received your comments, you should include a self-addressed stamped postcard. Internet users may submit comments at http://

www.regulations.gov, and may access all comments received by DOT at http://dms.dot.gov by performing a simple search for the docket number. Note: All comments will be posted without changes or edits to http://dms.dot.gov including any personal information provided.

Privacy Act Statement

Anyone may search the electronic form of all comments received for any of our dockets. You may review DOT's complete Privacy Act Statement in the **Federal Register** published on April 11, 2000 (65 FR 19477) or you may visit http://dms.dot.gov.

FOR FURTHER INFORMATION CONTACT:

William Fuentevilla at (202) 366–6199, or by e-mail at *William.Fuentevilla@dot.gov*.

SUPPLEMENTARY INFORMATION: Comments are invited on whether the proposed collection of information is necessary for the proper performance of the functions of the Department, including whether the information will have practical utility; the accuracy of the Department's estimate of the burden of the proposed information collections; ways to enhance the quality, utility, and clarity of the information to be collected; and ways to minimize the burden of the collection of information on respondents, including the use of automated collection techniques or other forms of information technology.

This information collection request pertains to gas transmission operators regulated under 49 CFR Part 192. The Gas Transmission Integrity Management rule became effective February 14, 2004. The regulation improves pipeline safety through (1) accelerating the integrity assessment of pipelines in high consequence areas, (2) improving integrity management systems within companies, (3) improving the government's role in reviewing the adequacy of integrity programs and plans, and (4) providing increased public assurance in pipeline safety.

This information collection requires operators of gas transmission pipelines in high consequence areas to submit to PHMSA a written integrity management program and records showing compliance with 49 CFR Part 192, Subpart O. Operators must maintain this record for the life of the pipeline and PHMSA or State regulators may review it during inspections. The regulation requires that each operator submit the four overall performance measures to

PHMSA semi-annually. This information collection supports the DOT strategic goal of safety by reducing the number of incidents in natural gas transmission pipelines.

As used in this notice, "information collection" includes all work related to preparing and disseminating information related to this recordkeeping requirement including completing paperwork, gathering information, and conducting telephone calls.

Type of Information Collection Request: Renewal of Existing Collection.

Title of Information Collection: Pipeline Integrity Management in High Consequence Areas (Gas Transmission Pipeline Operators).

Respondents: 721.

Estimated Total Annual Burden on Respondents: 1,030,309 hours.

Issued in Washington, DC, on December 21, 2005.

Florence L. Hamn,

Director of Regulations, Office of Pipeline Safety.

[FR Doc. 05–24632 Filed 12–28–05; 8:45 am] BILLING CODE 4910–60–P

DEPARTMENT OF TRANSPORTATION

Surface Transportation Board [STB Finance Docket No. 34785]

Reading Blue Mountain and Northern Railroad Company—Operation Exemption—Locust Valley Line

Reading Blue Mountain and Northern Railroad Company (RBMN), a Class III rail carrier, has filed a verified notice of exemption under 49 CFR 1150.41 to operate a 5-mile line of railroad owned by Locust Valley Coal Company d/b/a Locust Valley Line (Locust Valley).¹ The rail line extends between milepost 0.0, at Laurel Jct. (also known as Morea Jct.), in Delano Township, and milepost 5.5 beyond Newton Jct., just south of Mahanoy City, Schuylkill County, PA. RBMN will operate over the rail line pursuant to an operating agreement with Locust Valley.²

RBMN certifies that its projected annual revenues as a result of this transaction will not result in RBMN becoming a Class II or Class I rail carrier. In addition, RBMN states that its current annual revenues exceed \$5 million. This triggers the 60-day advance labor notice requirement at 49 CFR 1150.42(e). RBMN has requested a waiver of that requirement. The waiver request will be addressed by the Board in a separate decision in this proceeding.

As a result, the earliest this transaction will be able to be consummated will be either 60 days after RBMN certifies that it has satisfied the requirements of section 1150.42(e) or the effective date of a Board decision granting the requested waiver of the requirements of that provision.

If the notice contains false or misleading information, the exemption is void *ab initio*. Petitions to revoke the exemption under 49 U.S.C. 10502(d) may be filed at any time. The filing of a petition to revoke will not automatically stay the transaction.

An original and 10 copies of all pleadings, referring to STB Finance Docket No. 34785, must be filed with the Surface Transportation Board, 1925 K Street, NW., Washington, DC 20423–0001. In addition, one copy of each pleading must be served on Eric M. Hocky, Esquire, Gollatz, Griffin & Ewing, P.C., Four Penn Center, Suite 200, 1600 John F. Kennedy Blvd., Philadelphia, PA 19103–2808.

Board decisions and notices are available on our Web site at "http://www.stb.dot.gov."

Decided: December 21, 2005. By the Board, David M. Konschnik, Director, Office of Proceedings.

Vernon A. Williams,

Secretary.

[FR Doc. 05–24513 Filed 12–28–05; 8:45 am]

DEPARTMENT OF TRANSPORTATION

Surface Transportation Board

[STB Finance Docket No. 34780]1

Northern Plains Railroad, Inc.— Operation Exemption—Rail Line of Mohall Central Railroad, Inc.

Northern Plains Railroad, Inc. (NPR), a Class III rail carrier, has filed a verified notice of exemption under 49 CFR 1150.41 to operate approximately 69.15 miles of railroad owned by Mohall Central Railroad, Inc. (MCR), between

¹Locust Valley was granted an exemption to acquire the line in *Locust Valley Coal Company* :d/b/a Locust Valley Line—Acquisition Exemption—Rail Lines in Schuylkill County, PA, STB Finance Docket No. 34642 (STB served Jan. 21, 2005).

