

Protection Bureau (CFPB), and State agencies. The ASC determined that a national appraisal hotline did not exist at a meeting held on January 12, 2011, and a notice of that determination was published in the **Federal Register** on January 28, 2011 (76 FR 5161). As a result, the ASC established a hotline to refer complaints to appropriate state and federal regulators.

Representatives from the Agencies, the Board, the NCUA, and the CFPB met and established a process to facilitate the referral of complaints received through the ASC Hotline to the appropriate federal financial institution regulatory agency or agencies. The Agencies, the Board, and the NCUA developed the Interagency Appraisal Complaint Form to collect information necessary to take further action on the complaint. The CFPB incorporated the process into one of their existing systems.

### Description of the Interagency Appraisal Complaint Form

The Interagency Appraisal Complaint Form was developed for use by those who wish to file a formal, written complaint that an entity subject to the jurisdiction of one or more Agencies, the Board, or the NCUA has failed to comply with the appraisal independence standards or USPAP. The Interagency Appraisal Complaint Form is designed to collect information necessary for one or both of the Agencies, the Board, or the NCUA to take further action on a complaint from an appraiser, other individual, financial institution, or other entities. The Agencies, the Board, and the NCUA use the information to take further action on the complaint to the extent the complaint relates to an issue within their jurisdiction. The Board and the NCUA are renewing their forms separately.

The OCC and FDIC estimate that the burden of this collection of information is as follows:

#### OCC:

OMB Control Number: 1557-0314.

Estimated Number of Respondents: 1,500.

Estimated Burden per Response: 0.5 hours.

Estimated Total Annual Burden: 750 hours.

#### FDIC:

OMB Control Number: 3064-0190.

Estimated Number of Respondents: 200.

Estimated Burden per Response: 0.5 hours.

Estimated Total Annual Burden: 100 hours.

Comments are invited on:

(a) Whether the collection of information is necessary for the proper performance of the functions of the Agencies, including whether the information has practical utility;

(b) The accuracy of the Agencies' estimates of the burden of the collection of information;

(c) Ways to enhance the quality, utility, and clarity of the information to be collected;

(d) Ways to minimize the burden of the collection on respondents, including through the use of automated collection techniques or other forms of information technology; and

(e) Estimates of capital or start-up costs and costs of operation, maintenance, and purchase of services to provide information.

Dated: November 24, 2015.

**Mary H. Gottlieb,**

*Regulatory Specialist, Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency.*

Dated at Washington, DC, this 25th day of November 2015.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. 2015-30644 Filed 12-3-15; 8:45 am]

**BILLING CODE 4810-33-P 6714-01-P**

## DEPARTMENT OF THE TREASURY

### Office of Foreign Assets Control

#### Unblocking of Specially Designated Nationals and Blocked Persons Resulting From the Termination of the National Emergency Declared in Executive Order 13348

**AGENCY:** Office of Foreign Assets Control, Treasury.

**ACTION:** Notice.

**SUMMARY:** The Treasury Department's Office of Foreign Assets Control (OFAC) is removing the names of sixteen individuals and thirty entities whose property and interests in property have been blocked pursuant to Executive Order 13348 (EO 13348) of July 22, 2004, "Blocking Property of Certain Persons and Prohibiting the Importation of Certain Goods from Liberia." Additionally, OFAC is amending the designation of two individuals who will no longer be blocked under EO 13348, but will remain on the Specially Designated Nationals and Blocked Persons List (SDN List) pursuant to Executive Order 13413, "Blocking Property of Certain Persons Contributing to the Conflict in the Democratic Republic of the Congo."

**DATES:** OFAC's actions described in this notice are effective as of November 12, 2015.

#### FOR FURTHER INFORMATION CONTACT:

Associate Director for Global Targeting, tel.: 202/622-2420, Assistant Director for Sanctions Compliance & Evaluation, tel.: 202/622-2490, Assistant Director for Licensing, tel.: 202/622-2480, Office of Foreign Assets Control, or Chief Counsel (Foreign Assets Control), tel.: 202/622-2410 (not toll free numbers).

