

(Qualifying Individual), Ana Maria Lizarzaburu, Secretary.  
 Gold Coast Shipping, LLC, 2964 Main Street, Hartford, CT 06120. Officer: Micheal A. Wiafe, President (Qualifying Individual).  
 Integrated Freight Solutions, Inc., 851 Hinckley Road, Burlingame, CA 94010. Officers: Mark Taro Yamasaki, Secretary (Qualifying Individual), Henry Lung, President.

#### Ocean Freight Forwarder—Ocean Transportation Intermediary Applicants

Seastar International, LLC, 46 Country Club Blvd., Scotch Plains, NJ 07076. Officer: Ying Zhao, Owner (Qualifying Individual).

First Class Exporters, 1147 Willing Ham Drive, East Point, GA 30344. Officers: Frank Obeng, Partner (Qualifying Individual), Elizabeth Lowe, Partner.

Dated: May 25, 2007.

**Bryant L. VanBrakle,**  
 Secretary.

[FR Doc. E7-10498 Filed 5-30-07; 8:45 am]

BILLING CODE 6730-01-P

## 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 website at [www.ffiec.gov/nic/](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 25, 2007.

**A. Federal Reserve Bank of Richmond** (A. Linwood Gill, III, Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *LSB Bancshares, Inc.*, Lexington, North Carolina; to merge with FNB Financial Services Corporation, Greensboro, North Carolina, and thereby indirectly acquire FNB Southeast, Reidsville, North Carolina.

**B. Federal Reserve Bank of Kansas City** (Donna J. Ward, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *FSB Bancshares, Inc.*; to become a bank holding company by acquiring 100 percent of the voting shares of First Security Bank and Trust Company, both in Oklahoma City, Oklahoma.

**C. Federal Reserve Bank of Dallas** (W. Arthur Tribble, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Providence Bancshares Corporation*; to become a bank holding company by acquiring 100 percent of the voting shares of Providence Bank of Texas, both of Southlake, Texas (in organization).

**D. Federal Reserve Bank of San Francisco** (Tracy Basinger, Director, Regional and Community Bank Group) 101 Market Street, San Francisco, California 94105-1579:

1. *First Community Holdings*; to become a bank holding company by acquiring 100 percent of the voting shares of First Community Bank, both of Santa Rosa, California.

Board of Governors of the Federal Reserve System, May 25, 2007.

**Jennifer J. Johnson,**  
 Secretary of the Board.

[FR Doc. E7-10423 Filed 5-30-07; 8:45 am]

BILLING CODE 6210-01-S

## 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 [www.ffiec.gov/nic/](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 11, 2007.

**A. Federal Reserve Bank of Kansas City** (Donna J. Ward, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *BOK Financial Corporation*, Tulsa, Oklahoma; to acquire 100 percent of the voting shares of United Banks of Colorado, Inc., and thereby indirectly acquire First United Bank National Association, both of Englewood, Colorado.

Board of Governors of the Federal Reserve System, May 25, 2007.

**Jennifer J. Johnson,**  
 Secretary of the Board.

[FR Doc. E7-10437 Filed 5-30-07; 8:45 am]

BILLING CODE 6210-01-S

## FEDERAL RESERVE SYSTEM

[Docket No. OP-1288]

### Home Equity Lending Market; Notice of Hearings

**AGENCY:** Board of Governors of the Federal Reserve System.

**ACTION:** Public hearing; request for comment.

**SUMMARY:** Section 158 of the Home Ownership and Equity Protection Act of 1994 (HOEPA)<sup>1</sup> directs the Board to hold public hearings periodically on the

<sup>1</sup> Pub. L. 103-325, 108 Stat. 2160.