.C. 5318(g)(3)) provides complete protection from civil liability for all reports of suspicious transactions made to appropriate authorities, including supporting documentation, regardless of whether such reports are filed pursuant to this report's instructions or are filed on a voluntary basis. Specifically, the law provides that a financial institution, and its directors, officers, employees and agents, that make a disclosure of any possible violation of law or regulation, including in connection with the preparation of suspicious activity reports, "shall not be liable to any person under any law or regulation of the United States, any constitution, law, or regulation of any State or political subdivision of any State, or under any contract or other legally enforceable agreement (including any arbitration agreement), for such disclosure or for any failure to provide notice of such disclosure to the person who is the subject of such disclosure or any other person identified in the disclosure".

Notification Prohibited

Federal law (31 U.S.C. 5318(g)(2)) provides that a financial institution, and its directors, officers, employees, and agents, who report suspicious transactions to the government voluntarily or as required by 31 CFR 103.20, may not notify any person involved in the transaction that the transaction has been reported.

Notification Required

In situations involving suspicious transactions requiring immediate attention, such as ongoing money laundering schemes, a money transmitter; a currency dealer or exchanger; or an issuer, seller, or redeemer of money orders and/or traveler's checks shall immediately notify, by telephone, an appropriate law enforcement authority. In addition, a timely SAR-MSB form shall be filed, including recording any such notification in Part VI on the form.

A. When To File A Report:

1. Money transmitters; currency dealers and exchangers; and issuers, sellers and redeemers of money orders and/or traveler's checks that are subject to the requirements of the Bank Secrecy Act and its implementing regulations (31 CFR Part 103) are required to file a suspicious activity report (SAR-MSB) with respect to:

a. Any transaction conducted or attempted by, at, or through a money services business involving or aggregating funds or other assets of at least $2,000 (except as described in section "b" below) when the money services business knows, suspects, or has reason to suspect that:

i. The transaction involves funds derived from illegal activity or is intended or conducted in order to hide or disguise funds or assets derived from illegal activity (including, without limitation, the nature, source, location, ownership or control of such funds or assets) as part of a plan to violate or evade any Federal law or regulation or to avoid any transaction reporting requirement under Federal law or regulation;

ii. The transaction is designed, whether through structuring or other means, to evade any regulations promulgated under the Bank Secrecy Act; or

iii. The transaction has no business or apparent lawful purpose and the money services business knows of no reasonable explanation for the transaction after examining the available facts, including the background and possible purpose of the transaction.

iv. The transaction involves the use of the money services business to facilitate criminal activity.

b. To the extent that the identification of transactions required to be reported is derived from a review of clearance records or other similar records of money orders or traveler's checks that have been sold or processed, an issuer of money orders or traveler's checks shall only be required to report a transaction or a pattern of transactions that involves or aggregates funds or other assets of at least $5,000.

2. File a SAR-MSB no later than 30 calendar days after the date of initial detection of facts that constitute a basis for filing the report.

3. The Bank Secrecy Act requires that each financial institution (including a money services business) file currency transaction reports (CTRs) in accordance with the Department of the Treasury implementing regulations (31 CFR Part 103). These regulations require a financial institution to file a CTR (FinCEN Form 104) whenever a currency transaction exceeds $10,000. If a currency transaction exceeds $10,000 and is suspicious, a money transmitter, or issuer, seller or redeemer of money orders and/or traveler's checks or currency dealer or exchanger must file two forms, a CTR to report the currency transaction and a SAR-MSB to report the suspicious aspects of the transaction. If the suspicious activity involves a currency transaction that is $10,000 or less, the institution is only required to file a SAR-MSB. Appropriate records must be maintained in each case. See 31 CFR Part 103

B. Abbreviations and Definitions

1. EIN -- Employer Identification Number
2. IRS -- Internal Revenue Service
3. ITIN -- Individual Taxpayer Identification Number
4. SSN -- Social Security Number
5. Instruments -- includes Money order(s) and/or Traveler's Check(s)

C. General Instructions

1. **This form can be e-filed through the Bank Secrecy Act E-filing System. Go to http://bsaefiling.fincen.treas.gov/index.jsp to register.** This form is also available for download on the Financial Crimes Enforcement Network's Web site at www.fincen.gov, or may be ordered by calling the IRS Forms Distribution Center at (800) 829-2437.

