

- Professional associations, such as those representing health professionals and teachers;

- Providers of financial counseling; 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.

#### *Scope of Borrower Hardship*

1 What are the primary drivers of private student loan borrower distress?

a What characteristics might predict distress at loan origination?

b What characteristics might predict distress for borrowers who complete a program of study?

c What characteristics might predict distress during repayment?

d What are typical debt-to-income ratios of borrowers in distress?

2 How do borrowers in distress typically stay current with their private student loans? To what extent do borrowers reduce consumption or adjust living arrangements to meet obligations?

a Do borrowers seek to reduce payments on federal student loans in order to make payments on private student loans?

b To what extent do borrowers in distress accrue other debt (credit cards, family loans) to meet private student loan obligations?

c To what extent do borrowers in distress forego "other nonessential expenses" to meet private student loan obligations?

#### *Current Options for Borrowers with Hardship*

3 What options currently exist for borrowers to permanently or temporarily lower monthly payments on private student loan obligations? To what extent have these affordable repayment options cured delinquencies?

4 How do lenders typically evaluate whether or not a borrower qualifies for these affordable repayment options? If lenders make use of financial models, what are the key drivers of these models?

5 Do lenders work directly with co-signers to modify terms? If so, how?

6 What is the incidence or expectation of re-default rates among restructured private student loans?

#### *Past and Existing Loan Modification Programs for Other Types of Debt*

7 What are some examples of loan modification programs sponsored by a public entity or the private sector that have been successful? Which features of these programs might be applicable to a

student loan affordability program? Which features of these programs might not be appropriate for a student loan affordability program?

#### *Servicing Infrastructure*

8 Is the servicing infrastructure utilized by major lenders flexible enough to process loan modifications at scale? What are the limitations of these servicing platforms? Are those limitations capable of being overcome? What are the estimated costs of overcoming those limitations?

9 What are the key differences between servicing of student loans compared to servicing of residential mortgages that must be considered when crafting an affordability program?

#### *Consumer Reporting and Credit Scoring*

10 How are payments plans for defaulted private and federal student loans currently reported to consumer reporting agencies? How are rehabilitated federal student loans reported by consumer reporting agencies, and how does that reporting affect credit scores?

#### *Lender Participation*

11 How might an affordability program sponsored by a public entity mitigate moral hazard and selection bias?

#### *Borrower Awareness*

12 What are some examples of modification or refinance initiatives that successfully made borrowers aware of a new program? Which features of these programs are applicable in the private student loan market?

13 What are the most effective communication mechanisms to reach borrowers in distress?

#### *Spillovers*

14 How do student loan payments impact access to mortgage credit? How does student debt impact a consumer's ability to accumulate a down payment? How does student debt impact a consumer's ability to meet debt-to-income requirements for FHA-insured and private sector mortgages?

15 To what extent does student loan debt impact the market for automobiles? How does student loan debt impact a consumer's ability to secure an auto loan?

16 What evidence exists about the impact of student loan debt on consumption, savings, homeownership, household formation, entrepreneurship, and other indicators of economic health?

Dated: February 20, 2013.

**Garry Reeder,**

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

[FR Doc. 2013-04419 Filed 2-26-13; 8:45 am]

**BILLING CODE 4810-AM-P**

## **DEPARTMENT OF DEFENSE**

### **Department of the Air Force**

#### **U.S. Air Force Academy Board of Visitors Notice of Meeting**

**AGENCY:** U.S. Air Force Academy Board of Visitors.

**ACTION:** Meeting notice.

**SUMMARY:** In accordance with 10 U.S.C. 9355, the U.S. Air Force Academy (USAFA) Board of Visitors (BoV) will hold a meeting in Harmon Hall at the United States Air Force Academy in Colorado Springs, Colorado on March 15–16, 2013. The meeting will begin at 2:30 p.m. on March 15 and 9:00 a.m. on March 16. The purpose of this meeting is to review morale and discipline, social climate, curriculum, instruction, infrastructure, fiscal affairs, academic methods, and other matters relating to the Academy. Specific topics for this meeting include a Forthclassmen Cadet Focus Group, an Upperclassmen Cadet Focus Group, an Athletic Department Update, a Superintendent's Update, a Character Update, an Impact of NDAA Requirements brief and the Subcommittee Chair Updates. In accordance with 5 U.S.C. 552b, as amended, and 41 CFR 102–3.155, three sessions of this meeting shall be closed to the public because they involve matters covered by subsection (c)(6) of 5 U.S.C. 552b. Public attendance at the open portions of this USAFA BoV meeting shall be accommodated on a first-come, first-served basis up to the reasonable and safe capacity of the meeting room. In addition, any member of the public wishing to provide input to the USAFA BoV should submit a written statement in accordance with 41 CFR 102–3.140(c) and section 10(a)(3) of the Federal Advisory Committee Act and the procedures described in this paragraph. Written statements must address the following details: The issue, discussion, and a recommended course of action. Supporting documentation may also be included as needed to establish the appropriate historical context and provide any necessary background information. Written statements can be submitted to the Designated Federal Officer (DFO) at the Air Force address detailed below at any time. However, if a written statement is

not received at least 10 calendar days before the first day of the meeting which is the subject of this notice, then it may not be provided to or considered by the BoV until its next open meeting. The DFO will review all timely submissions with the BoV Chairman and ensure they are provided to members of the BoV before the meeting that is the subject of this notice. For the benefit of the public, rosters that list the names of BoV members and any releasable materials presented during the open portions of this BoV meeting shall be made available upon request.

