

opportunity to comment on the following information collection(s), as required by the Paperwork Reduction Act (PRA) of 1995, 44 U.S.C. 3501 – 3520. Comments are requested concerning: (a) whether the proposed collection of information is necessary for the proper performance of the functions of the Commission, including whether the information shall have practical utility; (b) the accuracy of the Commission's burden estimate; (c) ways to enhance the quality, utility, and clarity of the information collected; (d) ways to minimize the burden of the collection of information on the respondents, including the use of automated collection techniques or other forms of information technology; and (e) ways to further reduce the information collection burden for small business concerns with fewer than 25 employees.

The FCC may not conduct or sponsor a collection of information unless it displays a currently valid control number. No person shall be subject to any penalty for failing to comply with a collection of information subject to the Paperwork Reduction Act (PRA) that does not display a currently valid OMB control number.

**DATES:** Written Paperwork Reduction Act (PRA) comments should be submitted on or before [September 27, 2010]. If you anticipate that you will be submitting PRA comments, but find it difficult to do so within the period of time allowed by this notice, you should advise the FCC contact listed below as soon as possible.

**ADDRESSES:** Direct all PRA comments to Nicholas A. Fraser, Office of Management and Budget, via fax at 202–395–5167 or via email to Nicholas\_A\_Fraser@omb.eop.gov and to the Federal Communications Commission via email to PRA@fcc.gov and Cathy.Williams@fcc.gov. To view a copy of this information collection request (ICR) submitted to OMB: (1) Go to the web page <http://reginfo.gov/public/do/PRAMain>, (2) look for the section of the web page called “Currently Under Review”, (3) click on the downward-pointing arrow in the “Select Agency” box below the “Currently Under Review” heading, (4) select “Federal Communications Commission” from the list of agencies presented in the “Select Agency” box, (5) click the “Submit” button to the right of the “Select Agency” box, and (6) when the list of FCC ICRs currently under review appears, look for the title of this ICR (or its OMB Control Number, if there is one) and then click on the ICR Reference

Number to view detailed information about this ICR.

**FOR FURTHER INFORMATION CONTACT:** For additional information or copies of the information collection(s), contact Cathy Williams on (202) 418–2918.

**SUPPLEMENTARY INFORMATION:**

OMB Control Number: 3060–0844.

Title: Carriage of the Transmission of Digital Television Broadcast Stations, R&O, and FNPRM.

Form Number: N/A.

Type of Review: Extension of a currently approved collection.

Respondents: Businesses or other for-profit entities.

Number of Respondents and Responses: 20,322 respondents and 78,422 responses.

Estimated Time per Response: 30 minutes to 40 hrs.

Frequency of Response: On occasion reporting requirement; Third party disclosure requirement.

Obligation to Respond: Required to obtain or retain benefits. The statutory authority for this information collection is contained in Sections 1, 4(i) and (j), 325, 336, 614 and 615 of the Communications Act of 1934, as amended.

Total Annual Burden: 75,202 hours.

Total Annual Cost: \$2,759,872.

Nature and Extent of Confidentiality: No need for confidentiality required with this collection of information.

Privacy Impact Assessment: No impact(s).

Needs and Uses: The FCC adopted a Report and Order (R&O) on January 23, 2001 and Further Notice of Proposed Rulemaking (FNPRM). The R&O modified 47 CFR 76.64(f) to provide that stations that return their analog spectrum and broadcast only in digital format, as well as new digital-only stations, are entitled to elect must-carry or retransmission consent status following the procedures previously applicable to new television stations. Furthermore, the R&O established a framework for voluntary retransmission consent agreements between DTV station licensees and multi-channel video programming distributors and modified several sections of the rules accordingly. The FNPRM sought additional comments on carriage requirements relating to digital television stations generally, as proposed in the initial NPRM.

Federal Communications Commission.

**Bulah P. Wheeler,**

*Deputy Manager,*

*Office of the Secretary,*

*Office of Managing Director.*

[FR Doc. 2010–21306 Filed 8–26–10; 8:45 am]

**BILLING CODE 6712–01–S**

## FEDERAL HOUSING FINANCE AGENCY

[No. 2010–N–12]

### Proposed Collection; Comment Request

**AGENCY:** Federal Housing Finance Agency.

**ACTION:** 30-Day notice of submission of information collection for approval from the Office of Management and Budget.

**SUMMARY:** In accordance with the requirements of the Paperwork Reduction Act of 1995, the Federal Housing Finance Agency (FHFA) is seeking public comments concerning a currently approved information collection “Monthly Survey of Rates and Terms on Conventional 1-Family Non-Farm Mortgage Loans,” known as the Monthly Interest Rate Survey or MIRS. The Office of Management and Budget (OMB) assigned MIRS control number 2590–0004, which is due to expire on September 30, 2010. FHFA will submit the information collection to OMB for review and approval for a three-year extension of the control number.