#### SUPPLEMENTARY INFORMATION:

#### Electronic and Facsimile Availability

The SDN List and additional information concerning OFAC sanctions programs are available from OFAC's Web site ([www.treasury.gov/ofac](http://www.treasury.gov/ofac)). Certain general information pertaining to OFAC's sanctions programs is also available via facsimile through a 24-hour fax-on-demand service, tel.: 202/622-0077.

#### Notice of OFAC Actions

On November 12, 2015, the President signed Executive Order 13710, terminating the national emergency in Executive Order 13348 of July 22, 2004 with respect to the actions and policies of former Liberian President Charles Taylor and other persons. As such, the following individuals and entities are no longer subject to the blocking provisions of Section 1(a) of E.O. 13348 and are being removed from the Specially Designated Nationals List and Blocked Persons (SDN List) as of the effective date of Executive Order 13710:

1. BOUT, Sergei Anatolyevich (a.k.a. NIKOLAYEVICH BUT, Sergey; a.k.a. "BUT"; a.k.a. "BUTT"; a.k.a. "SERGEY"; a.k.a. "SERGI"; a.k.a. "SERGO"; a.k.a. "SERGUEI"), c/o AIR CESS, Islamabad, Pakistan; c/o AIR CESS, P.O. Box 7837, Sharjah, United Arab Emirates; c/o AIR ZORY, 54 G. M. Dimitrov Blvd., Sofia BG-1125, Bulgaria; Moscow, Russia; DOB 27 Aug 1961; POB Tajikistan; citizen Russia; alt. citizen Ukraine; National ID No. 76704 (Russia); alt. National ID No. CB039314 (Ukraine) (individual) [LIBERIA].
2. BRIGHT, Charles R.; DOB 29 Aug 1948; Former Minister of Finance of Liberia (individual) [LIBERIA].
3. CHICHAKLI, Richard Ammar (a.k.a. CHICHAKLI, Ammar M.), 225 Syracuse Place, Richardson, TX 75081, United States; 811 S. Central Expwy, Ste 210, Richardson, TX 75080, United States; DOB 29 Mar 1959; POB Syria; citizen United States; SSN 405-41-5342; alt. SSN 467-79-1065 (individual) [LIBERIA].
4. DARRAH, Kaddieyatu (a.k.a. DARA, Kaddieyatu; a.k.a. DARA, Kadiyatu; a.k.a. DARAH, Kadiyatu); Special Assistant to former President of Liberia Charles Taylor (individual) [LIBERIA].
5. DENISSENKO, Serguei (a.k.a.

