

2028B respondents. From these sample STL data, estimates of the terms of business loans and farm loans extended during the reporting week are constructed. The aggregate estimates for business loans are published in the quarterly E.2 release, *Survey of Terms of Business Lending*, and aggregate estimates for farm loans are published in the E.15 release, *Agricultural Finance Databook*.

**Current Actions:** On October 13, 2011, the Federal Reserve published a notice in the **Federal Register** (76 FR 63619) requesting public comment for 60 days on the extension, with revision, of the FR 2028ABS. The comment period for this notice expired on December 12, 2011. The Federal Reserve received one comment letter on the proposed revisions from a banking association. The commenter did not support the addition of a column to collect the Research Statistics Supervision Discount (RSSD) ID of the branch that originated each loan nor a column for the loan origination fee. The commenter stated that the data are not readily available and questioned how the data to be reported in the column for the RSSD ID would be used. The commenter also suggested deferring the implementation date of any changes until after the May 2012 survey week. After receiving this comment letter, in February 2012, the Federal Reserve consulted with several members of the banking association about the comments and discussed possible alternatives to the original proposal. After considering these alternatives, the Federal Reserve decided to modify the proposal by (1) replacing the proposed column to collect the RSSD ID of the branch that originated each loan with the state where the borrower is headquartered, (2) removing the proposed column for the loan origination fee, and (3) deferring the implementation date to the August 2012 survey week; however, banks that need additional time to program the changes would be able to report the new items as not available until the February 2013 survey week.

Board of Governors of the Federal Reserve System, March 21, 2012.

**Jennifer J. Johnson,**

*Secretary of the Board.*

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## FEDERAL RESERVE SYSTEM

### Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than April 10, 2012.

A. Federal Reserve Bank of Richmond (Adam M. Drimer, Assistant Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *U.S. Immigration Investment Center, LLC, Washington, DC, and its managing director, Mahnaz Khazen*, Saratoga, California; to acquire voting shares of HarVest Bancorp, Inc., Gaithersburg, Maryland, and thereby indirectly acquire voting shares of HarVest Bank of Maryland, Rockville, Maryland.

B. Federal Reserve Bank of Minneapolis (Jacqueline G. King, Community Affairs Officer) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *Sharon Bauman, Apple Valley, Minnesota; Virginia Bauman, Farmington, Minnesota; and Michael Murray, Irving, Texas*, Florence Bauman, and Russell Bauman, both of Kerkhoven, Minnesota, as individuals and members of the Bauman Family Control Group; to acquire and retain voting shares of Kerkhoven Bancshares, Inc., and thereby indirectly acquire and retain voting shares of Financial Security Bank, both in Kerkhoven, Minnesota.

Board of Governors of the Federal Reserve System, March 21, 2012.

**Jennifer J. Johnson,**

*Secretary of the Board.*

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**BILLING CODE 6210-01-P**

## FEDERAL RESERVE SYSTEM

### Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than April 9, 2012.

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

1. *Steven D. Spector, Glenview, Illinois, as an individual and as trustee of the Alan L. Spector GST Family Trust, the Walter W. Spector, Steven D. Spector, Andrew M. Spector, and Nancy S. Spector Dynasty Trusts, and two Phillip J. Spector GST Trusts and as a group acting in concert with Steven D. Spector, Walter W. Spector Saratoga, California, Andrew M. Spector, Bexley, Ohio, Nancy S. Spector, Chicago, Illinois, the Phillip J. Spector GST Trust—FBO Michael Spector, Michael Spector, Bettendorf, Iowa, and Steven Spector trustees, the Phillip J. Spector GST Trust—FBO Shelley Caesar, Shelley Caesar Fox River Grove, Illinois, and Steven D. Spector trustees, and the Alan L. Spector GST Family Trust, the Walter W. Spector Dynasty Trust, the Steven D. Spector Dynasty Trust, the Andrew M. Spector Dynasty Trust, the Nancy S. Spector Dynasty Trust (Steven D. Spector trustee) to acquire additional shares of Spector Properties, Inc., Chicago, Illinois and thereby indirectly acquire/retain control of Andalusia Community Bank, Andalusia, Illinois.*

2. *Winifred J. Marquart, Herbert F. Johnson III, Samuel C. Johnson III, Odinn R. Johnson, Olivia S. Johnson, Conrad W. Leipold, Samuel C. Leipold, Michael D. Marquart, Samantha G. Marquart, and Isabelle C. Marquart, as trustee or shareholder for various Johnson family trusts and companies all of Racine, Wisconsin, as a group acting in concert to retain control of Johnson Financial Group, Inc., Racine,*

Wisconsin, and thereby indirectly control Johnson Bank, Racine, Wisconsin.

