

Item number	Bureau	Subject
2 .....	Wireline Competition .....	<i>Title:</i> Updating the Inter-carrier Compensation Regime to Eliminate Access Arbitrage (WC Docket No. 18–155). <i>Summary:</i> The Commission will consider a Report and Order and Modification of Section 214 Authorizations that would adopt reforms to eliminate wasteful access arbitrage schemes and promote the efficient use of the nation's communications networks.
3 .....	Wireless Tele-Communications and Office of Economics & Analytics.	<i>Title:</i> Auction of Priority Access Licenses for the 3550–3650 MHz Band; Comment Sought on Competitive Bidding Procedures for Auction 105; Bidding in Auction 105 Scheduled to Begin June 25, 2020 (AU Docket No. 19–244). <i>Summary:</i> The Commission will consider a Public Notice that would seek comment on procedures to be used for Auction 105, the auction of Priority Access Licenses (PALs) in the 3550–3650 MHz band.
4 .....	Media .....	<i>Title:</i> Amendment of Section 73.3580 of the Commission's Rules Regarding Public Notice of the Filing of Applications (MB Docket No. 17–264); Modernization of Media Regulation Initiative (MB Docket No. 17–105); and Revision of the Public Notice Requirements of Section 73.3580 (MB Docket No. 05–6). <i>Summary:</i> The Commission will consider a Further Notice of Proposed Rulemaking that would propose to modernize and simplify the written and on-air public notices broadcasters must provide upon the filing of certain applications.
5 .....	International .....	<i>Title:</i> Amendment of the Commission's Policies and Rules for Processing Applications in the Direct Broadcast Satellite Service (IB Docket No. 06–160). <i>Summary:</i> The Commission will consider a Report and Order that would align the Direct Broadcast Satellite licensing procedures with those of the geostationary orbit fixed-satellite service satellites.

The meeting site is fully accessible to people using wheelchairs or other mobility aids. Sign language interpreters, open captioning, and assistive listening devices will be provided on site. Other reasonable accommodations for people with disabilities are available upon request. In your request, include a description of the accommodation you will need and a way we can contact you if we need more information. Last minute requests will be accepted but may be impossible to fill. Send an email to: [fcc504@fcc.gov](mailto:fcc504@fcc.gov) or call the Consumer & Governmental

Affairs Bureau at 202–418–0530 (voice), 202–418–0432 (TTY).

Additional information concerning this meeting may be obtained from the Office of Media Relations, (202) 418–0500; TTY 1–888–835–5322. Audio/Video coverage of the meeting will be broadcast live with open captioning over the internet from the FCC Live web page at [www.fcc.gov/live](http://www.fcc.gov/live).

Federal Communications Commission.  
**Katura Jackson,**  
*Federal Register Liaison Officer, Office of the Secretary.*

[FR Doc. 2019–21022 Filed 9–26–19; 8:45 am]

**BILLING CODE 6712–01–P**

**FEDERAL DEPOSIT INSURANCE CORPORATION**

**Notice to All Interested Parties of Intent To Terminate Receiverships**

*Notice is hereby given* that the Federal Deposit Insurance Corporation (FDIC or Receiver), as Receiver for the institutions listed below, intends to terminate its receivership for said institutions.

**NOTICE OF INTENT TO TERMINATE RECEIVERSHIPS**

Fund	Receivership name	City	State	Date of appointment of receiver
10098 .....	First State Bank .....	Sarasota .....	FL	08/07/2009
10099 .....	Community National Bank Of Sarasota County .....	Venice .....	FL	08/07/2009
10107 .....	Ebank .....	Atlanta .....	GA	08/21/2009
10136 .....	Bank USA, N.A. ....	Phoenix .....	AZ	10/30/2009
10137 .....	Community Bank Of Lemont .....	Lemont .....	IL	10/30/2009
10138 .....	North Houston Bank .....	Houston .....	TX	10/30/2009
10141 .....	Citizens National Bank .....	Teague .....	TX	10/30/2009
10145 .....	United Security Bank .....	Sparta .....	GA	11/06/2009
10152 .....	The Buckhead Community Bank .....	Atlanta .....	GA	12/04/2009
10167 .....	First Federal Bank Of California .....	Los Angeles .....	CA	12/18/2009
10502 .....	Valley Bank .....	Moline .....	IL	06/20/2014
10512 .....	Capitol City Bank & Trust Company .....	Atlanta .....	GA	02/13/2015
10514 .....	Edgebrook Bank .....	Chicago .....	IL	05/08/2015

The liquidation of the assets for each receivership has been completed. To the extent permitted by available funds and in accordance with law, the Receiver will be making a final dividend payment to proven creditors.