- DENISENKO, Sergei; a.k.a. DENISENKO, Sergei), c/o SAN AIR GENERAL TRADING FZE, P.O. Box 932–20C, Ajman, United Arab Emirates; c/o SAN AIR GENERAL TRADING LLC, 811 S. Central Expwy., Ste 210, Richardson, TX 75080, United States; c/o SAN AIR GENERAL TRADING FZE, P.O. Box 2190, Ajman, United Arab Emirates; DOB 1961; Passport 500144635 (Russia) (individual) [LIBERIA].
6. DUNBAR, Jenkins; DOB 10 Jan 1947; Former Minister of Lands, Mines, Energy of Liberia (individual) [LIBERIA].
7. JOBE, Baba; nationality The Gambia; Director, Gambia New Millenium Air Company; Member of Parliament of Gambia (individual) [LIBERIA].
8. KIJA TAI, Joseph Wong; Executive, Oriental Timber Company (individual) [LIBERIA].
9. KLEILAT, Ali; DOB 10 Jul 1970; POB Beirut, Lebanon; nationality Lebanon; Businessman (individual) [LIBERIA].
10. KOUWENHOVEN, Gus (a.k.a. KOUENHAVEN, Gus; a.k.a. KOUENHOVEN, Gus; a.k.a. KOUVENHOVEN, Gus), Villa # 1, Hotel Africa Virginia, Monrovia, Liberia; P.O. Box 1522, Monrovia, Liberia; DOB 15 Sep 1942; nationality Netherlands; President, Oriental Timber Company; Owner, Hotel Africa (individual) [LIBERIA].
11. NEAL, Juanita; DOB 09 May 1947; Former Deputy Minister of Finance of Liberia (individual) [LIBERIA].
12. SANKOH, Foday; Deceased (individual) [LIBERIA].
13. TAYLOR, Charles Ghankay (a.k.a. SOME, Jean-Paul; a.k.a. SONE, Jean-Paul; a.k.a. TAYLOR, Charles MacArthur); DOB 01 Sep 1947; Former President of Liberia (individual) [LIBERIA].
14. TAYLOR, Charles (Junior) (a.k.a. “CHUCKIE”); DOB 12 Feb 1978; Advisor and son of former President of Liberia Charles Taylor (individual) [LIBERIA].
15. UREY, Benoni; DOB 22 Jun 1957; Passport D–00148399 (Liberia); Former Commissioner of Maritime Affairs of Liberia; Diplomatic (individual) [LIBERIA].
16. YEATON, Benjamin (a.k.a. YEATEN, Benjamin); Passport D–00123299 (Liberia); Former Director, Special Security Services of Liberia; Diplomatic (individual) [LIBERIA].
17. ABIDJAN FREIGHT, Abidjan, Côte d’Ivoire [LIBERIA].
18. AIR CESS (a.k.a. AIR CESS EQUATORIAL GUINEA; a.k.a. AIR CESS HOLDINGS LTD.; a.k.a. AIR CESS INC. 360–C; a.k.a. AIR CESS LIBERIA; a.k.a. AIR CESS RWANDA; a.k.a. AIR CESS SWAZILAND (PTY.) LTD.; a.k.a. AIR PAS; a.k.a. AIR PASS; a.k.a. CESSAVIA; a.k.a. CHESS AIR GROUP; a.k.a. PIETERSBURG AVIATION SERVICES & SYSTEMS; a.k.a. PIETERSBURG AVIATION SERVICES AND SYSTEMS), Malabo, Equatorial Guinea; P.O. Box 7837, Sharjah, United Arab Emirates; P.O. Box 3962, Sharjah, United Arab Emirates; Islamabad, Pakistan; Entebbe, Uganda [LIBERIA].
19. AIR ZORY LTD. (a.k.a. AIR ZORI; a.k.a. AIR ZORI LTD.), 54 G.M. Dimitrov Blvd., Sofia BG-1125, Bulgaria; 6 Zenas Kanther Str, Nicosia 1065, Cyprus [LIBERIA].
20. AIRBAS TRANSPORTATION FZE (a.k.a. AIR BAS; a.k.a. AIR BASS; a.k.a. AIRBAS TRANSPORTATION INC.; a.k.a. AVIABAS), P.O. Box 8299, Sharjah, United Arab Emirates; 811 S. Central Expwy., Ste 210, Richardson, TX 75080, United States [LIBERIA].
21. ATC LTD., Gibraltar, United Kingdom [LIBERIA].
22. BUKAVU AVIATION TRANSPORT, Congo, Democratic Republic of the [LIBERIA].
23. BUSINESS AIR SERVICES, Congo, Democratic Republic of the [LIBERIA].
