

Mortgage Loan Originators (Regulation G) 12 CFR 1007.”

**DATES:** Written comments are encouraged and must be received on or before November 5, 2018 to be assured of consideration.

**ADDRESSES:** You may submit comments, identified by the title of the information collection, OMB Control Number (see below), and docket number (see above), by any of the following methods:

- *Electronic:* Go to <http://www.regulations.gov>. Follow the instructions for submitting comments.
- *Email:* [FederalRegisterComments@cfpb.gov](mailto:FederalRegisterComments@cfpb.gov). Include Docket No. CFPB–2018–0026 in the subject line of the message.
- *Mail:* Comment intake, Bureau of Consumer Financial Protection (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552.
- *Hand Delivery/Courier:* Comment intake, Bureau of Consumer Financial Protection (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552.

*Please note that comments submitted after the comment period will not be accepted.* In general, all comments received will become public records, including any personal information provided. Sensitive personal information, such as account numbers or Social Security numbers, should not be included.

**FOR FURTHER INFORMATION CONTACT:** Documentation prepared in support of this information collection request is available at [www.regulations.gov](http://www.regulations.gov). Requests for additional information should be directed to the Bureau of Consumer Financial Protection, (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, (202) 435–9575, or email: [CFPB\\_PRA@cfpb.gov](mailto:CFPB_PRA@cfpb.gov). If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov). Please do not submit comments to these email boxes.

**SUPPLEMENTARY INFORMATION:**

*Title of Collection:* Registration of Mortgage Loan Originators (Regulation G) 12 CFR 1007.

*OMB Control Number:* 3170–0005.

*Type of Review:* Extension without change of an existing information collection.

*Affected Public:* Businesses and other for-profit entities.

*Estimated Number of Respondents:* 261,638.

*Estimated Total Annual Burden Hours:* 249,628.

*Abstract:* Regulation G implements the Secure and Fair Enforcement for Mortgage Licensing Act (the S.A.F.E. Act), Federal registration requirement

with respect to any covered financial institutions, and their employees who act as residential mortgage loan originators (MLOs), to register with the Nationwide Mortgage Licensing System and Registry, obtain a unique identifier, maintain this registration, and disclose to consumers the unique identifier. The rule also requires the covered financial institutions employing these MLOs to adopt and follow written policies and procedures to ensure their employees comply with these requirements and to disclose the unique identifiers of their MLOs. The Bureau is not proposing any new or revised collections of information pursuant to this request.

*Request for Comments:* Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the Bureau, including whether the information will have practical utility; (b) The accuracy of the Bureau’s estimate of the burden of the collection of information, including the validity of the methods 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. 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.

Dated: August 28, 2018.

**Darrin A. King,**  
*Paperwork Reduction Act Officer, Bureau of Consumer Financial Protection.*

[FR Doc. 2018–19159 Filed 9–4–18; 8:45 am]

**BILLING CODE 4810-AM-P**

**BUREAU OF CONSUMER FINANCIAL PROTECTION**

[Docket No. CFPB–2018–0028]

**Agency Information Collection Activities: Comment Request**

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Notice and request for comment.

**SUMMARY:** In accordance with the Paperwork Reduction Act of 1995 (PRA), the Bureau of Consumer Financial Protection (Bureau) is requesting to renew the Office of Management and Budget (OMB) approval for an existing information collection, titled, “Mortgage Assistance

Relief Services (Regulation O) 12 CFR 1015.”

**DATES:** Written comments are encouraged and must be received on or before November 5, 2018 to be assured of consideration.

**ADDRESSES:** You may submit comments, identified by the title of the information collection, OMB Control Number (see below), and docket number (see above), by any of the following methods:

- *Electronic:* Go to <http://www.regulations.gov>. Follow the instructions for submitting comments.
- *Email:* [FederalRegisterComments@cfpb.gov](mailto:FederalRegisterComments@cfpb.gov). Include Docket No. CFPB–2018–0028 in the subject line of the message.
- *Mail:* Comment intake, Bureau of Consumer Financial Protection (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552.
- *Hand Delivery/Courier:* Comment intake, Bureau of Consumer Financial Protection (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552.

*Please note that comments submitted after the comment period will not be accepted.* In general, all comments received will become public records, including any personal information provided. Sensitive personal information, such as account numbers or Social Security numbers, should not be included.

**FOR FURTHER INFORMATION CONTACT:** Documentation prepared in support of this information collection request is available at [www.regulations.gov](http://www.regulations.gov). Requests for additional information should be directed to the Bureau of Consumer Financial Protection (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, (202) 435–9575, or email: [CFPB\\_PRA@cfpb.gov](mailto:CFPB_PRA@cfpb.gov). If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov). Please do not submit comments to these email boxes.

**SUPPLEMENTARY INFORMATION:**

*Title of Collection:* Mortgage Assistance Relief Services (Regulation O) 12 CFR 1015.

*OMB Control Number:* 3170–0007.

*Type of Review:* Extension without change of an existing Information Collection.

*Affected Public:* Businesses and other for-profit entities.

*Estimated Number of Respondents:* 120.

*Estimated Total Annual Burden Hours:* 360.

