

actions by TxDOT and Federal agencies and the laws under which such actions were taken are described in the Final Environmental Assessment (EA) the Finding of No Significant Impact (FONSI) issued on 9/01/2021, and other documents in the TxDOT project file. The EA, FONSI and other documents in the TxDOT project file are available by contacting the TxDOT Laredo District Office at 1817 Bob Bullock Loop, Laredo, TX 78043, ATTN Raul Leal-Laredo District Public Information Officer; telephone: 956-712-7416; email: [Raul.Leal@txdot.gov](mailto:Raul.Leal@txdot.gov). The EA can also be viewed and downloaded from the following website: <https://www.txdot.gov/inside-txdot/projects/studies/laredo/092021.html>.

10. I-35 Capital Express North from SH 45N to US 290E, Travis and Williamson Counties. The project will add one non-tolled managed lane in each direction, reconstruct intersections and bridges to accommodate the additional lane and increase east/west mobility, add a diverging diamond interchange at Wells Branch Parkway, improve bicycle and pedestrian accommodations along I-35 frontage roads and at east/west crossings and make additional safety and mobility improvements. The project is approximately 11.5 miles in length. The actions by TxDOT and Federal agencies and the laws under which such actions were taken are described in the Final Environmental Assessment (EA), Finding of No Significant Impact (FONSI) issued on December 17, 2021 and other documents in the TxDOT project file. The EA, FONSI and other documents in the TxDOT project file are available by contacting the TxDOT Austin District Office at 7901 North I-35, Austin, TX 78753; telephone: 512-832-7000. The EA and FONSI can also be viewed and downloaded from the following website: <https://my35capex.com/>.

11. I-35 Capital Express South from US 290W/SH 71 to SH 45SE, Travis and Hays Counties. The project would add two non-tolled high-occupancy managed lanes in each direction. The managed lanes would be elevated from north of Stassney Lane to south of William Cannon Drive. Additionally, the project would reconstruct bridges, add auxiliary lanes, improve bicycle and pedestrian accommodations along I-35 frontage roads and includes other safety and mobility improvements. The project is approximately 10 miles in length. The actions by TxDOT and Federal agencies and the laws under which such actions were taken are described in the Final Environmental Assessment (EA), Finding of No

Significant Impact (FONSI) issued on December 21, 2021, and other documents in the TxDOT project file. The EA, FONSI and other documents in the TxDOT project file are available by contacting the TxDOT Austin District Office at 7901 North I-35, Austin, TX 78753; telephone: 512-832-7000. The EA and FONSI can also be viewed and downloaded from the following website: <https://my35capex.com/>.

Authority: 23 U.S.C. 139(l)(1).

**Michael T. Leary,**

Director, Planning and Program Development,  
Federal Highway Administration.

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## DEPARTMENT OF THE TREASURY

### Office of the Comptroller of the Currency

#### Agency Information Collection Activities: Information Collection Renewal; Comment Request; Reverse Mortgage Products: Guidance for Managing Compliance and Reputation Risks

**AGENCY:** Office of the Comptroller of the Currency, Treasury (OCC).

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

**SUMMARY:** The OCC, as part of its continuing effort to reduce paperwork and respondent burden, invites the general public and other Federal agencies to comment on the renewal of an information collection, as required by the Paperwork Reduction Act of 1995 (PRA). An agency may not conduct or sponsor, and respondents are not required to respond to, an information collection unless it displays a currently valid Office of Management and Budget (OMB) control number. The OCC is soliciting comment concerning renewal of its information collection titled "Reverse Mortgage Products: Guidance for Managing Compliance and Reputation Risks" (Guidance).

**DATES:** Comments must be received by March 29, 2022.

**ADDRESSES:** Commenters are encouraged to submit comments by email, if possible. You may submit comments by any of the following methods:

• *Email:* [prainfo@occ.treas.gov](mailto:prainfo@occ.treas.gov).

• *Mail:* Chief Counsel's Office,

Attention: Comment Processing, Office of the Comptroller of the Currency, Attention: 1557-0246, 400 7th Street SW, suite 3E-218, Washington, DC 20219.