**DATES:** Interested persons may submit comments on or before September 27, 2010.

**COMMENTS:** Submit comments to the Office of Information and Regulatory Affairs of the Office of Management and Budget, Attention: Desk Officer for the Federal Housing Finance Agency, Washington, DC 20503, Fax: 202–395–6974, E-mail: [OIRA\\_Submission@omb.eop.gov](mailto:OIRA_Submission@omb.eop.gov). Please also submit the comments to FHFA using any one of the following methods:

- E-mail: [regcomments@fhfa.gov](mailto:regcomments@fhfa.gov). Please include “Proposed Collection; Comment Request: Monthly Interest Rate Survey (No. 2010–N–12)” in the subject line of the message.
- Federal eRulemaking Portal: <http://www.regulations.gov>. Follow the instructions for submitting comments. If you submit your comment to the Federal eRulemaking Portal, please also send it by e-mail to FHFA at [RegComments@fhfa.gov](mailto:RegComments@fhfa.gov) to ensure timely receipt by the agency. Please include “Proposed Collection; Comment Request: Monthly Interest Rate Survey (No. 2010–N–12)” in the subject line of the message.

- Mail/Hand Delivery: Federal Housing Finance Agency, Fourth Floor, 1700 G Street, NW., Washington, DC 20552, ATTENTION: Public Comments Proposed Collection; Comment Request: “Monthly Interest Rate Survey,” (No. 2010–N–12).

FHFA will post all public comments it receives without change, including

any personal information you provide, such as your name and address, on FHFA's Web site at <http://www.fhfa.gov>. In addition, copies of all comments received will be available for examination by the public on business days between the hours of 10 a.m. and 3 p.m., at the Federal Housing Finance Agency, Fourth Floor, 1700 G Street, NW., Washington, DC 20552. To make an appointment to inspect comments, please call the Office of General Counsel at 202-414-6924.

**FOR FURTHER INFORMATION CONTACT:**

David L. Roderer, Senior Financial Analyst, 202-408-2540 (not a toll-free number), [david.l.roderer@fhfa.gov](mailto:david.l.roderer@fhfa.gov). The telephone number for the Telecommunications Device for the Deaf is 800-877-8339.

**SUPPLEMENTARY INFORMATION:**

**A. Need For and Use of the Information Collection**

The Housing and Economic Recovery Act of 2008 (HERA), Public Law 110-289, 122 Stat. 2654, amended the Federal Housing Enterprises Financial Safety and Soundness Act of 1992 (Safety and Soundness Act) (12 U.S.C. 4501 *et seq.*) and the Federal Home Loan Bank Act (12 U.S.C. 1421 *et seq.*) to establish FHFA as an independent agency of the Federal government.<sup>1</sup> One of FHFA's predecessor agencies, the former Federal Housing Finance Board (Finance Board), provided data concerning a survey of mortgage interest rates until HERA transferred those responsibilities to FHFA. This survey, known as the Monthly Interest Rate Survey or MIRS, is described in 12 CFR 906.5.

The information collection is used by FHFA to produce the MIRS and for general statistical purposes and program evaluation. The MIRS provides monthly information on interest rates, loan terms, and house prices by property type (all, new, previously occupied), by loan type (fixed- or adjustable-rate), and by lender type (savings associations, mortgage companies, commercial banks, and savings banks), as well as information on 15-year and 30-year fixed-rate loans. In addition, the MIRS provides quarterly information on conventional loans by major metropolitan area and by FHLBank district.

To conduct the MIRS, FHFA asks a sample of mortgage lenders to report voluntarily the terms and conditions on all single-family, fully amortized, purchase-money, non-farm loans that

they close during the last five business days of the month. The MIRS excludes FHA-insured and VA-guaranteed loans, multifamily loans, mobile home loans, and loans created by refinancing another mortgage.

Information concerning the MIRS is published regularly on FHFA's Web site, <http://www.fhfa.gov>, in FHFA press releases, in the popular and trade press, including a monthly 1-page ARM index release, a monthly 8- or 12-page release with mortgage rate and term data, an annual summary all available via FHFA's Web site, and in publications of other Federal agencies, including The Economic Report of the President and Statistical Abstract of the United States. FHFA publishes on its Web site the phone number for an automated telephone answering system that provides callers a recorded message about the ARM index and other MIRS information.

Economic policy makers use the MIRS data to determine trends in the mortgage markets, including interest rates, down payments, terms to maturity, terms on ARMs, and initial fees and charges on mortgage loans. Other federal banking agencies, such as the Board of Governors of the Federal Reserve System and the Council of Economic Advisors, use the MIRS results for research purposes.

