

Disclosure Act (12 U.S.C. 2801 *et seq.*) and Regulation C indicates a pattern of significant variation in the number of home loans between census tracts with similar incomes and home ownership levels differentiated only by race or national origin. Section 27.4(a)(2) also requires a log if complaints filed with the Comptroller or letters in the Community Reinvestment Act file are found to be substantive in nature, indicating that the bank's home lending practices are, or may be, discriminatory.

- 12 CFR 27.5 requires a national bank to maintain the information required by § 27.3 for 25 months after the bank notifies the applicant of action taken on an application or after withdrawal of an application.

- 12 CFR 27.7 requires a national bank to submit the information required by §§ 27.3(a) and 27.4 to the OCC upon its request prior to a scheduled examination using the Monthly Home Loan Activity Format form in Appendix I to part 27 and the Home Loan Data Form in Appendix IV to part 27. Section 27.7(c)(3) states that a bank with fewer than 75 home loan applications in the preceding year will not be required to submit such forms unless the home loan activity is concentrated in the few months preceding the request for data, indicating the likelihood of increased activity over the subsequent year, or there is cause to believe that a bank is not in compliance with the fair housing laws based on prior examinations and/or complaints, among other factors.

- § 27.7(d) provides that if there is cause to believe that a bank is in noncompliance with fair housing laws, the Comptroller may require submission of additional Home Loan Data Submission Forms. The Comptroller may also require submission of the information maintained under § 27.3(a) and Home Loan Data Submission Forms at more frequent intervals.

OCC-regulated institutions have access to a CFPB-developed web-based data submission and edit-check system (the HMDA Platform) that may be used to process HMDA data. Some institutions, typically those with small volumes of reported loans or those that do not use a vendor or other software to prepare their HMDA data for submission, still need to use a software solution for integrating HMDA data from paper records or electronic systems. Therefore, the CFPB created a prototype "LAR Formatting Tool" which will allow financial institutions with small volumes of reported loans, or those that do not use a vendor or other software to prepare their HMDA data for submission.

Affected Public: Businesses or other for-profit.

Burden Estimates:

Regulation C:

2017:

Estimated Number of Respondents: 702.

Estimated Annual Burden: 3,384,342 hours.

2018:

Estimated Number of Respondents: 702.

Estimated Annual Burden: 959,232 hours.

2019:

Estimated Number of Respondents: 702.

Estimated Annual Burden: 959,232 hours.

Fair Housing Home Loan Data System Regulation:

Estimated Number of Respondents: 956.

Estimated Annual Burden: 19,864 hours.

Frequency of Response: On occasion.

Comments: The OCC issued a notice for 60 days of comment regarding these collections on September 26, 2017, 82 FR 44873. No comments were received. Comments continue to be invited on:

(a) Whether the collections of information are necessary for the proper performance of the functions of the OCC, including whether the information has practical utility;

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

(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 28, 2017.

Karen Solomon,

Acting Senior Deputy Comptroller and Chief Counsel, Office of the Comptroller of the Currency.

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DEPARTMENT OF THE TREASURY

United States Mint

Renewal of Currently Approved Information Collection: Comment Request for Customer Satisfaction and Opinion Surveys, and Focus Group Interviews

AGENCY: United States Mint, Treasury.

ACTION: Notice and request for comments; extension of comment period.

SUMMARY: This document extends the comment period for a notice and request for comments that was published in the **Federal Register** on Monday, November 6, 2017. The notice and request for comments relates to the Paperwork Reduction Act of 1995, Public Law 104-13 (44 U.S.C. 3506(c)(2)(A)).

DATES: The comment period for the notice and request for comments published on Monday, November 6, 2017, (82 FR 51472, FR Doc. 2017-24087), is extended. Comments must be received on or before Friday, January 5, 2018.

ADDRESSES: Direct all written comments to Mary Ann Scharbrough, Records Officer, Office of the Director, United States Mint, 801 9th Street NW., Washington, DC 20220; (202) 384-5805 (this is not a toll-free number) mary.scharbrough@usmint.treas.gov.

FOR FURTHER INFORMATION CONTACT: Mary Ann Scharbrough, Records Officer, Office of the Director, United States Mint, 801 9th Street NW., Washington, DC 20220; (202) 384-5805 (this is not a toll-free number) mary.scharbrough@usmint.treas.gov.

SUPPLEMENTARY INFORMATION: A notice and request for comments that appeared in the **Federal Register** on Monday, November 6, 2017, (FR Doc. 2017-24087) announced that written comments are to be received by November 30, 2017. To provide the public with a sufficient opportunity to submit comments, the due date to receive written comments has been extended. Comments must be received on or before Friday, January 5, 2018.

Authority: Pursuant to 31 U.S.C. 5111, 5112, 5135, 5136, and 31 CFR part 92.

Dated: November 27, 2017.

David Motl,

Acting Deputy Director, United States Mint.

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