

FEDERAL RESERVE SYSTEM**Formations of, Acquisitions by, and Mergers of Bank Holding Companies**

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center Web site at <http://www.ffiec.gov/nic/>.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than June 1, 2006.

A. Federal Reserve Bank of Boston

(Richard Walker, Community Affairs Officer) P.O. Box 55882, Boston, Massachusetts 02106-2204:

1. *Braintree Bancorp, MHC*, Braintree, Massachusetts; to become a bank holding company by acquiring 100 percent of the voting shares of Braintree Co-Operative Bank, Braintree, Massachusetts.

B. Federal Reserve Bank of Atlanta

(Andre Anderson, Vice President) 1000 Peachtree Street, NE., Atlanta, Georgia 30309:

1. *RockBridge Financial Holdings, Inc.*, Atlanta, Georgia; to become a bank holding company by acquiring 100 percent of the voting shares of RockBridge Commercial Bank, Atlanta, Georgia (in organization).

C. Federal Reserve Bank of Kansas City (Donna J. Ward, Assistant Vice

President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Baltz Family Partnership*, Parker, Colorado; to become a bank holding company by retaining 100 percent of the voting shares of United Banks of Colorado, Inc., Englewood, Colorado, and First United Bank, National Association, Englewood, Colorado.

Board of Governors of the Federal Reserve System, May 2, 2006.

Robert deV. Frierson,

Deputy Secretary of the Board.

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FEDERAL RESERVE SYSTEM

[Docket No. OP-1253]

Home Equity Lending Market; Notice of Public Hearings

AGENCY: Board of Governors of the Federal Reserve System.

ACTION: Public hearings; request for comment.

SUMMARY: Section 158 of the Home Ownership and Equity Protection Act of 1994 (HOEPA)¹ directs the Board to hold public hearings periodically on the home equity lending market and the adequacy of existing regulatory and legislative provisions (including HOEPA) in protecting the interests of consumers. Consequently, the Board will hold hearings on the home equity lending market and invites the public to attend and to comment on the issues that will be the focus of the hearings. Additional information about the hearings will be posted to the Board's Web site at <http://www.federalreserve.gov>.

DATES: The dates of the hearings are:

1. June 7, 2006, 8:30 a.m. to 4 p.m., Chicago, IL.
2. June 9, 2006, 8:30 a.m. to 4 p.m., Philadelphia, PA.
3. June 16, 2006, 8:30 a.m. to 4 p.m., San Francisco, CA.
4. July 11, 2006, 8:30 a.m. to 4 p.m., Atlanta, GA.

Comments. Comments from persons unable to attend the hearings or otherwise wishing to submit written views on the issues raised in this notice must be received by August 15, 2006.

ADDRESSES: The locations of the hearings are:

1. Chicago—The Federal Reserve Bank of Chicago, 230 South LaSalle Street, Chicago, IL 60604.

2. Philadelphia—The Federal Reserve Bank of Philadelphia, 10 Independence Mall, Philadelphia, PA 19106.

3. San Francisco—The Federal Reserve Bank of San Francisco, 101 Market Street, San Francisco, CA 94105.

4. Atlanta—The Federal Reserve Bank of Atlanta, 1000 Peachtree Street, NE., Atlanta, GA 30309.

You may submit comments, identified by Docket No. OP-1253, by any of the following methods:

- Agency Web site: <http://www.federalreserve.gov>. Follow the instructions for submitting comments at <http://www.federalreserve.gov/generalinfo/foia/ProposedRegs.cfm>.

- Federal eRulemaking Portal: <http://www.regulations.gov>. Follow the instructions for submitting comments.

- E-mail: regs.comments@federalreserve.gov. Include the docket number in the subject line of the message.

- Fax: (202) 452-3819 or (202) 452-3102.

- Mail: Address to Jennifer J. Johnson, Secretary, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue, NW., Washington, DC 20551.

All public comments will be made available on the Board's Web site at <http://www.federalreserve.gov/generalinfo/foia/ProposedRegs.cfm> as submitted, unless modified for technical reasons. Accordingly, comments will not be edited to remove any identifying or contact information. Public comments may also be viewed electronically or in paper in Room MP-500 of the Board's Martin Building (20th and C Streets, NW.) between 9 a.m. and 5 p.m. on weekdays.

FOR FURTHER INFORMATION CONTACT:

Kathleen C. Ryan, Counsel, Minh-Duc T. Le, Senior Attorney, or Ellen A. Merry, Economist, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, DC 20551, at (202) 452-2412 or (202) 452-3667. For users of Telecommunications Device for the Deaf (TDD) only, contact (202) 263-4869.

SUPPLEMENTARY INFORMATION:**I. Background**

In 1994, Congress enacted the Home Ownership and Equity Protection Act (HOEPA) as an amendment to the Truth in Lending Act (TILA), in response to testimony before Congress of predatory home equity lending practices in underserved markets, where some lenders were making high-rate, high-fee

¹Pub. L. 103-325, 108 Stat. 2160.