*Abstract:* The required disclosures under Regulation O 12 CFR 1015 assist prospective purchasers of Mortgage assistance relief services (MARS) in

making well-informed decisions and avoiding deceptive and unfair acts and practices. The information that must be kept under Regulation O's recordkeeping requirements is used by the Bureau of Consumer Financial Protection (BCFP) and the Federal Trade Commission (FTC) for enforcement purposes and to ensure compliance by MARS providers with Regulation O. The information is requested only on a case-by-case basis.

*Request for Comments:* Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the Bureau, including whether the information will have practical utility; (b) The accuracy of the Bureau's estimate of the burden of the collection of information, including the validity of the methods 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. 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.

Dated: August 28, 2018.

**Darrin A. King,**

*Paperwork Reduction Act Officer, Bureau of Consumer Financial Protection.*

[FR Doc. 2018-19157 Filed 9-4-18; 8:45 am]

**BILLING CODE 4810-AM-P**

## DEPARTMENT OF DEFENSE

### Department of the Navy

[Docket ID USN-2018-HQ-0014]

#### Privacy Act of 1974; System of Records

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

**ACTION:** Notice of a modified system of records.

**SUMMARY:** The Office of the Department of the Navy proposes to modify a system of records, Family and Unaccompanied Housing Program, NM1110-01. This system is used for Department of Defense (DoD) housing program management and therefore used to determine the eligibility of civilian and contract personnel to utilize government owned, leased and privatized housing for current and retired military and to provide housing services at military installations and enterprise reporting

and performance metrics. The system also provides a public website for property owners and managers to advertise referral properties to Service members. This system is required to ensure timely and efficient DoD housing operations, products and services.

**DATES:** Comments will be accepted on or before October 5, 2018. This proposed action will be effective on the date following the end of the comment period unless comments are received which will result in a contrary determination.

**ADDRESSES:** You may submit comments, identified by docket number and title, by any of the following methods:

\* *Federal Rulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.

\* *Mail:* Department of Defense, Office of the Chief Management Officer, Directorate of Oversight and Compliance, 4800 Mark Center Drive, Mailbox #24, Alexandria, VA 22350-1700.

*Instructions:* All submissions received must include the agency name and docket number for this **Federal Register** document. The general policy for comments and other submissions from members of the public is to make these submissions available for public viewing on the internet at <http://www.regulations.gov> as they are received without change, including any personal identifiers or contact information.

**FOR FURTHER INFORMATION CONTACT:** Ms. Robin Patterson, Head, FOIA/Privacy Act Program Office, Department of the Navy, 2000 Navy Pentagon, Washington, DC 20350-2000, or by phone at (202) 685-6546.

**SUPPLEMENTARY INFORMATION:** This system was established to automate housing program management and provide enterprise reporting and program metrics. 10 U.S.C. chapter 169 provides authorities for the DoD housing programs which require a modern, secure, information system for operations, monitoring, compliance and reporting. The SORN is updated to reflect the Navy system and is now named Enterprise Military Housing (EMH). The system is also utilized by the Army (DA), Marines (Included in DON), Air Force (DAF) and Coast Guard (CG). Data elements collected have also been revised to include additional personal contact information such as cell phone, email and DoD ID, and to reflect a new source, property managers and owners. Additional parties have been added within the new routine uses for the system. These new parties

include, DoD Medical Commands, the Department of Housing and Urban Development, the Department of Justice, State, Federal, local, foreign, and international law enforcement agencies, the National Archives and Records Administration, members of Congress, and other Federal entities.

The Department of the Navy's notices for systems of records subject to the Privacy Act of 1974, as amended, have been published in the **Federal Register** and are available from the address in **FOR FURTHER INFORMATION CONTACT** or from the Defense Privacy and Civil Liberties Division website at <http://defense.gov/privacy>.

The proposed system report, as required by the Privacy Act of 1974, as amended, was submitted on June 5, 2018, to the House Committee on Oversight and Government Reform, the Senate Committee on Governmental Affairs, and the Office of Management and Budget (OMB) pursuant to paragraph 7 of OMB Circular No. A-108, "Federal Agency Responsibilities for Review, Reporting, and Publication under the Privacy Act," revised December 23, 2016 (December 23, 2016 81 FR 94424).

Dated: August 29, 2018.

**Shelly E. Finke,**

*Alternate OSD Federal Register Liaison Officer, Department of Defense.*

#### SYSTEM NAME AND NUMBER:

Family and Unaccompanied Housing Program, NM1110-01.

#### SECURITY CLASSIFICATION:

Unclassified.

#### SYSTEM LOCATION:

Department of the Navy (DON) Strategic Delivery Point at 1968 Gilbert Street, Building W-143 in Norfolk, VA 23511-3318.

#### SYSTEM MANAGER(S):

eMH System Manager, Commander, Navy Installations Command, Housing Code N93, Suite 1000, 2713 Mitscher Road SW, Anacostia Annex, Washington, DC 20373-5802. Phone number: (202) 433-3580.

#### AUTHORITY FOR MAINTENANCE OF THE SYSTEM:

10 U.S.C. 5013, Secretary of the Navy; 10 U.S.C. 5041, Headquarters, Marine Corps; 10 U.S.C. 3013, Secretary of the Army; 10 U.S.C. 8013, Secretary of the Air Force; 14 U.S.C. chapter 18, Coast Guard Housing Authorities; 10 U.S.C. 2831, Military Family Housing Management Account; DoD 4165.63-M, DoD Housing Management; and E.O. 9397 (SSN), as amended.