2. Send each completed suspicious activity report to:

Detroit Computing Center
ATTN: SAR-MSB
P.O. Box 33117
Detroit, MI 48232-5980

3. Items marked with an **asterisk** (*) are considered critical and are required to be completed if known.

4. Enter a special response in any critical item when the required information is not known or is not applicable. Use the special response "NA" in critical text, date, or identification number items. Use "XX" in state or country items. Use "0" in dollar amount items. In all cases follow the specific special response instructions for each critical item when the required data is not known or applicable. Special responses are not allowed in the critical items in Part III, Part IV, Part V, and Part VI. All required data must be entered in these items.

5. Complete each suspicious activity report by providing as much information as possible on initial and amended reports.

6. Do not include supporting documents when filing the suspicious activity report. Retain a copy of the suspicious activity report and all supporting documentation or business record equivalent in your files for five (5) years from the date of the report. All supporting documentation (such as copies of instruments; receipts; sale, transaction or clearing records; photographs, surveillance audio and/or video recording medium) must be made available to appropriate authorities upon request.

7. If more than one subject is being reported, use as many copies of the Part I Subject Information continuation page as necessary to record the additional subjects. Attach the additional page(s) behind page 1. If more than one transaction location is being reported, use as many copies of the Part III Transaction Location Information continuation page as necessary to record the additional subjects. Attach the additional page(s) behind page 2. If more space is needed for the Part VI Narrative, use as many narrative continuation sheets as necessary to complete the

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narrative. Attach the additional pages behind page 3.
If more space is needed to complete any other item, identify that item in Part VI by "item number" and provide the additional information.

8. Type or complete the report using block written letters.

9. Enter all **dates** in MM/DD/YYYY format where MM = month, DD = day, and YYYY = year. Precede any single number with a zero, i.e., 01, 02, etc.

10. Enter all **telephone numbers** with (area code) first and then the seven numbers, using the format (XXX) XXX-XXXX. List fax and international telephone numbers in Part VI.

11. Always enter an **individual's name** by entering the last name, first name, and middle initial (if known). If a legal entity is listed, enter its legal name in the last name item and trade name in the first name item.

12. Enter all **identifying numbers** (alien registration, driver's license/state ID, EIN, ITIN, Foreign National ID, passport, SSN, vehicle license number, etc.) starting from left to right. Do not include spaces or other punctuation.

13. Enter all **ZIP Codes** with at least the first five numbers (ZIP+4, if known).

14. Enter all **monetary amounts** in U.S. Dollars. Use whole dollar amounts rounded up when necessary. Use this format: $000,000,000. If foreign currency is involved, record the currency amount in U.S. Dollars, name, and country of origin in the Part VI narrative.

15. Addresses, general. Enter the permanent street address, city, two letter state/territory abbreviation used by the U.S. Postal Service, and ZIP code (ZIP+4, if known) of the individual or entity. A post office box number should not be used for an individual, unless no other address is available. For an individual also enter any apartment number or suite number and road or route number. If a P.O. Box is used for an entity, enter the street name, suite number, and road or route number. If the address is in a foreign country, enter the city, province or state if Canada or Mexico, and the name of the country. Complete any part of the address that is known, even if the entire address is not known. If the street address, city, or ZIP Code is unknown, enter "NA" in the item. If a state or country is unknown, enter "XX" in the item.

D. Item Preparation Instructions

Item 1. Check the Item 1 box if this report is filed to amend a previously filed SAR-MSB. To amend a report, a new SAR-MSB must be completed in its entirety. Note all amendments in Part VI (see line "s").

Part I Subject Information

Item 2 Multiple subjects. Check this box if multiple subjects are involved. Attach Part I Subject continuation pages behind page 1 to account for all additional subjects involved in the suspicious activity.

Item 3 Subject type. Check box "**a**" if the subject purchased a money order(s) or traveler's check(s) or sent a money transfer(s). Check box "**b**" if the subject cashed a money order(s) or traveler's check(s) or received payment of a money transfer(s). Check box "**c**" if both "**a**" and "**b**" apply. If the transaction is a currency exchange check box "c." Check box "**d**" Other and describe in Part VI if the subject is an individual other than a customer. Examples are MSB employees and agents.

Items 4, 5, and 6 *Name of subject. See General Instruction 11. Enter the name of the subject individual in Items 4 through 6. If the MSB knows that the individual has an "also known as" (AKA) or "doing business as" (DBA) name, enter that name in Part VI. If the subject is an entity, enter the legal name in Item 4 and the trade or DBA name in item 5. If the legal name is not known, enter the DBA name in Item 4. If there is more than one subject, use as many Part I Subject Information continuation pages as necessary to provide the information about each subject. Attach the additional copies behind page 1. When there is more than one purchaser and/or payee (*e.g.*, two or more transactions), indicate in Part VI whether each subject is a purchaser or payee and identify the instrument or money transfer information associated with each subject. If part of an individual's name is unknown, enter "NA" in the appropriate name item. If the subject is an entity, enter "NA" in Item 5 (if the trade or legal name is not known) and in Item 6.

