

submissions must include the document title and docket number. Because paper mail in the Washington, DC area and at the Bureau is subject to delay, commenters are encouraged to submit comments electronically. Please note the number associated with any question to which you are responding at the top of each response (you are not required to answer all questions to receive consideration of your comments). In general, all comments received will be posted without change to <http://www.regulations.gov>. In addition, comments will be available for public inspection and copying at 1700 G Street NW., Washington, DC 20552, on official business days between the hours of 10 a.m. and 5 p.m. Eastern Time. You can make an appointment to inspect the documents by telephoning 202-435-7275.

All submissions, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. Sensitive personal information, such as account numbers or Social Security numbers, should not be included. Submissions will not be edited to remove any identifying or contact information.

**FOR FURTHER INFORMATION CONTACT:** For general inquiries, submission process questions or any additional information, please contact Monica Jackson, Office of Executive Secretary, at 202-435-7275.

**Authority:** 12 U.S.C. 5511(c).

**SUPPLEMENTARY INFORMATION:** Buying a home is often a consumer's single largest financial purchase. According to the latest numbers from the National Association of Realtors, the median price of homes purchased in the United States is now \$207,000. By comparison, the median household income is about \$51,000, according to the Census Bureau. It is crucial that consumers consider the numbers carefully before making this potentially long-term commitment, and closing is often their last opportunity to do so.

However, closing can be stressful and confusing for consumers. The CFPB plans to conduct several initiatives in order to test and study various ways in which the closing process might be improved. This information will help inform those initiatives.

The Bureau encourages comments from the public, including:

- Consumers;
- Mortgage lenders and loan servicers;
- Housing finance professionals;
- Brokers and service providers in the residential real estate industry;
- Real estate agents;

- Housing attorneys;
- Fair lending, civil rights, and consumer and community advocates;
- Providers of financial and housing counseling;
- Settlement closing agents; and
- Other interested parties.

The Bureau is interested in responses in the following general areas, as well as specific questions below. Please feel free to respond to any of the questions outlined below.

#### Consumers and Closing

1. What are common problems or issues consumers face at closing? What parts of the closing process do consumers find confusing or overwhelming?

2. Are there specific parts of the closing process that borrowers find particularly helpful?

3. What do consumers remember about closing as related to the overall mortgage/home-buying process? What do consumers remember about closing?

4. How long does the closing process usually take? Do borrowers feel that the time at the closing table was an appropriate amount of time? Is it too long? Too short? Just right?

5. How empowered do consumers seem to feel at closing? Did they come to closing with questions? Did they review the forms beforehand? Did they know that they can request their documents in advance? Did they negotiate?

6. What, if anything, have you found helps consumers understand the terms of the loan?

#### Errors and Changes at Closing

7. What are some common errors you have seen at closing? How are these errors detected, if at all? Tell us about errors that were detected after closing.

8. What changes, diverging from what was originally presented at closing, often surprise consumers at closing? How do consumers react to changes at closing?

#### Other Parties at Closing

9. How, if at all, do consumers typically seek advice during closing? In person? By phone? Online?

10. Where and to whom do consumers turn for advice during closing? Whom do they typically trust?

#### Closing Documents

11. What documents do borrowers usually remember seeing? What documents they remember signing?

12. What documents do consumers find particularly confusing?

13. What resources do borrowers use to define unfamiliar terms of the loan?

#### Improving Closing

14. What, if anything, would you change about the closing process to make it a better experience for consumers?

15. What questions should consumers ask at closing? What are the most important pieces of information/documents for them to review?

16. What is the single most important question a consumer should ask at closing?

17. What is the single most important thing a consumer should do before coming to the closing table?

Dated: December 13, 2013.

**Christopher D'Angelo,**

*Chief of Staff, Bureau of Consumer Financial Protection.*

[FR Doc. 2013-31436 Filed 1-2-14; 8:45 a.m.]