Board of Governors of the Federal Reserve System, March 20, 2012.

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

[FR Doc. 2012-7114 Filed 3-23-12; 8:45 am]  
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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 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.

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 April 19, 2012.

**A. Federal Reserve Bank of San Francisco** (Kenneth Binning, Vice President, Applications and Enforcement) 101 Market Street, San Francisco, California 94105-1579:

1. *CU Bancorp, Encino, California* to become a bank holding company by acquiring 100 percent of California United Bank, also of Encino. CU Bancorp also has applied to acquire Premier Commercial Bancorp, and thereby indirectly acquire Premier Commercial Bank, N.A., both of Anaheim, California.

Board of Governors of the Federal Reserve System, March 20, 2012.

**Jennifer J. Johnson,**

*Secretary of the Board.*  
[FR Doc. 2012-7113 Filed 3-23-12; 8:45 am]  
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## FEDERAL RESERVE SYSTEM

### Notice of Proposals To Engage in or To Acquire Companies Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under the Home Owners' Loan Act (HOLA) (12 U.S.C. 1461 *et seq.*), and Regulation LL (12 CFR part 238) or Regulation MM (12 CFR part 239) to engage *de novo*, or to acquire or control voting securities or assets of a company, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is described in §§ 238.53 or 238.54 of Regulation LL (12 CFR 238.53 or 238.54) or § 239.8 of Regulation MM (12 CFR 239.8). Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. The notice also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 10a(c)(4)(B) of HOLA (12 U.S.C. 1467a(c)(4)(B)).

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than April 19, 2012.

**A. Federal Reserve Bank of Richmond** (Adam M. Drimer, Assistant Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *HomeTrust Bancshares, Inc., Clyde, North Carolina*, to become a savings and loan holding company upon the conversion of HomeTrust Bank, Clyde, North Carolina, from a mutual to stock form.

Board of Governors of the Federal Reserve System, March 20, 2012.

**Jennifer J. Johnson,**

*Secretary of the Board.*  
[FR Doc. 2012-7115 Filed 3-23-12; 8:45 am]  
**BILLING CODE 6210-01-P**

## FEDERAL TRADE COMMISSION

**[Docket No. 9351]**

### Star Pipe Products, Ltd.; Analysis of Proposed Consent Order To Aid Public Comment

**AGENCY:** Federal Trade Commission.

**ACTION:** Proposed consent agreement.

**SUMMARY:** The consent agreement in this matter settles alleged violations of federal law prohibiting unfair or deceptive acts or practices or unfair methods of competition. The attached Analysis to Aid Public Comment describes both the allegations in the complaint and the terms of the consent order—embodied in the consent agreement—that would settle these allegations.

**DATES:** Comments must be received on or before April 20, 2012.

**ADDRESSES:** Interested parties may file a comment online or on paper, by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Write "Star Pipe, Docket No. 9351" on your comment, and file your comment online at <https://ftcpublic.commentworks.com/ftc/starconsent>, by following the instructions on the web-based form. If you prefer to file your comment on paper, mail or deliver your comment to the following address: Federal Trade Commission, Office of the Secretary, Room H-113 (Annex D), 600 Pennsylvania Avenue NW., Washington, DC 20580.

**FOR FURTHER INFORMATION CONTACT:** Linda M. Holleran (202-326-2267), FTC, Bureau of Competition, 600 Pennsylvania Avenue NW., Washington, DC 20580.

**SUPPLEMENTARY INFORMATION:** Pursuant to section 6(f) of the Federal Trade Commission Act, 38 Stat. 721, 15 U.S.C. 46(f), and 3.25(f) the Commission Rules of Practice, 16 CFR 3.25(f), notice is hereby given that the above-captioned consent agreement containing a consent order to cease and desist, having been filed with and accepted, subject to final approval, by the Commission, has been placed on the public record for a period of thirty (30) days. The following Analysis to Aid Public Comment describes the terms of the consent agreement, and the allegations in the complaint. An electronic copy of the full text of the consent agreement package can be obtained from the FTC Home Page (for March 20, 2012), on the World Wide Web, at <http://www.ftc.gov/os/actions.shtm>. A paper copy can be obtained from the FTC Public Reference