24. CENTRAFRICAN AIRLINES (a.k.a. CENTRAFRICAIN AIRLINES; a.k.a. CENTRAL AFRICAN AIR; a.k.a. CENTRAL AFRICAN AIR LINES; a.k.a. CENTRAL AFRICAN AIRWAYS), P.O. Box 2760, Bangui, Central African Republic; c/o Transavia Travel Agency, P.O. Box 3962, Sharjah, United Arab Emirates; P.O. Box 2190, Ajman, United Arab Emirates; Kigali, Rwanda; Ras-al-Khaimah, United Arab Emirates [LIBERIA].
25. CENTRAL AFRICA DEVELOPMENT FUND, 811 S. Central Expwy., Ste 210, Richardson, TX 75080, United States; P.O. Box 850431, Richardson, TX 75085, United States; US FEIN 75–2884986 [LIBERIA].
26. CET AVIATION ENTERPRISE, FZE, P.O. Box 932–C20, Ajman, United Arab Emirates; Equatorial Guinea [LIBERIA].
27. CHICHAKLI & ASSOCIATES PLLC (a.k.a. CHICHAKLI AND ASSOCIATES PLLC; a.k.a. CHICHAKLI HICKMANRIGGS & RIGGS; a.k.a. CHICHAKLI HICKMANRIGGS & RIGGS PLLC; a.k.a. CHICHAKLI HICKMANRIGGS AND RIGGS; a.k.a. CHICHAKLI HICKMANRIGGS AND RIGGS PLLC), 811 S. Central Expwy., Ste 210, Richardson, TX 75080, United States [LIBERIA].
28. CONTINUE PROFESSIONAL EDUCATION INC. (a.k.a. GULF MOTOR SALES INC.), 811 S. Central Expwy., Ste 210, Richardson, TX 75080, United States; US FEIN 08000068–09 [LIBERIA].
29. DAYTONA POOLS, INC., 225 Syracuse Place, Richardson, TX 75081, United States [LIBERIA].
30. DHH ENTERPRISES, INC., 811 S. Central Expwy., Ste 210, Richardson, TX 75080, United States [LIBERIA].
31. GAMBIA NEW MILLENIUM AIR COMPANY (a.k.a. GAMBIA MILLENIUM AIRLINE; a.k.a. GAMBIA NEW MILLENIUM AIR), State House, Banjul, The Gambia [LIBERIA].
32. IB OF AMERICA HOLDINGS INC., 811 S. Central Expwy., Ste 210, Richardson, TX 75080, United States [LIBERIA].
33. IRBIS AIR COMPANY, UL Furmanova 65, office 317, Almaty 48004, Kazakhstan [LIBERIA].
34. MOLDTRANSVIA SRL, Aeroport, Chisinau MD–2026, Moldova [LIBERIA].
35. NORDIC LTD. (a.k.a. NORDIK LIMITED EOOD), 9 Frederick J. Curie Street, Sofia 1113, Bulgaria [LIBERIA].
36. ODESSA AIR (f.k.a. OKAPI AIR), Entebbe, Uganda [LIBERIA].
37. ORIENT STAR CORPORATION (a.k.a. ORIENT STAR AVIATION), 811 S. Central Expwy., Ste 210, Richardson, TX 75080, United States [LIBERIA].
38. RICHARD A. CHICHAKLI PC, P.O. Box 850432, Richardson, TX 75085, United States; 811 S. Central Expwy., Ste 210, Richardson, TX 75080, United States [LIBERIA].
39. ROCKMAN LTD. (a.k.a. ROKMAN EOOD), 9 Frederick J. Curie Street, Sofia 1113, Bulgaria [LIBERIA].
40. SAN AIR GENERAL TRADING FZE (a.k.a. SAN AIR GENERAL TRADING LLC), P.O. Box 932–20C, Ajman, United Arab Emirates; 811 S. Central Expwy., Ste 210, Richardson, TX 75080, United States [LIBERIA].
41. SANTA CRUZ IMPERIAL AIRLINES, P.O. Box 60315, Dubai, United Arab Emirates; Sharjah, United Arab Emirates [LIBERIA].
42. SOUTHBOUND LTD., P.O. Box 398, Suite 52 and 553 Monrovia House, 26 Main Street, Gibraltar, United Kingdom [LIBERIA].
43. TRANS AVIATION GLOBAL GROUP INC., 811 S. Central Expwy., Ste 210, Richardson, TX 75080, United States [LIBERIA].
44. TRANSVIA NETWORK (a.k.a. NV TRANS AVIATION NETWORK GROUP; a.k.a. TAN GROUP; a.k.a. TRANS AVIATION; a.k.a. TRANSVIA TRAVEL AGENCY; a.k.a. TRANSVIA TRAVEL CARGO), 1304 Boorj Building, Bank Street, Sharjah, United Arab Emirates; P.O. Box 3962, Sharjah, United Arab Emirates; P.O. Box 2190, Ajman, United Arab Emirates; Ostende Airport, Belgium [LIBERIA].
45. VIAL COMPANY, DE, United States [LIBERIA].
46. WESTBOUND LTD, P.O. Box 399, 26 Main Street, Gibraltar, United Kingdom [LIBERIA].

