

the Bureau intends to apply to the data. The Bureau intends to continue to monitor developments affecting the application of the balancing test to the HMDA data and may reconsider whether and how to modify the HMDA data, based on the application of the balancing test, in order to ensure the appropriate protection of applicant and borrower privacy in light of HMDA's purposes. This Policy Guidance is non-binding in part because flexibility to revise the modifications to be applied to the public loan-level HMDA data is necessary to maintain a proper balancing of the privacy risks and benefits of disclosure.

### *C. Loan-Level HMDA Data To Be Disclosed to the Public*

The Bureau intends to publicly disclose loan-level HMDA data reported pursuant to the 2015 HMDA Rule as follows:

1. Except as provided in paragraphs 2 through 6 below, the Bureau intends to disclose all data as reported, without modification.
2. The Bureau intends to exclude the following from the public loan-level HMDA data:
  - a. Universal loan identifier, collected pursuant to 12 CFR 1003.4(a)(1)(i);
  - b. The date the application was received or the date shown on the application form, collected pursuant to 12 CFR 1003.4(a)(1)(ii);
  - c. The date of action taken by the financial institution on a covered loan or application, collected pursuant to 12 CFR 1003.4(a)(8)(ii);
  - d. The address of the property securing the loan or, in the case of an application, proposed to secure the loan, collected pursuant to 12 CFR 1003.4(a)(9)(i);
  - e. The credit score or scores relied on in making the credit decision, collected pursuant to 12 CFR 1003.4(a)(15)(i);
  - f. The unique identifier assigned by the Nationwide Mortgage Licensing System and Registry for the mortgage loan originator, as defined in Regulation G, 12 CFR 1007.102, or Regulation H, 12 CFR 1008.23, as applicable, collected pursuant to 12 CFR 1003.4(a)(34);
  - g. The result generated by the automated underwriting system used by the financial institution to evaluate the application, collected pursuant to 12 CFR 1003.4(a)(35)(i); and
  - h. Free-form text fields used to report the following data: Applicant or borrower race, collected pursuant to 12 CFR 1003.4(a)(10)(i); applicant or borrower ethnicity, collected pursuant to 12 CFR 1003.4(a)(10)(i); name and version of the credit scoring model used to generate each credit score or credit

scores relied on in making the credit decision, collected pursuant to 12 CFR 1003.4(a)(15)(i); the principal reason or reasons the financial institution denied the application, if applicable, collected pursuant to 12 CFR 1003.4(a)(16); and automated underwriting system name, collected pursuant to 12 CFR 1003.4(a)(35)(i).

3. With respect to the amount of the covered loan or the amount applied for, collected pursuant to 12 CFR 1003.4(a)(7), the Bureau intends to:
  - a. Disclose the midpoint for the \$10,000 interval into which the reported value falls, *e.g.*, for a reported value of \$117,834, disclose \$115,000 as the midpoint between values equal to \$110,000 and less than \$120,000; and
  - b. Indicate whether the reported value exceeds the applicable dollar amount limitation on the original principal obligation in effect at the time of application or origination as provided under 12 U.S.C. 1717(b)(2) and 12 U.S.C. 1454(a)(2).
4. With respect to the age of an applicant or borrower, collected pursuant to 12 CFR 1003.4(a)(10)(ii), the Bureau intends to:
  - a. Bin reported values into the following ranges, as applicable: 25 to 34; 35 to 44; 45 to 54; 55 to 64; and 65 to 74;
  - b. Bottom-code reported values under 25;
  - c. Top-code reported values over 74; and
  - d. Indicate whether the reported value is 62 or higher.
5. With respect to the ratio of the applicant's or borrower's total monthly debt to the total monthly income relied on in making the credit decision, collected pursuant to 12 CFR 1003.4(a)(23), the Bureau intends to:
  - a. Bin reported values into the following ranges, as applicable: 20 percent to less than 30 percent; 30 percent to less than 40 percent; and 50 percent to less than 60 percent;
  - b. Bottom-code reported values under 20 percent;
  - c. Top-code reported values of 60 percent or higher; and
  - d. Disclose, without modification, reported values greater than or equal to 40 percent and less than 50 percent.
6. With respect to the value of the property securing the covered loan or, in the case of an application, proposed to secure the covered loan, collected pursuant to 12 CFR 1003.4(a)(28), the Bureau intends to disclose the midpoint for the \$10,000 interval into which the reported value falls, *e.g.*, for a reported value of \$117,834, disclose \$115,000 as the midpoint between values equal to \$110,000 and less than \$120,000.