• *Hand Delivery/Courier:* 400 7th Street SW, Suite 3E-218, Washington, DC 20219.

• *Fax:* (571) 465-4326.

**Instructions:** You must include "OCC" as the agency name and "1557-0246" in your comment. In general, the OCC will publish comments on [www.reginfo.gov](http://www.reginfo.gov) without change, including any business or personal information provided, such as name and address information, email addresses, or phone numbers. Comments received, including attachments and other supporting materials, are part of the public record and subject to public disclosure. Do not include any information in your comment or supporting materials that you consider confidential or inappropriate for public disclosure.

Following the close of this notice's 60-day comment period, the OCC will publish a second notice with a 30-day comment period. You may review comments and other related materials that pertain to this information collection beginning on the date of publication of the second notice for this collection by the method set forth in the next bullet.

• *Viewing Comments Electronically:* Go to [www.reginfo.gov](http://www.reginfo.gov). Hover over the "Information Collection Review" tab and click on "Information Collection Review" dropdown. Underneath the "Currently under Review" section heading, from the drop-down menu select "Department of Treasury" and then click "submit." This information collection can be located by searching by OMB control number "1557-0246" or "Reverse Mortgage Products: Guidance for Managing Compliance and Reputation Risks." Upon finding the appropriate information collection, click on the related "ICR Reference Number." On the next screen, select "View Supporting Statement and Other Documents" and then click on the link to any comment listed at the bottom of the screen.

• For assistance in navigating [www.reginfo.gov](http://www.reginfo.gov), please contact the Regulatory Information Service Center at (202) 482-7340.

**FOR FURTHER INFORMATION CONTACT:** Shaquita Merritt, Clearance Officer, (202) 649-5490, Chief Counsel's Office, Office of the Comptroller of the Currency, 400 7th Street SW, Suite 3E-218, Washington, DC 20219.

**SUPPLEMENTARY INFORMATION:** Under the PRA (44 U.S.C. 3501-3520), Federal agencies must obtain approval from the OMB for each collection of information that they conduct or sponsor. "Collection of information" is defined in 44 U.S.C. 3502(3) and 5 CFR 1320.3(c) to include agency requests or requirements that members of the public

submit reports, keep records, or provide information to a third party. Section 3506(c)(2)(A) of title 44 requires Federal agencies to provide a 60-day notice in the **Federal Register** concerning each proposed collection of information, including each proposed renewal of an existing collection of information, before submitting the collection to OMB for approval. To comply with this requirement, the OCC is publishing this notice.

*Description:* On December 16, 2009, the OCC, FDIC, FRB, and NCUA sought comment on proposed Guidance,<sup>1</sup> which they subsequently issued in final form on August 17, 2010.<sup>2</sup> The Guidance focuses on the need to provide adequate information to consumers about reverse mortgage products, to provide qualified independent counseling to consumers considering these products, and to avoid potential conflicts of interest. The Guidance also addresses related policies, procedures, internal controls, and third party risk management.

- The information collection requirements contained in the Guidance address the implementation of policies and procedures, training, and program maintenance. Institutions offering reverse mortgages should have written policies and procedures that prohibit the practice of directing a consumer to a particular counseling agency or contacting a counselor on the consumer's behalf.

- Policies should be clear so that originators do not have an inappropriate incentive to sell other products that appear linked to the granting of a mortgage.

- Legal and compliance reviews should include oversight of compensation programs so that lending personnel are not improperly encouraged to direct consumers to particular products.

- Training should be designed so that relevant lending personnel are able to convey information to consumers about product terms and risks in a timely, accurate, and balanced manner.

*Title of Information Collection:* Reverse Mortgage Products: Guidance for Managing Compliance and Reputation Risks.

*OMB Control No.:* 1557-0246.

*Affected Public:* National banks, Federal savings associations, subsidiaries of national banks and Federal savings associations, and Federal branches or agencies of foreign banks.

*Type of Review:* Regular.

*Estimated Number of Respondents:* 12.