If after review of timely submitted written comments and the BoV Chairman and DFO deem appropriate, they may choose to invite the submitter of the written comments to orally present the issue during an open portion of the BoV meeting that is the subject of this notice. Members of the BoV may also petition the Chairman to allow specific personnel to make oral presentations before the BoV. In accordance with 41 CFR 102–3.140(d), any oral presentations before the BoV shall be in accordance with agency guidelines provided pursuant to a written invitation and this paragraph. Direct questioning of BoV members or meeting participants by the public is not permitted except with the approval of the DFO and Chairman.

**FOR FURTHER INFORMATION CONTACT:** For additional information or to attend this BoV meeting, contact Capt Bobby Hale, Accessions and Training Division, AF/A1PT, 1040 Air Force Pentagon, Washington, DC 20330, (703) 695–4066.

**Henry Williams Jr.,**

*Acting Air Force Federal Register Liaison Officer.*

[FR Doc. 2013–04501 Filed 2–26–13; 8:45 am]

**BILLING CODE 5001–10–P**

## DEPARTMENT OF EDUCATION

[Docket No.: ED–2012–ICCD–0074]

### Agency Information Collection Activities; Submission to the Office of Management and Budget for Review and approval; Comment Request; Part 601 Preferred Lender Arrangements

**AGENCY:** Department of Education (ED), Federal Student Aid (FSA).

**ACTION:** Notice.

**SUMMARY:** In accordance with the Paperwork Reduction Act of 1995 (44 U.S.C. chapter 3501 *et seq.*), ED is proposing an extension of an existing information collection of a previously approved information collection.

**DATES:** Interested persons are invited to submit comments on or before March 29, 2013.

**ADDRESSES:** Comments submitted in response to this notice should be submitted electronically through the Federal eRulemaking Portal at <http://www.regulations.gov> by selecting Docket ID number ED–2012–ICCD–0074 or via postal mail, commercial delivery, or hand delivery. Please note that comments submitted by fax or email and those submitted after the comment period will not be accepted. Written requests for information or comments submitted by postal mail or delivery should be addressed to the Director of the Information Collection Clearance Division, U.S. Department of Education, 400 Maryland Avenue SW., LBJ, Room 2E103, Washington, DC 20202–4537.

**FOR FURTHER INFORMATION CONTACT:**

Electronically mail [ICDocketMgr@ed.gov](mailto:ICDocketMgr@ed.gov). Please do not send comments here.

**SUPPLEMENTARY INFORMATION:** The Department of Education (ED), in accordance with the Paperwork Reduction Act of 1995 (PRA) (44 U.S.C. 3506(c)(2)(A)), provides the general public and Federal agencies with an opportunity to comment on proposed, revised, and continuing collections of information. This helps the Department assess the impact of its information collection requirements and minimize the public's reporting burden. It also helps the public understand the Department's information collection requirements and provide the requested data in the desired format. ED is soliciting comments on the proposed information collection request (ICR) that is described below. The Department of Education is especially interested in public comment addressing the following issues: (1) Is this collection necessary to the proper functions of the Department; (2) will this information be processed and used in a timely manner; (3) is the estimate of burden accurate; (4) how might the Department enhance the quality, utility, and clarity of the information to be collected; and (5) how might the Department minimize the burden of this collection on the respondents, including through the use of information technology. Please note that written comments received in response to this notice will be considered public records.

*Title of Collection:* Part 601 Preferred Lender Arrangements

*OMB Control Number:* 1845–0101

*Type of Review:* Extension of an existing collection of information

*Respondents/Affected Public:* Individual or households

*Total Estimated Number of Annual Responses:* 13,674,883

*Total Estimated Number of Annual Burden Hours:* 3,197,761

**Abstract:** Part 601—Institution and Lender Requirements Relating to Education Loans is a new section of the regulations governing private education loans offered at covered institutions by lenders also participating in the FFEL program. These regulations assure the Secretary that the integrity of the program is protected from fraud and misuse of program funds and places requirements on institutions and lenders to insure that borrowers receive additional disclosures about Title IV, HEA program assistance prior to obtaining a private education loan. These regulations require covered institutions to provide a variety of new loan disclosures, disclosures on private loans, for institutions to prepare and submit an annual report on the use of private loans, and to establish and adopt a code of conduct for institutions participation in a preferred lender arrangement. The Department, in conjunction with outside entities are submitting the Private Education Loan Applicant Self-Certification form for OMB's approval. While information about the applicant's cost of attendance and estimated financial assistance must be provided to the student, if available, the student will provide the data to the private loan lender who must collect and maintain the self-certification form prior to disbursement of a Private Education Loan. The Department will not receive the Private Education Loan Applicant Self-Certification form and therefore will not be collecting and maintaining the form or its data.

Dated: February 21, 2013.

**Kate Mullan,**

*Acting Director, Information Collection Clearance Division, Privacy, Information and Records Management Services, Office of Management.*

[FR Doc. 2013–04436 Filed 2–26–13; 8:45 am]

**BILLING CODE 4000–01–P**

## DEPARTMENT OF ENERGY

[FE Docket No. 12–184–LNG]

### Pangea LNG (North America) Holdings, LLC; Application for Long-Term Authorization To Export Liquefied Natural Gas Produced From Domestic Natural Gas Resources to Non-Free Trade Agreement Countries for a 25-Year Period

**AGENCY:** Office of Fossil Energy, DOE.

**ACTION:** Notice of application.