Dated: September 8, 2017.

**Richard Cordray,**

*Director, Bureau of Consumer Financial Protection.*

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## **ENVIRONMENTAL PROTECTION AGENCY**

**[FRL-9966-90-ORD]**

### **Ambient Air Monitoring Reference and Equivalent Methods: Designation of Three New Reference Methods**

**AGENCY:** Environmental Protection Agency (EPA).

**ACTION:** Notice.

**SUMMARY:** Notice is hereby given that the Environmental Protection Agency (EPA) has designated three new reference methods for measuring concentrations of PM<sub>2.5</sub>, PM<sub>10</sub>, and PM<sub>10-2.5</sub> in the ambient air.

**FOR FURTHER INFORMATION CONTACT:** Robert Vanderpool, Exposure Methods and Measurement Division (MD-D205-03), National Exposure Research Laboratory, U.S. EPA, Research Triangle Park, North Carolina 27711. Phone: 919-541-7877. Email: [Vanderpool.Robert@epa.gov](mailto:Vanderpool.Robert@epa.gov).

**SUPPLEMENTARY INFORMATION:** In accordance with regulations at 40 CFR part 53, the EPA evaluates various methods for monitoring the concentrations of those ambient air pollutants for which EPA has established National Ambient Air Quality Standards (NAAQSs) as set forth in 40 CFR part 50. Monitoring methods that are determined to meet specific requirements for adequacy are designated by the EPA as either reference methods or equivalent methods (as applicable), thereby permitting their use under 40 CFR part 58 by States and other agencies for determining compliance with the NAAQSs.

The EPA hereby announces the designation of three new reference methods for measuring concentrations of PM<sub>2.5</sub>, PM<sub>10</sub>, and PM<sub>10-2.5</sub> in the ambient air. These designations are made under the provisions of 40 CFR part 53, as amended on August 31, 2011 (76 FR 54326- 54341).

The new reference method for PM<sub>2.5</sub> is a manual monitoring method based on a specific PM<sub>2.5</sub> sampler and is identified as follows:

RFPS-0717-245, "Met One Instruments, Inc. E-SEQ-FRM," sequential sampler configured for multi-event filter sampling of ambient

particulate matter using the U.S. EPA PM<sub>10</sub> inlet specified in 40 CFR part 50, Appendix L, Figs. L-2 thru L-19, equipped with either a Mesa Laboratories VSCC™ cyclone or WINS PM<sub>2.5</sub> fractionator, with a flow rate of 16.67 L/min, using 47 mm PTFE membrane filter media, and operating with firmware version R1.1.0 and later, and operated in accordance with the Met One E-SEQ-FRM PM<sub>2.5</sub> operating manual. This designation applies to PM<sub>2.5</sub> measurements only.

The new reference method for PM<sub>10</sub> is a manual monitoring method based on a specific PM<sub>10</sub> sampler and is identified as follows:

RFPS-0717-246, "Met One Instruments, Inc. E-SEQ-FRM," sequential sampler configured for multi-event filter sampling of ambient particulate matter using the U.S. EPA PM<sub>10</sub> inlet specified in 40 CFR part 50, Appendix L, Figs. L-2 thru L-19, equipped with either a Mesa Laboratories VSCC™ cyclone or WINS PM<sub>2.5</sub> fractionator, with a flow rate of 16.67 L/min, using 47 mm PTFE membrane filter media, and operating with firmware version R1.1.0 and later, and operated in accordance with the Met One E-SEQ-FRM PM<sub>10</sub> operating manual. This designation applies to PM<sub>10</sub> measurements only.

The new PM<sub>10-2.5</sub> reference method utilizes a pair of filter samplers that have been designated individually as reference methods, one for PM<sub>2.5</sub> and the other one for PM<sub>10</sub>, and have been shown to meet the requirements specified in appendix O of 40 CFR part 50. The PM<sub>2.5</sub> and PM<sub>10</sub> samplers are designated as reference methods RFPS-0717-245 and RFPS-0717-246, respectively. The newly designated PM<sub>10-2.5</sub> sampler is identified as follows:

RFPS-0717-247, "Met One Instruments, Inc. E-SEQ-FRM PM<sub>10</sub> and E-SEQ-FRM PM<sub>2.5</sub> Sampler Pair" for the determination of coarse particulate matter as PM<sub>10-2.5</sub>, consisting of a pair of Met One Instruments, Inc. E-SEQ-FRM samplers, with one being the E-SEQ-FRM PM<sub>2.5</sub> sampler (RFPS-0717-245) and the other being the E-SEQ-FRM PM<sub>10</sub> sampler (RFPS-0717-246). The units are to be collocated to within 1-4 meters of one another and sample concurrently. Both units are operated in accordance with the associated E-SEQ-FRM instruction manual. This designation applies to PM<sub>10-2.5</sub> measurements only.