*Frequency of Response:* On occasion.  
*Total Estimated Annual Burden:* 136 hours.

Comments submitted in response to this notice will be summarized, included in the request for OMB approval, and become a matter of public record. Comments are invited on:

(a) Whether the collection of information is necessary for the proper performance of the OCC's functions, including whether the information has practical utility;

(b) The accuracy of the estimates of the burden of the information collection, including the validity of the methodology and assumptions used;

(c) Ways to enhance the quality, utility, and clarity of the information to be collected;

(d) Ways to minimize the burden of the information collection on respondents, including 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.

**Theodore J. Dowd,**

*Deputy Chief Counsel, Office of the Comptroller of the Currency.*

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## DEPARTMENT OF THE TREASURY

### Open Meeting of the Federal Advisory Committee on Insurance

**AGENCY:** Departmental Offices, Department of the Treasury.

**ACTION:** Notice of open meeting.

**SUMMARY:** This notice announces that the U.S. Department of the Treasury's Federal Advisory Committee on Insurance (FACI) will meet via videoconference on Thursday, February 17, 2022 from 12:00 p.m.–3:30 p.m. Eastern Time. The meeting is open to the public. The FACI provides non-binding recommendation and advice to the Federal Insurance Office (FIO) in the U.S. Department of Treasury.

**DATES:** The meeting will be held via videoconference on Thursday, February 17, 2022, from 12:00 p.m.–3:30 p.m. Eastern Time.

*Attendance:* The meeting will be held via videoconference and is open to the public. The public can attend remotely via live webcast: [www.yorkcast.com/treasury/events/2022/02/17/faci](http://www.yorkcast.com/treasury/events/2022/02/17/faci). The webcast will also be available through

the FACI's website: <https://home.treasury.gov/policy-issues/financial-markets-financial-institutions-and-fiscal-service/federal-insurance-office/federal-advisory-committee-on-insurance-faci>. Please refer to the FACI website for up-to-date information on this meeting. Requests for reasonable accommodations under Section 504 of the Rehabilitation Act should be directed to Snider Page, Office of Civil Rights and Diversity, Department of the Treasury at (202) 622-0341, or [snider.page@treasury.gov](mailto:snider.page@treasury.gov).

**FOR FURTHER INFORMATION CONTACT:** Jigar Gandhi, Senior Insurance Regulatory Policy Analyst, Federal Insurance Office, U.S. Department of the Treasury, 1500 Pennsylvania Ave. NW, Room 1410 MT, Washington, DC 20220, at (202) 622-3220 (this is not a toll-free number). Persons who have difficulty hearing or speaking may access this number via TTY by calling the toll-free Federal Relay Service at (800) 877-8339.

**SUPPLEMENTARY INFORMATION:** Notice of this meeting is provided in accordance with the Federal Advisory Committee Act (FACA), 5 U.S.C. app. 10(a)(2), through implementing regulations at 41 CFR 102-3.150.

*Public Comment:* Members of the public wishing to comment on the business of the FACI are invited to submit written statements by either of the following methods:

#### *Electronic Statements*

- Send electronic comments to [faci@treasury.gov](mailto:faci@treasury.gov).

#### *Paper Statements*

- Send paper statements in triplicate to the Federal Advisory Committee on Insurance, U.S. Department of the Treasury, 1500 Pennsylvania Ave. NW, Room 1410 MT, Washington, DC 20220.

In general, the Department of the Treasury will make submitted comments available upon request without change, including any business or personal information provided such as names, addresses, email addresses, or telephone numbers. Requests for public comments can be submitted via email to [faci@treasury.gov](mailto:faci@treasury.gov). The Department of the Treasury will also make such statements available for public inspection and copying in the Department of the Treasury's Library, 720 Madison Place NW, Room 1020, Washington, DC 20220, on official business days between the hours of 10:00 a.m. and 5:00 p.m. Eastern Time. You can make an appointment to inspect statements by telephoning (202) 622-2000. All statements received, including attachments and other

<sup>1</sup> 74 FR 66652.

<sup>2</sup> 75 FR 50801.