FHFA considers MIRS, among other indexes or measures FHFA determines are appropriate, in establishing and maintaining a method to assess the national average one-family house price for use for adjusting the conforming loan limitations of Freddie Mac and Fannie Mae. 12 U.S.C. 4542. Other statutory references of the MIRS include the following:

- In 1989, Congress required the Chairperson of the Finance Board to take necessary actions to ensure that indices used to calculate the interest rate on adjustable-rate mortgages (ARMs) remain available. *See* FIRREA, tit. IV, section 402, paragraphs (e)(3)-(4), 103 Stat. 183, codified at 12 U.S.C. 1437 *note*. At least one ARM index, known as the National Average Contract Mortgage Rate for the Purchase of Previously Occupied Homes by Combined Lenders, is derived from the MIRS data. The statute permits FHFA to substitute a different ARM index after notice and comment only if the new ARM index is based upon data substantially similar to that of the original ARM index and substitution of the new ARM index will result in an interest rate substantially similar to the rate in effect at the time the new ARM index replaces the existing ARM index. *See* 12 U.S.C. 1437 *note*.

- Statutes in several states and U.S. territories, including California, Michigan, Minnesota, New Jersey, Wisconsin, and the Virgin Islands, refer to, or rely upon, the MIRS. *See, e.g.*, Cal. Civ. Code §§ 1916.7 and 1916.8 (mortgage rates); Mich. Comp. Laws § 445.1621(d) (mortgage index rates); Minn. Stat. § 92.06 (payments for state land sales); N.J. Rev. Stat. 31:1-1 (interest rates); Wis. Stat. § 138.056 (variable loan rates); V.I. Code Ann. tit. 11, § 951 (legal rate of interest).

The respondents include a sample of major mortgage lenders, such as savings institutions, commercial banks, and mortgage loan companies. Most of the respondents submit the requested information electronically using the MIRS software in a format similar to FHFA Form #075 (supersedes FHFB Form 10-91). Some respondents elect to complete FHFA Form #075 and submit it by facsimile. Respondents are requested to submit the information on a monthly basis.

The OMB number for the information collection is 2590-0004. The OMB clearance for the information collection expires on September 30, 2010.

**B. Burden Estimate**

FHFA estimates the total annual number of respondents at 76 with 8 responses per respondent. The estimate for the average hours per response is 20 minutes. The estimate for the total annual hour burden is 200 hours (76 respondents × 8 responses × 0.33 hours).

**C. Comment Request**

In accordance with the requirements of 5 CFR 1320.8(d), FHFA published a request for public comments regarding this information collection in the **Federal Register** on January 10, 2001. *See* 75 FR 26756 (May 12, 2010). The 60-day comment period closed on July 12, 2010. FHFA received comments from three organizations, which are posted on its Web site at <http://www.fhfa.gov/Default.aspx?Page=89&ListNumber=5&ListID=14707&ListYear=2010&SortBy=#14707>. All three commenters support continuation of the MIRS. One of the three commenters suggested enhancing the utility of the MIRS by including mortgages that are backed by FHA or the Department of Veterans Affairs. Another commenter suggested a new sampling frame using HMDA data to enhance the utility of the MIRS data. FHFA has determined not to make any changes to the MIRS at this time but will consider the recommendations when the MIRS is reviewed for enhancement as part of a

<sup>1</sup> *See* Division A, titled the "Federal Housing Finance Regulatory Reform Act of 2008," tit. I, section 1101 of HERA.

comprehensive review of data collection.

FHFA requests written comments on the following: (1) Whether the collection of information is necessary for the proper performance of FHFA functions, including whether the information has practical utility; (2) the accuracy of FHFA estimates of the burdens of the collection of information; (3) ways to enhance the quality, utility, and clarity of the information collected; and (4) ways to minimize the burden of the collection of information, including through the use of automated collection techniques or other forms of information technology.

Dated: August 19, 2010.

**Edward J. DeMarco,**

*Acting Director, Federal Housing Finance Agency.*

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**BILLING CODE 8070-01-P**

## FEDERAL TRADE COMMISSION

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

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

**ACTION:** Notice of revised Privacy Act system notices.

**SUMMARY:** The FTC is revising several of the notices that it is required to publish under the Privacy Act of 1974 to describe its systems of records about individuals. This action is intended to make these notices clearer, more accurate, and up-to-date.

**DATES:** This notice shall become final and effective on August 27, 2010.

**FOR FURTHER INFORMATION CONTACT:** Alex Tang, G. Richard Gold, or Lorie L. Pankey, Attorneys, Office of the General Counsel, FTC, 600 Pennsylvania Avenue, NW., Washington, DC 20580, (202) 326-2424.