The application for reference method determination for the PM<sub>2.5</sub> method was received by the Office of Research and Development on May 17, 2017, the PM<sub>10</sub> method application was received on June 5, 2017, and the PM<sub>10-2.5</sub> method

was received on July 25, 2017. These monitors are commercially available from the applicant, Met One Instruments, Inc., 1600 Washington Blvd., Grants Pass, OR 97526.

Test monitors representative of these methods have been tested in accordance with the applicable test procedures specified in 40 CFR part 53, as amended on August 31, 2011. After reviewing the results of those tests and other information submitted in the applications, EPA has determined, in accordance with part 53, that these methods should be designated as reference methods. The information in the applications will be kept on file, either at EPA's National Exposure Research Laboratory, Research Triangle Park, North Carolina 27711 or in an approved archive storage facility, and will be available for inspection (with advance notice) to the extent consistent with 40 CFR part 2 (EPA's regulations implementing the Freedom of Information Act).

As designated reference methods, these methods are acceptable for use by states and other air monitoring agencies under the requirements of 40 CFR part 58, Ambient Air Quality Surveillance. For such purposes, the methods must be used in strict accordance with the operation or instruction manuals associated with the methods and subject to any specifications and limitations (e.g., configuration or operational settings) specified in the applicable designated descriptions (see the identification of the methods above).

Use of the methods also should be in general accordance with the guidance and recommendations of applicable sections of the "Quality Assurance Handbook for Air Pollution Measurement Systems, Volume I," EPA/600/R-94/038a and "Quality Assurance Handbook for Air Pollution Measurement Systems, Volume II, Ambient Air Quality Monitoring Program" EPA-454/B-08-003, December, 2008. Provisions concerning modification of such methods by users are specified under Section 2.8 (Modifications of Methods by Users) of Appendix C to 40 CFR part 58.

Consistent or repeated noncompliance should be reported to: Director, Exposure Methods and Measurement Division (MD-E205-01), National Exposure Research Laboratory, U.S. Environmental Protection Agency, Research Triangle Park, North Carolina 27711.

Designation of these new reference methods is intended to assist the States in establishing and operating their air quality surveillance systems under 40 CFR part 58. Questions concerning the

commercial availability or technical aspects of the methods should be directed to the applicant.

Dated: August 16, 2017.

**Timothy H. Watkins,**

*Deputy Director, National Exposure Research Laboratory.*

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**BILLING CODE 6560-50-P**

## ENVIRONMENTAL PROTECTION AGENCY

[9967-91-Region 3]

### Notice of Administrative Settlement Agreement Pursuant to the Comprehensive Environmental Response, Compensation, and Liability Act

**AGENCY:** Environmental Protection Agency (EPA).

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

**SUMMARY:** In accordance with the Comprehensive Environmental Response, Compensation, and Liability Act ("CERCLA"), notice is hereby given that a proposed administrative settlement agreement for recovery of response costs ("Proposed Agreement") associated with the New Jersey Fireworks Superfund Site, Elkton, Cecil County, Maryland was executed by the Environmental Protection Agency ("EPA") and is now subject to public comment, after which EPA may modify or withdraw its consent if comments received disclose facts or considerations that indicate that the Proposed Agreement is inappropriate, improper, or inadequate. The Proposed Agreement would resolve potential EPA claims against the Estate of Louis Casale ("Settling Party"). The Proposed Agreement would require Settling Party to reimburse EPA \$50,000 for response costs incurred by EPA for the Site.

For thirty (30) days following the date of publication of this notice, EPA will receive written comments relating to the Proposed Agreement. EPA's response to any comments received will be available for public inspection at the U.S. Environmental Protection Agency, Region III, 1650 Arch Street, Philadelphia, PA 19103.

**DATES:** Comments must be submitted on or before October 25, 2017.

**ADDRESSES:** The Proposed Agreement and additional background information relating to the Proposed Agreement are available for public inspection at the U.S. Environmental Protection Agency, Region III, 1650 Arch Street, Philadelphia, PA 19103. A copy of the