

facets of the AHP information collection is 76,214 hours.

1. AHP Applications

The FHFA estimates a total annual average of 2,050 applications for AHP funding, with 1 response per applicant, and a 24 hour average processing time for each application. The estimate for the total annual hour burden for AHP applications is 49,200 hours (2,050 applicants × 1 application × 24 hours).

2. AHP Modification Requests

The FHFA estimates a total annual average of 150 modification requests, with 1 response per requestor, and a 2.5 hour average processing time for each request. The estimate for the total annual hour burden for AHP modification requests is 375 hours (150 requestors × 1 request × 2.5 hours).

3. AHP Monitoring Agreements

The FHFA estimates a total annual average of 825 AHP monitoring agreements, with 1 agreement per respondent. The estimate for the average hours to implement each AHP monitoring agreement and prepare and review required reports and certifications is 4.75 hours. The estimate for the total annual hour burden for AHP monitoring agreements is 3,919 hours (825 respondents × 1 agreement × 4.75 hours).

4. AHP Recapture Agreements

The FHFA estimates a total annual average of 360 AHP recapture agreements, with 1 agreement per respondent. The estimate for the average hours to prepare and implement an AHP recapture agreement is 2 hours. The estimate for the total annual hour burden for AHP recapture agreements is 720 hours (360 respondents × 1 agreement × 2 hours).

5. Homeownership Set-Aside Program Applications

The FHFA estimates a total annual average of 10,000 homeownership set-aside program applications, with 1 application per respondent, and a 2 hour average processing time for each application. The estimate for the total annual hour burden for homeownership set-aside program applications is 20,000 hours (10,000 respondents × 1 application × 2 hours).

6. Verification of Statutory and Regulatory Compliance Submissions

The FHFA estimates a total annual average of 2,000 submissions to verify compliance with statutory and regulatory requirements with 1 submission per respondent. The

estimate for the average hours to review database records for completeness and accuracy prior to submission and validation is 1 hour. The estimate for the total annual hour burden for verification of compliance submissions is 2,000 hours (2,000 respondents × 1 submission × 1 hour).

7. Bank Advisory Council Reports and Recommendations on AHP Implementation Plan

Member and applicant respondents incur no costs because the Bank Advisory Councils prepare and the Banks and FHFA review Advisory Council reports and recommendations.

D. Comment Request

Written comments are requested on: (1) Whether the collection of information is necessary for the proper performance of FHFA functions, including whether the information has practical utility; (2) The accuracy of the FHFA's estimates of the burdens of the collection of information; (3) Ways to enhance the quality, utility and clarity of the information collected; and (4) Ways to minimize the burden of the collection of information on applicants and housing associates, including through the use of automated collection techniques or other forms of information technology. Comments may be submitted in writing at the address listed above.

Dated: September 24, 2009.

Edward J. DeMarco,

Acting Director, Federal Housing Finance Agency.

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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 applications 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/.

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 October 26, 2009.

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

1. *CapGen Capital Group LLC, and CapGen Capital Group LP*, both of New York, New York; to acquire an additional 14.4 percent, for a total of 36.2 percent, of the voting shares of The BANKshares, Inc., and thereby indirectly acquire additional voting shares of BankFIRST, both of Winter Park, Florida.

B. Federal Reserve Bank of Chicago (Colette A. Fried, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Iowa Credit Union League*, Clive, Iowa; to become a bank holding company by acquiring 100 percent of the voting shares of Affiliates Management Company, Clive, Iowa, and thereby indirectly acquire CreditCard National Bank, Tucson, Arizona.

2. *Affiliates Management Company*, Clive, Iowa; to become a bank holding company by acquiring 100 percent of the voting shares of CrediCard National Bank, Tucson, Arizona.

Board of Governors of the Federal Reserve System, September 25, 2009.

Robert deV. Frierson,

Deputy Secretary of the Board.

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FEDERAL RESERVE SYSTEM

Sunshine Act Meeting

AGENCY HOLDING THE MEETING: Board of Governors of the Federal Reserve System.

TIME AND DATE: 11:00 a.m., Tuesday, September 29, 2009. The business of the