Items 7 - 11 *Permanent address. See General Instructions 13 and 15. Enter "NA" if the street address, city, and ZIP Code items are unknown or not applicable. Enter "XX" if the state or country is not known.

Item 12 *Government issued identification (if available). See General Instruction 12. Check the box showing the type of document used to verify subject identity. If you check box "**d Other**", be sure to specify the type of document used. In box "**e**" list the number of the identifying document. In box "**f**" list the issuing state or country. If more space is required, enter the additional information in Part VI. If the subject is an entity or an individual's identification was not available, check box "d" and enter "NA" in "Other."

Item 13 *SSN/ITIN (individual) or EIN (entity). See General Instruction 12 and definitions. If the subject named in Items 4 through 6 is a U.S. Citizen or an alien with a SSN, enter his or her SSN in Item 13. If that person is an alien who has an ITIN, enter that number. For an entity, enter the EIN. If the SSN, ITIN, or EIN was unknown or not applicable, enter "NA" in this item.

Item 14 Date of birth. See General Instruction 9. If the subject is an individual, enter the date of birth. If the month and/or day is not available or unknown, fill in with zeros (*e.g.*, "01/00/1969" indicates an unknown date in January, 1969).

Item 15 Telephone number. See General Instruction 10. Enter the U.S. home or business number for individual or entity. List foreign telephone numbers and any additional U.S. numbers (*e.g.*, hotel, etc.) in Part VI.

Part II Suspicious Activity Information

Item 16 *Date or date range of suspicious activity. See General Instruction 9. Enter the date of the reported suspicious activity in the "**From**" field. If more than one day is involved, indicate the duration of the activity by entering the first date in the "**From**" field and the last date in the "**To**" field.

Item 17 *Total dollar amount. See General Instruction 14. If the suspicious activity involved only purchases, redemptions, or currency exchanges, enter the total U.S. Dollar value involved in the reported activity. For instance, if multiple money orders from more than one issuer were redeemed, enter the total of all money orders redeemed. If multiple activities are involved, such as a redemption of money orders combined with purchase of a money transfer, enter the largest activity amount in Item 20. For instance, if the transaction involved redeeming $5,000 in money orders and purchase of a $3,500 money transfer, the Item 20 amount would be $5,000.

Item 18 *Category of suspicious activity. Check the box(es) which best identifies the suspicious activity. Check box "b Structuring" when it appears that a person (acting alone, in conjunction with, or on behalf of other persons) conducts or attempts to conduct activity designed to evade any record keeping or reporting requirement of the Bank Secrecy Act. If box "**d**" is checked, specify the type of suspicious activity which occurred. Describe the character of such activity in Part VI. Box "**d**" should only be used if no other type of suspicious activity box adequately categorizes the transaction.

Item 19 *Financial services involved. Check any of boxes "a" through "e" that apply to identify the services involved in the suspicious activity. If box "d" is checked, briefly explain the service on the following line. Check all of boxes "1" through "10" that apply to describe the character of the suspicious activity.

Item 20 *Purchases and redemptions. Enter information about purchases or redemptions of

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money orders, traveler's checks, or money transfers. Check the appropriate box in column "P" or "R" to identify the entry as a purchase or redemption. Enter the name of the issuers, the total number of instruments purchased or redeemed, and the total amount of the instruments. You can enter up to three issuers in each instrument category. If more than three issuers are involved, enter the information on the additional issuers in Part VI.

Item 21 *Currency Exchanges. Record up to two currency exchanges made by the subject(s). Check the box "If bulk small currency" if a large number of small bills was used to pay for the currency exchange. Enter the name of the currency or type of monetary instrument used to pay for the exchange, and the two-digit code for the country that issued the currency. An example of this would be "Pesos" for the name of the currency and "MX" representing Mexico as issuer of the currency. Enter the name of the currency received in exchange and the two-digit code for the country that issued the currency. Enter the value of the exchange in U.S. Dollars. If there were more than two currency exchanges, enter the information about the additional exchanges in Part VI.

Part III Transaction Location Information

Item 22 Multiple selling and/or paying business locations. Check the box if the reported activity occurred at multiple selling and/or paying business locations. Fill out as many Part III Transaction Location Information sections as necessary to record all locations. Attach the additional sections behind page 2 of the SAR-MSB.