**BILLING CODE 4810-AM-P**

## CONSUMER PRODUCT SAFETY COMMISSION

### Sunshine Act Meeting

**TIME AND DATE:** Wednesday, January 8, 2014, 10 a.m.–12 p.m.

**PLACE:** Hearing Room 420, Bethesda Towers, 4330 East West Highway, Bethesda, Maryland.

**STATUS:** Commission Meeting—Open to the Public.

**MATTER TO BE CONSIDERED:** Decisional Matter: Bedside Sleepers (Section 104)—Final Rule.

A live Webcast of the Meeting can be viewed at [www.cpsc.gov/live](http://www.cpsc.gov/live).

For a recorded message containing the latest agenda information, call (301) 504-7948.

**CONTACT PERSON FOR MORE INFORMATION:** Todd A. Stevenson, Office of the Secretary, U.S. Consumer Product Safety Commission, 4330 East West Highway, Bethesda, MD 20814, (301) 504-7923.

Dated: December 31, 2013.

**Todd A. Stevenson,**  
*Secretary.*

[FR Doc. 2013-31536 Filed 12-31-13; 11:15 am]

**BILLING CODE 6355-01-P**

## CORPORATION FOR NATIONAL AND COMMUNITY SERVICE

### Proposed Information Collection; Comment Request

**AGENCY:** Corporation for National and Community Service.

**ACTION:** Notice.

**SUMMARY:** The Corporation for National and Community Service (CNCS), as part

of its continuing effort to reduce paperwork and respondent burden, conducts a pre-clearance consultation program to provide the general public and federal agencies with an opportunity to comment on proposed and/or continuing collections of information in accordance with the Paperwork Reduction Act of 1995 (PRA95) (44 U.S.C. 3506(c)(2)(A)). This program helps to ensure that requested data can be provided in the desired format, reporting burden (time and financial resources) is minimized, collection instruments are clearly understood, and the impact of collection requirement on respondents can be properly assessed.

Currently, CNCS is soliciting comments concerning its proposed Senior Corps RSVP Notice Of Funding Opportunity Non-applicant Study. The study involves two data collection phases. Phase I is a survey of individuals representing organizations, non-profits, and public agencies that are (1) current applicants, (2) current non-applicants, and (3) potential applicants for the RSVP Notice of Funding Opportunity. Phase II involves in-depth interviews with a range of stakeholders that includes individuals who administer grants, administer non-profits and public agencies applying for RSVP grants and representatives of state commissions.

The survey and interviews are designed to allow CNCS Senior Corps administrators to understand how grantees and potential grantees view the application process, what factors are important in the decision to apply, and how the NOFO can be written to generate a higher response rate from potential grant applicants.

Copies of the information collection request can be obtained by contacting the office listed in the **ADDRESSES** section of this notice.

**DATES:** Written comments must be submitted to the individual and office listed in the **ADDRESSES** section by March 4, 2014.

**ADDRESSES:** You may submit comments, identified by the title of the information collection activity, by any of the following methods:

(1) *By mail sent to:* Corporation for National and Community Service, Senior Corps Program; Attention Anthony Nerino, Research Associate, Office #10913A; 1201 New York Avenue NW., Washington, DC 20525.

(2) By hand delivery or by courier to the CNCS mailroom at Room 6010 at the mail address given in paragraph (1) above, between 9:00 a.m. and 4:00 p.m. Eastern Time, Monday through Friday, except Federal holidays.

(3) Electronically through the Corporation's email system to *anerino@cns.gov*.

Individuals who use a telecommunications device for the deaf (TTY-TDD) may call 1-800-833-3722 between 8:00 a.m. and 8:00 p.m. Eastern Time, Monday through Friday.

**FOR FURTHER INFORMATION CONTACT:** Anthony Nerino, (202-606-3913), or by email at *anerino@cns.gov*.

**SUPPLEMENTARY INFORMATION:**

CNCS is particularly interested in comments that:

- Evaluate whether the proposed collection of information is necessary for the proper performance of the functions of CNCS, including whether the information will have practical utility;
- Evaluate the accuracy of the agency's estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used;
- Enhance the quality, utility, and clarity of the information to be collected; and
- Minimize the burden of the collection of information on those who are expected to respond, including the use of appropriate automated, electronic, mechanical, or other technological collection techniques or other forms of information technology (e.g., permitting electronic submissions of responses).

