

education (e.g., four-year college, community college, for-profit college, vocational school);

j. Borrowers who are currently enrolled in an income-driven repayment plan;

k. Borrowers who are in school or in a grace period;

l. Borrowers with Direct Loans;

m. Borrowers with Federal Family Education Loan Program (FFELP) loans;

n. Borrowers with Perkins loans;

o. Parents with loans made through the PLUS program; and

p. Borrowers with Federal Consolidation Loans or Direct Consolidation Loans.

### *Section II. Specific Questions to Borrowers About Elements of Payback Playbooks A and C*

To supplement this request for information, the Bureau launched a consumer-facing landing page soliciting feedback on these prototype Payback Playbooks.<sup>23</sup> The Bureau developed the following specific questions for individual student loan borrowers, in order to better understand how the Playbook could most effectively serve their needs. Although all commenters are encouraged to review this request for information in its entirety, consumers should consider following questions when evaluating these prototype borrower communications:

1. How would the Playbook help you understand and evaluate the options you have to pay your student loan if it reflected your likely payments based on your actual income?

2. How could the Playbook better provide you with important information about your repayment options?

3. How would it be best to see the Playbook (e.g., in monthly billing statements, when you log on to your account online, etc.)?

4. At what point during repayment would you like to receive personalized information about available repayment options (e.g., during your grace period, during repayment, etc.)?

### *Section III: General Questions About the Communication of Information to Student Loan Borrowers in Repayment*

The following questions solicit input from the public about the effects of increased disclosure of information regarding repayment options in written communications to student loan borrowers from student loan servicers.

1. How could personalized information related to repayment options, including income-driven

repayment plans, affect consumer decision-making? Personalized information means repayment information based on a borrower's personal information, including income and family size.

2. Please provide any additional relevant information related to written communications with student loan borrowers regarding repayment options, including, for example:

a. Examples of existing written communications provided to student loan borrowers;

b. Information about the advantages and disadvantages of such communications, including any relevant information related to implementation, operations, and maintenance associated with dissemination of these communications;

c. Information related to privacy and data security considerations when populating and disseminating information about borrowers' loans, income information, or other sensitive financial or personal information, including protecting the privacy of borrowers in electronic communications like email or text message;

d. Feedback about information systems and other technical considerations when populating and disseminating personalized information about student loans, including any feedback about existing information systems that provide accurate, personalized information to consumers with student loans;

e. Information about the availability, cost, and accuracy of potential data sources that include the income and family size of student loan borrowers; and

f. Information about the use of consumer data, in order to populate information contained in personalized communications.

3. How could the communication channel (e.g., U.S. Mail, email, SMS, online portal) used to deliver borrower communications affect borrower engagement (e.g., email open rates, click-through rates, inbound telephone calls)?

4. How could personalized information obtained to populate written communications be adapted to enhance oral communications with consumers?

5. Please provide any relevant information about the applicability of personalized communications to different segments of the student loan market (i.e., private student loans, guaranteed loans made under the Federal Family Education Loan Program, and Direct Loans).

6. How could the visual presentation of information, including the presentation of additional or supplemental information in electronic communications, affect consumer decision-making when repaying student loans?

Dated: April 25, 2016.

**Richard Cordray,**

*Director, Bureau of Consumer Financial Protection.*

[FR Doc. 2016-10327 Filed 5-2-16; 8:45 am]

**BILLING CODE 4810-AM-P**

## **DEPARTMENT OF DEFENSE**

### **Department of the Army**

#### **Notice of Intent To Grant Partially Exclusive Patent License to 3D-sensIR, Inc.; Stevenson Ranch, CA**

**AGENCY:** Department of the Army, DoD.

**ACTION:** Notice of intent.

**SUMMARY:** In compliance with 35 U.S.C. 209(e) and 37 CFR 404.7(a)(1)(i), the Department of the Army hereby gives notice of its intent to grant to 3D-sensIR, Inc.; a corporation having its principle place of business at 25762 Hawthorne Place, Stevenson Ranch, CA 91381, a partially exclusive license, for their design and development of handheld 3D smart cameras with specific application in the areas of photorealistic 3D measurements in the fields of Architecture, Engineering, Construction (AEC), Utility Assets Management, Law Enforcement (i.e., crime and accident scene investigations), Real-Estate, Arts and Entertainment, Commercial Drones, Commercial Robotics and Logistics. The proposed license would be relative to the following:

- U.S. Patent Number 8,081,301 entitled "LADAR Transmitting and Receiving System and Method", Inventors Stann, Giza and Lawler, Issue Date Dec. 20, 2011.

**DATES:** The prospective partially exclusive license may be granted unless within fifteen (15) days from the date of this published notice, the U.S. Army Research Laboratory receives written objections including evidence and argument that establish that the grant of the license would not be consistent with the requirements of 35 U.S.C. 209 and 37 CFR 404.7. Competing applications completed and received by the U.S. Army Research Laboratory within fifteen (15) days from the date of this published notice will also be treated as objections to the grant of the contemplated exclusive license.

Objections submitted in response to this notice will not be made available to

<sup>23</sup> <http://www.consumerfinance.gov/payback-playbook>.

the public for inspection and, to the extent permitted by law, will not be released under the Freedom of Information Act, 5 U.S.C. 552.

**ADDRESSES:** Send written objections to U.S. Army Research Laboratory Technology Transfer and Outreach Office, RDRL-DPT/Thomas Mulkern, Building 321 Room 110, Aberdeen Proving Ground, MD 21005-5425.