Based upon the foregoing, the Receiver has determined that the continued existence of the receiverships will serve no useful purpose. Consequently, notice is given that the receiverships shall be terminated, to be effective no sooner than thirty days after

the date of this notice. If any person wishes to comment concerning the termination of any of the receiverships, such comment must be made in writing, identify the receivership to which the comment pertains, and be sent within thirty days of the date of this notice to:

Federal Deposit Insurance Corporation, Division of Resolutions and Receiverships, Attention: Receivership Oversight Department 34.6, 1601 Bryan Street, Dallas, TX 75201.

No comments concerning the termination of the above-mentioned receiverships will be considered which are not sent within this time frame.

**Authority:** 12 U.S.C. 1819.

Federal Deposit Insurance Corporation.

Dated at Washington, DC, on September 24, 2019.

**Robert E. Feldman,**  
*Executive Secretary.*

[FR Doc. 2019-20999 Filed 9-26-19; 8:45 am]

**BILLING CODE 6714-01-P**

## FEDERAL TRADE COMMISSION

### Agency Information Collection Activities; Proposed Collection; Comment Request

**AGENCY:** Federal Trade Commission (FTC or Commission).

**ACTION:** Notice.

**SUMMARY:** The FTC plans to ask the Office of Management and Budget (OMB) to extend for an additional three years the current Paperwork Reduction Act (PRA) clearance for information collection requirements contained in the FTC's portion of the information collection requirements contained in the Consumer Financial Protection Bureau's Regulation N (the Mortgage Acts and Practices—Advertising Rule). The FTC generally shares enforcement of Regulation N with the Consumer Financial Protection Bureau ("CFPB"). The current clearance expires on January 31, 2020.

**DATES:** Comments must be received on or before November 26, 2019.

**ADDRESSES:** Interested parties may file a comment online or on paper by following the instructions in the Request for Comments part of the

**SUPPLEMENTARY INFORMATION** section below. Write "Regulation N; PRA Comment: FTC File No. P072108" on your comment, and file your comment online at <https://www.regulations.gov> by following the instructions on the web-based form. If you prefer to file your comment on paper, mail your comment to the following address: Federal Trade Commission, Office of the Secretary, 600 Pennsylvania Avenue NW, Suite CC-5610 (Annex J), Washington, DC 20580, or deliver your comment to the following address: Federal Trade Commission, Office of the Secretary, Constitution Center, 400 7th Street SW,

5th Floor, Suite 5610 (Annex J), Washington, DC 20024.

**FOR FURTHER INFORMATION CONTACT:** Carole L. Reynolds, Attorney, Division of Financial Practices, Bureau of Consumer Protection, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580, (202) 326-3230.

### SUPPLEMENTARY INFORMATION:

#### Proposed Information Collection Activities

Under the Paperwork Reduction Act (PRA), 44 U.S.C. 3501-3520, federal agencies must get OMB approval for each collection of information they conduct, sponsor, or require. "Collection of information" means agency requests or requirements to submit reports, keep records, or provide information to a third party. 44 U.S.C. 3502(3); 5 CFR 1320.3(c). As required by section 3506(c)(2)(A) of the PRA, the FTC is providing this opportunity for public comment before requesting that OMB extend the FTC's existing PRA clearance for the information collection requirements associated with the CFPB's Regulation N (Mortgage Acts and Practices—Advertising), 12 CFR 1014.<sup>1</sup> The FTC and the CFPB generally share enforcement authority for Regulation N and thus the CFPB has incorporated into its recently approved burden estimates for Regulation N one half of its burden estimates.