The following individuals will no longer be listed pursuant to EO 13348, but will remain listed on the SDN List pursuant to Executive Order 13413 of October 27, 2006, “Blocking Property of Certain Persons Contributing to the Conflict in the Democratic Republic of the Congo,” as amended by Executive Order 13671 of July 8, 2014, “Taking Additional Steps to Address the National Emergency With Respect to the Conflict in the Democratic Republic of the Congo.” These individuals continue to be subject to blocking and all other applicable provisions related to their continuing designations.

1. BOUT, Viktor Anatolijevitch (a.k.a. SERGITOV, Vitali; a.k.a. “BONT”; a.k.a. “BOUTOV”; a.k.a. “BUTT”; a.k.a. “BUTTE”); DOB 13 Jan 1967; alt. DOB 13 Jan 1970; POB Dushanbe, Tajikistan; Dealer and transporter of weapons and minerals; Owner, Great Lakes Business Company and Compagnie Aerienne des Grands (individual) [DRCONGO].

2. RUPRAH, Sanjivan Singh (a.k.a. "NASR, Samir M."); DOB 09 Aug 1966; POB Kisumu, Kenya; nationality Kenya; Passport D-001829-00 (Liberia); alt. Passport 790015037 (United Kingdom) issued 10 Jul 1998 expires 10 Jul 2008; Businessman; Former Deputy Commissioner, Bureau of Maritime Affairs of Liberia (individual) [DRCONGO].

Dated: December 1, 2015.

**John E. Smith,**

*Acting Director, Office of Foreign Assets Control.*

[FR Doc. 2015-30687 Filed 12-3-15; 8:45 am]

**BILLING CODE 4810-AL-P**

**DEPARTMENT OF THE TREASURY**

**Office of Foreign Assets Control**

**Sanctions Actions Pursuant to Executive Orders 13224**

**AGENCY:** Office of Foreign Assets Control, Treasury.

**ACTION:** Notice.

**SUMMARY:** The Treasury Department's Office of Foreign Assets Control (OFAC) is publishing the names of two individuals whose property and interests in property are blocked pursuant to Executive Order 13224 of September 23, 2001, "Blocking Property and Prohibiting Transactions With Persons Who Commit, Threaten To Commit, or Support Terrorism."

**DATES:** OFAC's actions described in this notice are effective on December 1, 2015.

**FOR FURTHER INFORMATION CONTACT:** Associate Director for Global Targeting, tel.: 202/622-2420, Assistant Director for Sanctions Compliance & Evaluation, tel.: 202/622-2490, Assistant Director for Licensing, tel.: 202/622-2480, Office of Foreign Assets Control, or Chief Counsel (Foreign Assets Control), tel.: 202/622-2410, Office of the General Counsel, Department of the Treasury (not toll free numbers).

**SUPPLEMENTARY INFORMATION:**

**Electronic and Facsimile Availability**

The SDN List and additional information concerning OFAC sanctions programs are available from OFAC's Web site ([www.treasury.gov/ofac](http://www.treasury.gov/ofac)). Certain general information pertaining to OFAC's sanctions programs is also available via facsimile through a 24-hour fax-on-demand service, tel.: 202-622-0077.

**Notice of OFAC Actions**

On December 1, 2015, OFAC blocked the property and interests in property of the following individuals pursuant to

E.O. 13224, "Blocking Property and Prohibiting Transactions With Persons Who Commit, Threaten To Commit, or Support Terrorism":

1. NUR, Mohammed (a.k.a. NUR, Mammam; a.k.a. NUR, Mohammad; a.k.a. NURA, Mohammed; a.k.a. NURU, Mallam Ahmed; a.k.a. "MUHAMMAD, Muhammad"); DOB 01 Jan 1972; POB Maiduguri, Nigeria; nationality Nigeria (individual) [SDGT] (Linked To: BOKO HARAM).
2. CHAD, Mustapha (a.k.a. TCHAD, Mustapha); DOB 01 Jan 1978; nationality Chad (individual) [SDGT] (Linked To: BOKO HARAM).

