

mark your electronic mail, letter, or fax and the subject line, envelope, or fax cover sheet "Privacy Act Request" in accordance with the procedures set forth in 12 CFR part 1204.

**RECORD ACCESS PROCEDURES:**

Direct requests to access, amend, or correct a record to the Privacy Act Officer, Federal Housing Finance Agency, 1625 Eye Street, NW., Washington, DC 20006, in accordance with the procedures set forth in 12 CFR part 1204.

**CONTESTING RECORD PROCEDURES:**

Direct requests to contest or appeal an adverse determination for a record to the Privacy Act Appeals Officer, Federal Housing Finance Agency, 1700 G Street, NW., Washington, DC 20552, in accordance with the procedures set forth in 12 CFR part 1204.

**RECORD SOURCE CATEGORIES:**

The information is obtained from the regulated entities.

**EXEMPTIONS CLAIMED FOR THE SYSTEM:**

Some information in this system that is investigatory and compiled for law enforcement purposes is exempt under subsection 552a(k)(2) of the Privacy Act to the extent that information within the system meets the criteria of that subsection of the Privacy Act. The exemption is necessary in order to protect information relating to law enforcement investigations and interference with investigatory and law enforcement activities. The exemption will preclude subjects of investigations from frustrating investigations, will avoid disclosure of investigative techniques, will protect the identities and safety of confidential informants and of law enforcement personnel, will ensure FHFA's ability to obtain information from various sources, will protect the privacy of third-parties, and will safeguard sensitive information.

Some information contained in this system of records may be proprietary to other Federal agencies and subject to exemptions imposed by those agencies, including the criminal law enforcement investigatory material exemption of 5 U.S.C. 552a(j)(2).

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**BILLING CODE 8070-01-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 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/](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 July 16, 2010.

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

1. *CapGen Capital Group V LLC and CapGen Capital Group V LP, both of New York, New York*; to become bank holding companies through the acquisition of up to 49.9 percent of the voting securities of Palmetto Bancshares, Inc., Greenville, South Carolina, and indirectly acquire The Palmetto Bank, Greenville, South Carolina.

**B. Federal Reserve Bank of Atlanta** (Clifford Stanford, Vice President) 1000 Peachtree Street, N.E., Atlanta, Georgia 30309:

1. *BancTenn Corp., Kingsport Tennessee*; to acquire up to 20 percent of the outstanding shares of Paragon Commercial Corporation, and its subsidiary, Paragon Commercial Bank, both of Raleigh, North Carolina.

Board of Governors of the Federal Reserve System, June 16, 2010.

**Robert deV. Frierson,**  
*Deputy Secretary of the Board.*

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**FEDERAL RESERVE SYSTEM**

[Docket No. OP-1388]

RIN 7100-AD51

**Home Mortgage Disclosure Act; Notice of Hearings**

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

**ACTION:** Notice of public hearings; request for comment.

**SUMMARY:** The Federal Reserve Board will conduct four public hearings on potential revisions to the Board's Regulation C, which implements the Home Mortgage Disclosure Act (HMDA). HMDA requires mortgage lenders to provide detailed information about their mortgage lending activity to federal agencies and the public. Consumers, consumer advocacy organizations, mortgage lenders, and other interested parties will be invited to participate in the hearings. The Board also invites members of the public to attend the hearings 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 hearings are scheduled as follows.

Thursday, July 15, 2010: Federal Reserve Bank of Atlanta, 1000 Peachtree Street, NE., Atlanta, GA 30309, 8 a.m. to 1 p.m.

Thursday, August 5, 2010: Federal Reserve Bank of San Francisco, 101 Market Street, San Francisco, CA 94105, 8 a.m. to 1 p.m.

Thursday, September 16, 2010: Federal Reserve Bank of Chicago, 230 South LaSalle St., Chicago, IL 60604, 8 a.m. to 1 p.m.

Friday, September 24, 2010: Federal Reserve Board, 20th Street and Constitution Avenue, NW., Washington, DC 20551, 8 a.m. to 3:30 p.m.

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 20, 2010.

**ADDRESSES:** You may submit comments, identified by Docket No. OP-1388, 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.