**Background**

CNCS has contracted with GMMB and Freedman Consulting LLC to implement a study of the RSVP grant application process in order to better understand the positive and prohibitive factors associated with the Retired and Senior Volunteer Program Notice of Funding

Opportunity application process. This project involves a survey of grant applicants, non-applicants and potential applicants for the 2013 RSVP NOFO. Additionally the study involves a series of brief interviews with various stakeholders in the application process to augment and assist in understanding the survey results.

Potential survey respondents will be drawn from three sources; current applicants, potential applicants that filed a notice of intent to apply but did not file a grant application, and potential applicants (non-profits and public agencies) that have not yet applied or filed notice of intent letter.

Potential interview respondents will include grant applicant stakeholders including grant managers, non-profit and public agency administrators.

Survey data will be collected using an on-line survey program. Interview data will be collected via taped and written responses to telephone conversations.

Data analysis will focus on identifying and understanding factors associated with the decision to apply, factors associated with the decision to not apply, and perceived and real barriers to completing the grant application. Quantitative data analysis will include descriptive statistics and inferential analysis of survey responses by respondent and organization characteristics.

*Current Action:* CNCS seeks public comment on a new data collection instrument and a set of interview questions developed for this project. The instrument and interview questionnaire is being designed by the contractor for this project.

*Type of Review:* New.

*Agency:* Corporation for National and Community Service.

*Title:* Retired and Senior Volunteer Program NOFO Non-applicant Study.

*OMB Number:* None.

*Agency Number:* None.

*Affected Public:* RSVP Grant Applicants and Potential Applicants.

*Total Respondents:* Written Surveys 300. Interviews 40.

*Frequency:* One time.

*Average Time per Response:* 30 minutes.

Respondent category	Number	Time (minutes)	Total hours
Survey Respondents .....	300	30	150
Interview Participants .....	40	30	20

*Estimated Total Burden Hours:* 170.  
*Total Burden Cost (capital/startup):* None.

*Total Burden Cost (operating/maintenance):* None.

Comments submitted in response to this notice will be summarized and/or included in the request for Office of

Management and Budget approval of the information collection request; they will also become a matter of public record.

Dated: December 27, 2013.

**Erwin Tan,**

*Program Director, Senior Corps.*

[FR Doc. 2013-31481 Filed 1-2-14; 8:45 am]

**BILLING CODE 6050-28-P**

## DEPARTMENT OF DEFENSE

### Office of the Secretary

[Docket ID: DoD-2013-OS-0199]

#### Submission for OMB Review; Comment Request

**ACTION:** Notice.

**SUMMARY:** The Department of Defense has submitted to OMB for clearance, the following proposal for collection of information under the provisions of the Paperwork Reduction Act (44 U.S.C. Chapter 35).

**DATES:** Consideration will be given to all comments received by February 3, 2014.

**FOR FURTHER INFORMATION CONTACT:** Fred Licari, 571-372-0493.

#### SUPPLEMENTARY INFORMATION:

*Title, Associated Form and OMB Number:* Project Time Record System; OMB Control Number 0704-0452.

*Type of Request:* Reinstatement.

*Number of Respondents:* 1,200.

*Responses per Respondent:* 52.

*Annual Responses:* 62,400.

*Average Burden per Response:* 15 minutes.

*Annual Burden Hours:* 15,600.

*Needs and Uses:* Contractors working for the Defense Logistics Agency, Information Operations, J-6, log into an automated project time record system and annotate their time on applicable projects. The system collects the records for the purpose of tracking workload/project activity for analysis and reporting purposes, and labor distribution data against projects for financial purposes; and to monitor all aspects of a contract from a financial perspective and to maintain financial and management records associated with the operations of the contract; and to evaluate and monitor the contractor performance and other matters concerning the contract, i.e., making payments, and accounting for services provided and received. Defense Logistics Agency, Information Operations, J-6, intends to execute this option on new contracts and, as necessary, modify existing contract agreements.