**FOR FURTHER INFORMATION CONTACT:** Thomas Mulkern, (410) 278-0889, email: [ORTA@arl.army.mil](mailto:ORTA@arl.army.mil)

**SUPPLEMENTARY INFORMATION:** None.

**Brenda S. Bowen,**

*Army Federal Register Liaison Officer.*

[FR Doc. 2016-10264 Filed 5-2-16; 8:45 am]

**BILLING CODE 5001-03-P**

## DEPARTMENT OF DEFENSE

### Department of the Army, U.S. Army Corps of Engineers

#### Notice of Availability of Supplemental Information Report for Berryessa Creek Element, Coyote and Berryessa Creek, Flood Control Project, Santa Clara County, CA

**AGENCY:** Department of the Army, U.S. Army Corps of Engineers, DOD.

**ACTION:** Public notice.

**SUMMARY:** The U.S. Army Corps of Engineers (USACE) has prepared a Supplemental Information Report (SIR) to update and clarify the General Reevaluation Report/Environmental Impact Statement (GRR/EIS) for the Berryessa Creek Element of the Coyote and Berryessa Creek, California, Flood Control Project (Project) to account for the fact that the Project will remove an existing exercise “pocket park” and paved trail within the Project footprint and will involve in-channel work year-round in the absence of substantial rainfall (defined as 0.5 inch or greater precipitation forecast by the National Weather Service in their 72-hour forecast for the Project area). The removal of the existing exercise pocket park facilities was omitted from the original GRR/EIS and the clarification regarding in-channel work year-round when weather permits (*i.e.*, in the absence of substantial rainfall) is in response to informal comments. The USACE has determined that these elements do not amount to substantial changes to the proposed action and do not constitute significant new circumstances or information bearing upon the proposed action or its impacts. Therefore, a supplement to the GRR/EIS is not necessary.

**ADDRESSES:** To obtain a copy of the SIR send requests to Ms. Amanda Cruz, U.S. Army Corps of Engineers, San Francisco District, 1455 Market Street, 17th Floor, San Francisco, CA 94103-1398 or email: [Amanda.B.Cruz@usace.army.mil](mailto:Amanda.B.Cruz@usace.army.mil).

**FOR FURTHER INFORMATION CONTACT:** Amanda Cruz, (415) 503-6955.

**SUPPLEMENTARY INFORMATION:** The March 2014 Final GRR/EIS for the Berryessa Creek Element, and its accompanying CWA § 404(b)(1) alternatives analysis, recommended an earthen trapezoidal channel section with varying bottom width and 2H:1V side slopes that provides protection against the one-percent annual chance exceedance flood event from I-680 in San Jose to Calaveras Boulevard in Milpitas (hereinafter “Project”). These environmental analyses determined the Project to be the National Economic Development Plan (NED), the National Environmental Policy Act (NEPA) environmentally preferable alternative, the California Environmental Quality Act (CEQA) § 15126.6(e)(2) environmentally superior alternative, and the CWA § 404 Least Environmentally Damaging Practicable Alternative (LEDPA). The USACE Director of Civil Works signed the Record of Decision (ROD) on May 29, 2014.

The SIR serves to update the Project description and impact analysis in the GRR/EIS to include the removal of the pocket exercise park facilities and clarify that in-channel construction may occur year-round in the absence of substantial rainfall. The Project as described in the GRR/EIS would remove an existing pocket park with permanent outdoor exercise equipment and about 460 linear feet of paved trail located on property owned by the Project’s non-Federal sponsor, the Santa Clara Valley Water District, in order to allow for construction of the widened channel. The existence of these features and the fact that they would be removed by the Project were inadvertently omitted from the GRR-EIS. Additionally, the GRR-EIS stated that “construction activities would occur primarily during the dry season from May to the end of October” and included a mitigation measure stating that best management practices for the Project would include preparation and implementation of “an Erosion and Sediment Control Plan consistent with RWQCB policy and guidelines” that would require contractors to “limit in-channel construction to the low-flow period between April 15 and October 31 to minimize soil erosion.” This SIR clarifies the measure to specifically state

that construction activities may occur year-round with suspension of in-channel work and implementation of a Project-specific Rain Event Action Plan (REAP) if 0.5 inch or greater precipitation is forecast by the National Weather Service in their 72-hour forecast for the Project area.

The SIR evaluates the potential effects on environmental resources of removing the exercise pocket park and allowing in-channel work year-round in the absence of substantial rainfall. Effects on the following environmental resources were considered: Air quality; climate change; water resources and quality; fisheries; biological resources; topography and soils; geology and seismicity; cultural resources; land use and socioeconomics; traffic and circulation; noise; recreation and public access; aesthetics and visual resources; hazardous, toxic, and radiological waste; growth-inducing effects; and cumulative effects. Based on this analysis, the USACE has determined that removing the exercise pocket park and allowing in-channel work year-round in the absence of substantial rainfall will not result in new significant environmental impacts not already identified in the GRR/EIS.

Because removing the exercise pocket park features and allowing in-channel work year-round in the absence of substantial rainfall will not result in new significant environmental impacts, these elements do not amount to substantial changes to the proposed action and do not constitute significant new circumstances or information bearing upon the proposed action or its impacts. Therefore, the USACE concludes that preparation of a supplement to the GRR/EIS, as defined in section 1502.9(c) of the CEQ Regulations, is not necessary. The Project remains the environmentally preferable alternative.

**John C. Morrow,**

*Lieutenant Colonel, U.S. Army, District Engineer.*

[FR Doc. 2016-10263 Filed 5-2-16; 8:45 am]

**BILLING CODE 3720-58-P**

## DELAWARE RIVER BASIN COMMISSION

### Notice of Public Hearing and Business Meeting

May 11 and June 15, 2016.

Notice is hereby given that the Delaware River Basin Commission will hold a public hearing on Wednesday, May 11, 2016. A business meeting will be held the following month, on