Item 23 Type of business location(s). Check box "**a**" if this is the selling location where the customer purchases a money order(s) or traveler's check(s), or initiated a money transfer(s), or exchanged currency. Check box "**b**" if this is the paying location where the customer cashed a money order(s) or traveler's check(s) or received payment of a money transfer(s). Check box "**c**" if multiple transactions are reported and the business was both a selling and paying location for one or more transactions.

Item 24 *Legal name of business. Enter the legal name of the business where the transactions took place.

Item 25 Doing business as. Enter the trade name by which the business is commonly known.

Items 26-29, 32 *Transaction location address. Enter the transaction location address by following General Instructions 13 and 15.

Item 30 *EIN (entity) or SSN/ITIN (individual). See General Instruction 12 and definitions. If the business identified in Item 24 has an EIN, enter that number in Item 30. If not, enter individual owner's SSN or ITIN.

Item 31 *Business telephone number. See General Instruction 10. Enter the telephone number of the business listed in Item 24.

Item 32 Country code. Enter the 2-digit country code if not US.

Item 33 Internal report control number. Enter any internal file or report number assigned by the reporting institution to track this report.

Part IV Reporting Business Information

Item 34 Check this box and go to Part V if the reporting business is the same as the Part III Transaction Location. If the reporting business is different, complete Part IV.

Item 35 *Legal name of business. Enter the legal name of the reporting business.

Item 36 Doing business as. Enter the trade name by which the reporting business is commonly known (if other than the legal name).

Items 37-40, 43 *Reporting business address. Enter the reporting business address by following General Instructions 13 and 15.

Item 40 *EIN (entity) or SSN/ITIN (individual). See General Instruction 12 and definitions. If the business identified in Item 35 has an EIN, enter that number in Item 41. If not, enter individual owner's SSN or ITIN.

Item 42 *Business phone number. Enter the telephone number of the reporting business. If the reporting business telephone number is a foreign telephone number, leave Item 44 blank and enter the number in the Part VI Narrative. See General Instruction 10.

Item 43 Country code. Enter the 2-digit country code if not US.

Item 44 Internal control/file number. Enter any internal file or report number assigned by the reporting institution to track this report.

Part V Contact for Assistance

Items 45-47 *Contact individual. Enter the name of the person to be contacted about the SAR-MSB. See General Instruction 11.

Item 48 *Title/position. Enter the job title/position of the contact individual.

Item 49 *Work phone number. Enter the work telephone number of the contact individual. If the number is a foreign telephone number, leave Item 50 blank and enter the number in the Part VI Narrative. See General Instruction 10.

Item 50 Date report prepared. Enter the date the SAR was prepared. See General Instruction 9.

Part VI Suspicious Activity Information -- Narrative*

Enter a narrative describing all aspects of the suspicious activity not covered by form data items. See page 3 of the form for instructions on completing the narrative. If the initial Part VI narrative page is not sufficient, use as many Part VI Narrative continuation pages as necessary to complete the narrative. Attach the continuation pages behind the initial narrative page.

Paperwork Reduction Act Notice

The purpose of this form is to provide an effective means for a money services business (MSB) to notify appropriate law enforcement agencies of suspicious transactions and activities that occur by, through, or at an MSB. This report is authorized by law, pursuant to authority contained in 31 U.S.C. 5318(g). Information collected on this report is confidential (31 U.S.C. 5318(g)). Federal regulatory agencies, State law enforcement agencies, the U.S. Departments of Justice and Treasury, and other authorized authorities may use and share this information. Public reporting and record keeping burden for this form is estimated to average 35 minutes per response, and includes time to gather and maintain information for the required report, review the instructions, and complete the information collection. Send comments regarding this burden estimate, including suggestions for reducing the burden, to the Office of Management and the Budget, Paperwork Reduction Project, Washington, DC 20503 and to the Financial Crimes Enforcement Network, Attn.: Paperwork Reduction Act. P.O. Box 39, Vienna VA 22183-0039. The agency may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

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[FR Doc. 05–7611 Filed 4–15–05; 8:45 am]

BILLING CODE 4810–02–C

DEPARTMENT OF THE TREASURY

Office of the Comptroller of the Currency

Information Collection; Submission for OMB Review; Comment Request

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

ACTION: Submission for OMB review; Comment request.

SUMMARY: The OCC, 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 a continuing information collection, as required by the Paperwork Reduction Act of 1995. The OCC may not conduct or sponsor, and a respondent is not required to respond to an information collection that has been extended, revised, or implemented unless it displays a currently valid OMB control number. Currently, the OCC is soliciting comments concerning extension of an information collection titled (MA)-Loans in Areas Having Special Flood Hazards (12 CFR 22). The OCC also gives notice that it has sent the information collection to the Office of Management and Budget (OMB) for review.