² RBMN states that the line is currently out of service, but that it previously operated over the northern mile of the line "as a spur" to serve a single customer.

¹ A concurrently filed verified notice of exemption in STB Finance Docket No. 34781, Mohall Central Railroad, Inc. and Gregg Haug— Continuance in Control Exemption was withdrawn on December 22, 2005.

milepost 72.9 at Sarles, ND, and milepost 3.75 near Lakota, ND.²

NPR certifies that its projected annual revenues as a result of the transaction will not exceed those of a Class III rail carrier and will not exceed \$5 million. The transaction was scheduled to be consummated no earlier than December 6, 2005 (7 days after the exemption was filed).

If the verified notice contains false or misleading information, the exemption is void *ab initio*. Petitions to revoke the exemption under 49 U.S.C. 10502(d) may be filed at any time. The filing of a petition to revoke will not automatically stay the transaction.

An original and 10 copies of all pleadings, referring to STB Finance Docket No. 34780, must be filed with the Surface Transportation Board, 1925 K Street, NW., Washington, DC 20423–0001. In addition, a copy of each pleading must be served on Mark S. Radke, 220 South Sixth Street, Suite 2200, Minneapolis, MN 55402.

Board decisions and notices are available on our Web site at "http://www.stb.dot.gov."

Decided: December 22, 2005. By the Board, David M. Konschnik, Director, Office of Proceedings.

Vernon A. Williams,

Secretary.

[FR Doc. E5–8087 Filed 12–28–05; 8:45 am]

BILLING CODE 4915-01-P

DEPARTMENT OF THE TREASURY

Office of the Comptroller of the Currency

[Docket No. 05-21]

FEDERAL RESERVE SYSTEM

[Docket No. OP-1246]

FEDERAL DEPOSIT INSURANCE CORPORATION

DEPARTMENT OF THE TREASURY

Office of Thrift Supervision [No. 2005–56]

NATIONAL CREDIT UNION ADMINISTRATION

Interagency Guidance on Nontraditional Mortgage Products

AGENCIES: Office of the Comptroller of the Currency, Treasury (OCC); Board of Governors of the Federal Reserve System (Board); Federal Deposit Insurance Corporation (FDIC); Office of Thrift Supervision, Treasury (OTS); and National Credit Union Administration (NCUA).

ACTION: Proposed guidance with request for comment.

SUMMARY: The OCC, Board, FDIC, OTS, and NCUA (the Agencies), request comment on this proposed Interagency Guidance on Nontraditional Mortgage Products (Guidance). The Agencies expect institutions to effectively assess and manage the risks associated with their credit activities, including those associated with nontraditional mortgage loan products. Institutions should use this guidance in their efforts to ensure that their risk management and consumer protection practices adequately address these risks.

DATES: Comments must be submitted on or before February 27, 2006.

ADDRESSES: The Agencies will jointly review all of the comments submitted. Therefore, interested parties may send comments to any of the Agencies and need not send comments (or copies) to all of the Agencies. Please consider submitting your comments by e-mail or fax since paper mail in the Washington area and at the Agencies is subject to delay. Interested parties are invited to submit comments to:

OCC: You should include "OCC" and Docket Number 05–21 in your comment. You may submit your comment by any of the following methods:

• Federal eRulemaking Portal: http://www.regulations.gov. Follow the instructions for submitting comments.

- OCC Web site: http:// www.occ.treas.gov. Click on "Contact the OCC," scroll down and click on "Comments on Proposed Regulations."
- E-Mail Address:

regs.comments@occ.treas.gov.

- Fax: (202) 874–4448.
- Mail: Office of the Comptroller of the Currency, 250 E Street, SW., Mail Stop 1–5, Washington, DC 20219.
- Hand Delivery/Courier: 250 E Street, SW., Attn: Public Information Room, Mail Stop 1–5, Washington, DC 20219.

Instructions: All submissions received must include the agency name (OCC) and docket number for this notice. In general, the OCC will enter all comments received into the docket without change, including any business or personal information that you provide.

You may review comments and other related materials by any of the following methods:

- Viewing Comments Personally: You may personally inspect and photocopy comments at the OCC's Public Information Room, 250 E Street, SW., Washington, DC. You can make an appointment to inspect comments by calling (202) 874–5043.
- Viewing Comments Electronically: You may request that we send you an electronic copy of comments via e-mail or mail you a CD-ROM containing electronic copies by contacting the OCC at regs.comments@occ.treas.gov.
- Docket Information: You may also request available background documents and project summaries using the methods described above.

Board: You may submit comments, identified by Docket No. OP–1246, by any of the following methods:

- Agency Web site: http:// www.federalreserve.gov. Follow the instructions for submitting comments at http://www.federalreserve.gov/ generalinfo/foia/ProposedRegs.cfm.
- Federal eRulemaking Portal: http://www.regulations.gov. Follow the instructions for submitting comments.
 - E-mail:

regs.comments@federalreserve.gov. Include the docket number in the subject line of the message.

- Fax: 202/452–3819 or 202/452–3102
- *Mail:* Jennifer J. Johnson, Secretary, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue, NW., Washington, DC 20551.

All public comments are available from the Board's Web site at www.federalreserve.gov/generalinfo/foia/ProposedRegs.cfm as submitted, unless modified for technical reasons.

² MCR was authorized to acquire the line of railroad from BNSF Railway Company in STB Finance Docket No. 34759, Mohall Central Railroad, Inc.—Acquisition and Operation Exemption—Rail Line of BNSF Railway Company (STB served Oct. 25, 2005).