Dated: December 1, 2015.

**John E. Smith,**

*Acting Director, Office of Foreign Assets Control.*

[FR Doc. 2015-30646 Filed 12-3-15; 8:45 am]

**BILLING CODE 4810-AL-P**

**DEPARTMENT OF VETERANS AFFAIRS**

**Loan Guaranty: Maximum Allowable Foreclosure Timeframes**

**AGENCY:** Department of Veterans Affairs (VA).

**ACTION:** Notice.

**SUMMARY:** This notice provides information to participants in the U.S. Department of Veterans Affairs (VA) home loan guaranty program concerning the state foreclosure timeframes allowable in the calculation of the maximum interest payable on a foreclosure of a VA-guaranteed loan. The table in this notice contains the timeframes the Secretary has determined to be reasonable and customary for all states, following an annual review of amounts allowed by other government-related home loan programs.

**DATES:** The new foreclosure timeframes will be effective for all loan terminations completed on or after January 4, 2016.

**FOR FURTHER INFORMATION CONTACT:** Andrew Trevaune, Assistant Director for Loan and Property Management, Department of Veterans Affairs, 810 Vermont Ave. NW., Washington, DC 20420, (202) 632-8795 (not a toll-free number).

**SUPPLEMENTARY INFORMATION:** In accordance with 38 U.S.C. Chapter 37, the VA home loan guaranty program offers a partial guaranty against loss to lenders who make home loans to Veterans. VA regulations concerning the payment of loan guaranty claims are set forth at 38 CFR 36.4300, *et seq.*

Computation of guaranty claims is addressed in 38 CFR 36.4324, which states that one part of the indebtedness upon which the guaranty percentage is applied is the allowable expenses/advances as described in 38 CFR 36.4314 (re-designated from § 36.4814).

The Secretary annually reviews timeframes in connection with the termination of single-family housing loans including foreclosure, deed-in-lieu of foreclosure, and bankruptcy-related services, issued by the Department of Housing and Urban Development (HUD), Fannie Mae, and Freddie Mac. See 38 CFR 36.4322(a). Based on increases announced over the past year by these entities, the Secretary has deemed it necessary to publish in the **Federal Register** revised timeframes the Secretary now determines reasonable and customary.

The following table represents the Secretary's determination of the reasonable foreclosure timeframes for the preferred method of terminating VA-guaranteed loans and mirrors the timeframes allowed by Fannie Mae. This table will be available throughout the year at: <http://www.benefits.va.gov/homeloans/>. Pursuant to 38 CFR 36.4314(f)(2) and 36.4324(a)(3)(ii), a guaranty claim can include unpaid interest for a period of up to 210 calendar days from the due date of the last paid installment, in addition to the State calendar day timeframe for foreclosure.<sup>1</sup> These timeframes will be allowed for all loan terminations completed on or after January 4, 2016.

Jurisdiction	Timeframe (calendar days)
Alabama .....	360
Alaska .....	450
Arizona .....	330
Arkansas .....	450
California .....	510
Colorado .....	420
Connecticut .....	750
Delaware .....	780
District of Columbia .....	300
Florida .....	810
Georgia .....	330
Guam .....	500
Hawaii .....	840
Idaho .....	540
Illinois .....	630
Indiana .....	570

<sup>1</sup> VA will extend the timeframes above, and increase the amount of resultant interest payable under a claim, if VA determines that an acceptable cause prevented the holder from foreclosing timely. For an in-depth explanation of the allowable causes and the procedures for requesting increases, see 38 CFR 36.4314(f)(2), 36.4324(a)(3)(ii), VA Loan Electronic Reporting Interface (VALERI) Servicer guide, and VA's Web site at [http://www.benefits.va.gov/homeloans/servicers\\_valeri.asp](http://www.benefits.va.gov/homeloans/servicers_valeri.asp).