Regulation N requires covered persons to retain: (1) Copies of materially different commercial communications and related materials, regarding any term of any mortgage credit product, that the person made or disseminated during the relevant time period; (2) documents describing or evidencing all mortgage credit products available to consumers during the relevant time period; and (3) documents describing or evidencing all additional products or services (such as credit insurance or credit disability insurance) that are or may be offered or provided

<sup>1</sup> The OMB Control Number is 3085-0156 and the existing clearance expires on January 31, 2020. As background, the FTC's Mortgage Acts and Practices—Advertising Rule, 16 CFR 321, was issued by the FTC in July 2011, 76 FR 43826 (July 22, 2011), and became effective on August 19, 2011. The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act) transferred to the CFPB the Commission's rulemaking authority under section 626 of the 2009 Omnibus Appropriations Act on July 21, 2011. As a result, the CFPB republished the Mortgage Acts and Practices—Advertising Rule, at 12 CFR 1014, which became effective December 30, 2011. 76 FR 78130. Thereafter, the Commission rescinded its Rule, which was effective on April 13, 2012. 77 FR 22200. Under the Dodd-Frank Act, the FTC retains its authority to bring law enforcement actions to enforce Regulation N.

with the mortgage credit products available to consumers during the relevant time period.<sup>2</sup> A failure to keep such records would be an independent violation of the Rule. Regulation N's recordkeeping requirements constitute a "collection of information" for purposes of the PRA.<sup>3</sup> The Rule does not impose a disclosure requirement.

Commission staff believes the recordkeeping requirements pertain to records that are usual and customary and kept in the ordinary course of business for many covered persons, such as mortgage brokers, lenders, and servicers; real estate brokers and agents; home builders, and advertising agencies.<sup>4</sup> As to these persons, the retention of these documents does not constitute a "collection of information," as defined by OMB's regulations that implement the PRA.<sup>5</sup> Certain other covered persons such as lead generators and rate aggregators may not currently maintain these records in the ordinary course of business.<sup>6</sup> Thus, the recordkeeping requirements for those persons would constitute a "collection of information."

The information retained under the Rule's recordkeeping requirements is used by the Commission to substantiate compliance with the Rule and may also provide a basis for the Commission to bring an enforcement action. Without

<sup>2</sup> Section 1014.5 of the Rule sets forth the recordkeeping requirements.

<sup>3</sup> See 44 U.S.C. 3502(3)(A).

<sup>4</sup> Some covered persons, particularly mortgage brokers and lenders, are subject to state recordkeeping requirements for mortgage advertisements. See, e.g., Fla. Stat. 494.00165 (2019); Ind. Code Ann. 23-2-5-18 (2018); Kan. Stat. Ann. 9-2208 (2018); Minn. Stat. 58.14 (2018); Wash. Rev. Code 19.146.060 (2018). Many mortgage brokers, lenders (including finance companies), and servicers are subject to state recordkeeping requirements for mortgage transactions and related documents, and these may include descriptions of mortgage credit products. See, e.g., Mich. Comp. Laws Serv. 445.1671 (2019); N.Y. Banking Law 597 (Consol. 2018); Tenn. Code Ann. 45-13-206 (2019). Lenders and mortgagees approved by the Federal Housing Administration must retain copies of all print and electronic advertisements and promotional materials for a period of two years from the date the materials are circulated or used to advertise. See 24 CFR 202. Various other entities, such as real estate brokers and agents, home builders, and advertising agencies can be indirectly covered by state recordkeeping requirements for mortgage advertisements and/or retain ads to demonstrate compliance with state law. See, e.g., 76 Del. Laws, c. 421, § 1.

<sup>5</sup> See 44 U.S.C. 3502(3)(A); 5 CFR 1320.3(b)(2).

<sup>6</sup> See, e.g., *United States v. Intermundo Media, LLC, dba Delta Prime Refinance*, No. 1:14-cv-2529 (D. Colo. filed Sept. 12, 2014) (D. Colo. Oct. 7, 2014) (stipulated order for permanent injunction and civil penalty judgment), available at [https://www.ftc.gov/system/files/documents/cases/140912delta\\_primestiporder.pdf](https://www.ftc.gov/system/files/documents/cases/140912delta_primestiporder.pdf). The complaint charged this lead generator with numerous violations of Regulation N, including recordkeeping, and of other federal mortgage advertising mandates.