*Affected Public:* Business or other for-profit; individuals or households; not for profit institutions.

*Frequency:* Weekly.

*Respondent's Obligation:* Voluntary.

*OMB Desk Officer:* Ms. Jasmeet

Seehra.

Written comments and recommendations on the proposed information collection should be sent to Ms. Jasmeet Seehra at the Office of Management and Budget, Desk Officer for DoD, Room 10236, New Executive Office Building, Washington, DC 20503.

You may also submit comments, identified by docket number and title, by the following method:

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

*Instructions:* All submissions received must include the agency name, docket number and title 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.

*DOD Clearance Officer:* Ms. Patricia Toppings.

Written requests for copies of the information collection proposal should be sent to Ms. Toppings at WHS/ESD Information Management Division, 4800 Mark Center Drive, East Tower, Suite 02G09, Alexandria, VA 22350-3100.

Dated: December 30, 2013.

**Aaron Siegel,**

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

[FR Doc. 2013-31456 Filed 1-2-14; 8:45 am]

**BILLING CODE 5001-06-P**

## DEPARTMENT OF DEFENSE

### Office of the Secretary

#### Defense Acquisition University Board of Visitors; Notice of Federal Advisory Committee Meeting

**AGENCY:** Defense Acquisition University, DoD.

**ACTION:** Meeting notice.

**SUMMARY:** The Department of Defense is publishing this notice to announce that the following Federal advisory committee meeting of the Defense Acquisition University Board of Visitors (BoV) will take place. This meeting is open to the public.

**DATES:** Wednesday, February 12, 2014, from 9:30 a.m. to 2:30 p.m.

**ADDRESSES:** DAU Headquarters, 9820 Belvoir Road, Fort Belvoir, VA 22060.

**FOR FURTHER INFORMATION CONTACT:** Christen Goulding, Protocol Director, DAU. Phone: 703-805-5134. Fax: 703-805-5940. Email: [christen.goulding@dau.mil](mailto:christen.goulding@dau.mil).

**SUPPLEMENTARY INFORMATION:** This meeting is being held under the provisions of the Federal Advisory Committee Act of 1972 (5 U.S.C., Appendix, as amended), the Government in the Sunshine Act of 1976 (5 U.S.C. 552b, as amended), and 41 CFR 102-3.150.

*Purpose of the Meeting:* The purpose of this meeting is to report back to the BoV on continuing items of interest.

**Agenda:**

9:30 a.m. Welcome and announcements  
9:45 a.m. 2013 Year in Review  
10:45 a.m. Massive Open Online Courses  
12:30 p.m. Knowledge Repository Web site Development  
2:30 p.m. Adjourn

*Public's Accessibility to the Meeting:* Pursuant to 5 U.S.C. 552b and 41 CFR 102-3.140 through 102-3.165, and the availability of space, this meeting is open to the public. However, because of space limitations, allocation of seating will be made on a first-come, first served basis. Persons desiring to attend the meeting should call Ms. Christen Goulding at 703-805-5134.

*Written Statements:* Pursuant to 41 CFR 102-3.105(j) and 102-3.140, and section 10(a)(3) of the Federal Advisory Committee Act of 1972, the public or interested organizations may submit written statements to the Defense Acquisition University Board of Visitors about its mission and functions. Written statements may be submitted at any time or in response to the stated agenda of a planned meeting of the Defense Acquisition University Board of Visitors. All written statements shall be submitted to the Designated Federal Officer for the Defense Acquisition University Board of Visitors, and this individual will ensure that the written statements are provided to the membership for their consideration.

Statements being submitted in response to the agenda mentioned in this notice must be received by the Designated Federal Officer at least five calendar days prior to the meeting which is the subject of this notice. Written statements received after this date may not be provided to or considered by the Defense Acquisition University Board of Visitors until its next meeting. Committee's Designated