**SUPPLEMENTARY INFORMATION:** To inform the public, the FTC publishes in the **FEDERAL REGISTER** and posts on its Web site a "system of records notice" (SORN) for each system of records about individuals that the FTC currently maintains within the meaning of the Privacy Act of 1974, as amended, 5 U.S.C. 552a. See (<http://www.ftc.gov/foia/listofpaysystems.shtm>). Each SORN describes the records maintained in that particular system, including the categories of individuals that the records in the system are about (e.g., FTC employees or consumers). Each system notice also contains information explaining how individuals can find out

if that particular system contains any records about them.

On June 12, 2008, the FTC republished and updated all of the FTC's SORNs, describing all of the agency's systems of records covered by the Privacy Act in a single document for ease of use and reference. 73 FR 33592. To ensure the SORNs remain accurate, FTC staff engages in a comprehensive review of each SORN on a periodic basis. As a result of this systematic review, the FTC made revisions to several of its SORNs on April 17, 2009. 74 FR 17863. Based on subsequent review, the FTC is making the following revisions to several of its SORNs.<sup>1</sup>

### I. FTC Law Enforcement Systems of Records

*FTC-I-1 (Nonpublic Investigational and Other Nonpublic Legal Program Records—FTC).* This SORN includes nonpublic investigational and other nonpublic program records. We have added language clarifying that certain debt collection-related records contained within this system are also legally part of the Government-wide system of records notice published for this system by the Department of Treasury, Financial Management System. See TREASURY/FMS.014, or any successor TREASURY/FMS system notice at (<http://www.ustreas.gov>) for more information. Therefore, these types of records also have the same purposes and routine uses as set forth in the Government-wide SORN.

### II. FTC Personnel Systems of Records

*FTC-II-6 (Discrimination Complaint System—FTC).* This SORN covers complaints, affidavits, supporting documents, memoranda, correspondence, and notes relevant to and compiled during pre-complaint matters, complaint investigations and other personnel matters at the FTC. We are revising the purpose section of this SORN in order to more fully describe the various issues that give rise to discrimination complaints.

*FTC-II-7 (Ethics Program Records—FTC).* This SORN covers annual financial statements and other filings or requests made by FTC officials and employees under the FTC's ethics program. The FTC is including an additional means of disposing of these records.

<sup>1</sup> The FTC is clarifying but not adding or changing any routine uses of its system records or making other significant system changes that would require prior public comment or notice to the Office of Management & Budget (OMB) and Congress. See U.S.C. 552a(e)(11) and 552a(r); OMB Circular A-130, Appendix I.

*FTC-II-12 (Training Reservation System—FTC).* This SORN covers records used in the employee training program administered by the FTC's Human Resources Management Office. The FTC is changing the name of this system and revising the categories of records, purpose, and retrievability sections. We are also clarifying that this system is legally part of the OPM's Government-wide system of records notice for this system, OPM/GOVT-1, which covers all official personnel training data; hence, it is subject to the same purposes and routine uses set forth for that system by OPM. See OPM/GOVT-1, or any successor OPM system notice that may be published for this system (visit ([www.opm.gov](http://www.opm.gov)) for more information). There are also some minor editorial changes.

### III. FTC Financial Systems of Records

*FTC-III-2 (Travel Management System—FTC).* This SORN covers travel documentation for FTC employees and other authorized individuals on official travel for the FTC. To the extent these travel data are collected and maintained by the FTC's travel management contractor, they are already covered by a Government-wide General Services Administration (GSA) SORN, GSA/GOVT-4 (Contracted Travel Services Program). See 71 FR 48764 (2006). Nonetheless, the FTC maintains this SORN to include those data as well as any other miscellaneous data that various FTC offices may collect and maintain in a system of records about individuals on official travel for the FTC. The FTC is revising the Category of Records section to implement Department of Homeland Security (DHS) Secure Flight requirements to include an individual traveler's date of birth and sex; that the name of the traveler within this system matches the name shown on a government issued-identification (for example, driver's license or passport) while traveling; and an optional field for redress numbers (i.e., complaint or inquiry numbers). Under Secure Flight ([http://www.tsa.gov/what\\_we\\_do/layers/secureflight/](http://www.tsa.gov/what_we_do/layers/secureflight/)), a program developed by DHS in response to a key 9/11 Commission recommendation, DHS' Transportation Security Administration conducts uniform pre-screening of passenger information against federal government watch lists for domestic and international flights.

### FTC Systems of Records Notices

Accordingly, the FTC revises and updates the Privacy Act systems of records below as follows: