

Pacific Ocean, including waters of Alaska, Washington, Oregon, California, and Hawaii. Harassment of all species of cetaceans will occur through vessel approach for sighting surveys, photographic identification, behavioral research, opportunistic sampling (breath, sloughed skin, fecal material, and prey remains), acoustic imaging with echosounders, and aerial surveys. Twenty seven cetacean species and unidentified mesoplodon species will be biopsied, dart, and/or suction-cup tagged. Ultrasound sampling will be directed at killer whales including the Southern Resident stock. Active acoustic playback studies will be directed at Southern Resident killer whales. Import and export of marine mammal prey specimens, skin and blubber, sloughed skin, fecal and breath samples obtained is authorized. The permit is valid until June 6, 2017.

File No. 16160: Authorizes take of eight species of cetaceans in the inland waters of Washington State. Harassment of all species will occur through close vessel approach for photo-identification, behavioral observation, and monitoring. The permit is valid until June 6, 2017.

File No. 15569: Authorizes take of twenty-two species of marine mammals in the coastal eastern North Pacific from the southern boundary of California to Alaskan waters east of Kodiak Island, including all territorial waters up to 200 nautical miles offshore. Harassment of all species of cetaceans will occur through vessel approach for photographic identification, behavioral research, opportunistic sampling (fecal material and prey remains), remote measuring (aerial and laser techniques), and passive acoustic recording. The permit is valid until June 6, 2017.

An environmental assessment (EA) was prepared analyzing the effects of the permitted activities on the human environment in compliance with the National Environmental Policy Act of 1969 (42 U.S.C. 4321 *et seq.*). Based on the analyses in the EA, NMFS determined that issuance of the permits will not significantly impact the quality of the human environment and that preparation of an environmental impact statement was not required. That determination is documented in a Finding of No Significant Impact (FONSI), signed on June 4, 2012.

As required by the ESA, issuance of these permits was based on a finding that such permits: (1) Were applied for in good faith; (2) will not operate to the disadvantage of such endangered species; and (3) are consistent with the purposes and policies set forth in section 2 of the ESA.

Documents may be reviewed in the following locations:

Permits and Conservation Division,
Office of Protected Resources, NMFS,
1315 East-West Highway, Room
13705, Silver Spring, MD 20910;
phone (301) 427-8401; fax (301) 427-
2521;

Northwest Region, NMFS, 7600 Sand
Point Way NE., BIN C15700, Bldg. 1,
Seattle, WA 98115-0700; phone (206)
526-6150; fax (206) 526-6426;

Alaska Region, NMFS, P.O. Box 21668,
Juneau, AK 99802-1668; phone (907)
586-7221; fax (907) 586-7249;

Southwest Region, NMFS, 501 West
Ocean Blvd., Suite 4200, Long Beach,
CA 90802-4213; phone (562) 980-
4001; fax (562) 980-4018; and
Pacific Islands Region, NMFS, 1601
Kapiolani Blvd., Rm 1110, Honolulu,
HI 96814-4700; phone (808) 973-
2935; fax (808) 973-2941.

Dated: June 8, 2012.

P. Michael Payne,

*Chief, Permits and Conservation Division,
Office of Protected Resources, National
Marine Fisheries Service.*

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BILLING CODE 3510-22-P

BUREAU OF CONSUMER FINANCIAL PROTECTION

Proposed Collection; Comment Request

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Notice and request for public comment.

SUMMARY: The Bureau of Consumer Financial Protection (the “CFPB” or the “Bureau”), as part of its continuing effort to reduce paperwork and respondent burden, invites the general public and other federal agencies to comment on a proposed information collection, as required by the Paperwork Reduction Act of 1995, Public Law 104-13 (44 U.S.C. 3506(c)(2)(A)). Currently, the Bureau is soliciting comments concerning the information collection requirements relating to gather information from various depository and non-depository providers of consumer financial products and services (“providers”) regarding the compliance costs and other effects of proposed and existing regulations, pursuant to the Bureau’s authorities under the Dodd-Frank Wall Street Reform and Consumer Protection Act (“Dodd-Frank Act”), Public Law 111-203.

DATES: Written comments are encouraged and must be received on or

before August 13, 2012 to be assured of consideration.

ADDRESSES: You may submit comments by any of the following methods:

- *Electronic:*
CFPB_Public_PRA@cfpb.gov.
- *Mail/Hand Delivery/Courier:* Direct all written comments to Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW., Washington, DC 20552.

Instructions: Submissions should include the agency name and collection title. Comments will be available for public inspection and copying at 1700 G Street NW., Washington, DC 20552 on official business days between the hours of 10 a.m. and 5 p.m. Eastern Time. You can make an appointment to inspect comments by telephoning (202) 435-7275. All comments, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. You should only submit information that you wish to make available publicly.

FOR FURTHER INFORMATION CONTACT:

Requests for additional information or copies of the documents contained under this approval number should be directed to the Consumer Financial Protection Bureau, (Attention: PRA Office), 1700 G Street NW., Washington, DC 20552, or through the Internet at CFPB_Public_PRA@cfpb.gov.

SUPPLEMENTARY INFORMATION:

Title: Generic Clearance for Collection of Information on Compliance Costs and Other Effects of Regulations.

OMB Control Number: 3170-XXXX.

Abstract: Under the Dodd-Frank Act, the Bureau has the responsibility for rulemaking, supervision, and enforcement with respect to various Federal consumer financial protection laws. Among other things, the Dodd-Frank Act directs the Bureau to promulgate rules regulating various aspects of consumer financial protection and establishing supervisory authority over certain non-depository providers of consumer financial products and services. For many of these directives there is a corresponding statutory deadline for a proposed or final rule.

A number of Federal laws require agencies to consider the benefits, costs, and impacts of rulemaking actions, including the Regulatory Flexibility Act and the Paperwork Reduction Act. Furthermore, Section 1022(b)(2)(A) of the Dodd-Frank Act calls for the Bureau to consider the potential benefits and costs of certain rules to consumers and “covered persons,” including depository and non-depository providers of consumer financial

products and services (“providers.”) This consideration includes an assessment of the impacts of rules on consumers in rural areas and on depository institutions and credit unions with total assets of \$10 billion or less as described in section 1026 of the Dodd-Frank Act. As part of its analysis of benefits and costs of certain rulemakings, the Bureau will consider, among other things, the potential ongoing costs for a provider as well as the implementation costs the provider may incur in order to comply with a regulation.

In order to fulfill the Bureau’s rulemaking mandates, the Bureau seeks to collect qualitative information from industry participants regarding the compliance costs and other effects on providers and consumers, both as to existing regulations in force as well as to proposed new regulations. Through the collections under this generic clearance, the Bureau aims to understand the effects of potential regulations on providers and consumers, the ways in which providers may comply with potential regulations, and the costs associated with compliance.

The Bureau has already begun to review existing regulations through a request for public comment on streamlining inherited regulations. The information gathered on compliance costs and other effects through this generic information collection will further enhance the Bureau’s understanding of how existing regulations are affecting providers.

In order to gather the information indicated above, the Bureau intends to use structured interviews, focus groups, conference calls, and written questionnaires—delivered via email or administered through an online survey. The Bureau will seek different providers’ estimates of compliance burdens on their respective institutions. The Bureau recognizes that burdens vary depending on the size and type of the institution, as well as on the products and services offered. Therefore, the collections of information will seek to sample providers that are representative of markets affected by a proposed rule, or are already under the authority of existing regulations.

Type of Review: New Generic Collection.

Affected Public: U.S. depository and non-depository financial institutions.

Annual Burden Estimates: Below is a preliminary estimate of the aggregate burden hours.

Estimated Number of Respondents: 1,500 institutions.

Estimated Time per Respondent: 90 minutes for questions administered via focus groups, structured interviews, and conference calls. 60 minutes for questions delivered via email or administered through online survey.

Estimated Total Annual Burden Hours: 1,950 hours.

Request for Comments: Comments submitted in response to this notice will be summarized and/or included in the request for OMB approval. All comments will become a matter of public record. Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency’s estimate of the burden of the collection of information, including the validity of the methodology and the assumptions used; (c) ways to enhance the quality, utility, and clarity of the information to be collected; and (d) ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology.

Dated: June 8, 2012.

Chris Willey,

Chief Information Officer, Bureau of Consumer Financial Protection.

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BUREAU OF CONSUMER FINANCIAL PROTECTION

[Docket No. CFPB-2012-0024]

Request for Information Regarding Complaints From Private Education Loan Borrowers

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Notice and request for information.

SUMMARY: Section 1035 of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act) established a Private Education Loan Ombudsman (Ombudsman) within the Consumer Financial Protection Bureau (Bureau) to provide timely assistance to borrowers of private education loans. Among other things, the Dodd-Frank Act directs the Ombudsman to “compile and analyze data on borrower complaints” regarding private education loans and make appropriate recommendations to the Director of the Bureau, the Secretary of the Treasury, the Secretary of Education, and

Congress. In March 2012, the Bureau launched the intake of borrower complaints on private education loans. In order to “compile and analyze data” on complaints processed through other mechanisms, with this Notice and Request for Information, the Ombudsman seeks information on borrower complaints about private education loans.

DATES: Comments must be received on or before August 13, 2012, to be considered and analyzed to develop recommendations as specified in Section 1035(c)(4).

ADDRESSES: You may submit comments by any of the following methods:

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

- *Mail/Hand Delivery/Courier:*

Monica Jackson, Office of the Executive Secretary, Consumer Financial Protection Bureau, 1700 G Street NW., Washington, DC 20552.

Instructions: The Bureau encourages the early submission of comments. All submissions must include the agency name and docket number, CFPB-2012-0024. Please note the number of the question you are answering at the top of each response (you do not need to answer all questions). In general, all comments received will be posted without change to <http://www.regulations.gov>. In addition, comments will be available for public inspection and copying at 1700 G Street NW., Washington, DC 20552, on official business days between the hours of 10 a.m. and 5 p.m. Eastern Time. You can make an appointment to inspect the documents by calling (202) 435-7275. All comments, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. *Sensitive personal information such as account numbers or Social Security numbers should not be included.* Comments will not be edited to remove any identifying or contact information.

FOR FURTHER INFORMATION CONTACT: For general inquiries and submission process questions, please call Monica Jackson at (202) 435-7275.

SUPPLEMENTARY INFORMATION: Section 1035 of the Dodd-Frank Act establishes a Private Education Loan Ombudsman (Ombudsman) within the Consumer Financial Protection Bureau (Bureau). Section 1035(c)(3) requires the Ombudsman to compile and analyze data on borrower complaints regarding private education loans. Sections 1035(d) and 1035(c)(4) further require the Ombudsman to prepare an annual report to Congress and make appropriate