DATES: Comments are due by: May 18, 2005.

ADDRESSES: You should direct all written comments to the Communications Division, Office of the Comptroller of the Currency, Public Information Room, Mailstop 1–5, Attention: 1557–0202, 250 E Street, SW., Washington, DC 20219. In addition, comments may be sent by fax to (202) 874–4448, or by electronic mail to *regs.comments@occ.treas.gov.* You can inspect and photocopy the comments at the OCC's Public Information Room, 250 E Street, SW., Washington, DC 20219. You can make an appointment to inspect the comments by calling (202) 874–5043.

Additionally, you should send a copy of your comments to Mark Menchik, OMB Desk Officer, 1557–0202, Office of Management and Budget, New Executive Office Building, Room 3208, Washington, DC 20503. Electronic mail address is *mmenchik@omb.eop.gov.*

FOR FURTHER INFORMATION CONTACT: You can request additional information, a copy of the collection, or a copy of OCC's submission to OMB by contacting Mary Gottlieb or Camille Dixon, (202) 874–5090, Legislative and Regulatory Activities Division (1557–0202), Office of the Comptroller of the Currency, 250 E Street, SW., Washington, DC 20219.

SUPPLEMENTARY INFORMATION: The OCC received no comments in response to its first Paperwork Reduction Act renewal notice regarding this information collection which was published in the **Federal Register** (70 FR 3769) on January 26, 2005.

Title: (MA)-Loans in Areas Having Special Flood Hazards (12 CFR 22).

OMB Number: 1557–0202.

Form Number: None.

Abstract: This information collection covers an existing regulation and involves no change to the regulation or the information collection. The OCC requests only that OMB renew its approval of the information collection in the current regulation. The regulation requires national banks to make disclosures and keep records regarding whether a property securing a loan is located in a special flood hazard area.

This information collection is required by section 303(a) and title V of the Riegle Community Development and Regulatory Improvement Act, Pub. L. 103–325, title V, 108 Stat. 2160, the National Flood Insurance Reform Act of 1994 amendments to the National Flood Insurance Act of 1968 (12 U.S.C. 4104a and 4104b) and the Flood Disaster Protection Act of 1973 (12 U.S.C. 4012a and 4106(b)), and by OCC regulations implementing those statutes located at 12 CFR 22.6, 22.7, 22.9, and 22.10.

The information collections are as follows:

12 CFR 22.6 requires a national bank to use and maintain a copy of the Standard Flood Hazard Determination Form developed by FEMA.

12 CFR 22.7 requires a national bank or its loan servicer, if a borrower has not obtained adequate flood insurance, to notify the borrower to obtain adequate flood insurance or the bank or servicer will purchase flood insurance on the borrower's behalf.

12 CFR 22.9 requires a national bank making a loan secured by a building or a mobile home to advise the borrower and the loan servicer that the property is, or is not, located in a special flood hazard area, if flood insurance is available under the National Flood Insurance Program, and if Federal disaster relief may be available in the event of flooding. The bank must maintain a record of the borrower's and loan servicer's receipts of these notices.

12 CFR 22.10 requires a national bank making a loan secured by a building or a mobile home located in a special flood hazard area to notify FEMA of the identity of the servicer, and of any change in servicers.

These information collections ensure bank compliance with applicable Federal law, further bank safety and soundness, provide protections for banks and the public, and further public policy interests.

Type of Review: Renewal of OMB approval without change.

Affected Public: Businesses or other for-profit.

Number of Respondents: 2,300.

Total Annual Responses: 230,000.

Frequency of Response: On occasion.

Total Annual Burden Hours: 58,650.

Comments: 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 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;

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

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

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

Stuart Feldstein,

Assistant Director, Legislative & Regulatory Activities Division.

[FR Doc. 05–7614 Filed 4–17–05; 8:45 am]

BILLING CODE 4810–33–P

DEPARTMENT OF THE TREASURY

Public Meeting of the President's Advisory Panel on Federal Tax Reform

AGENCY: Department of the Treasury.

ACTION: Notice of meeting.

SUMMARY: This notice advises all interested persons of the location of the April 18, 2005, public meeting of the President's Advisory Panel on Federal Tax Reform. This meeting was previously announced in 70 FR 18067 (April 8, 2005).

DATES: The meeting will be held on Monday, April 18, 2005, in Adelphi, Maryland, and will begin at 12:30 p.m.

ADDRESSES: The meeting will be held at the Inn and Conference Center, University of Maryland University