



**Billing Code: 4810-AM-P**

**BUREAU OF CONSUMER FINANCIAL PROTECTION**

**[Docket No: CFPB-2015-0047]**

**Agency Information Collection Activities: Comment Request**

**AGENCY:** Bureau of Consumer Financial Protection.

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

**SUMMARY:** In accordance with the Paperwork Reduction Act of 1995 (PRA), the Consumer Financial Protection Bureau (Bureau) is requesting to renew the Office of Management and Budget (OMB) approval for an existing information collection, and to revise an existing information collection, titled, “Home Mortgage Disclosure (Regulation C) 12 CFR 1003.”

**DATES:** Written comments are encouraged and must be received on or before **[INSERT DATE 60 DAYS AFTER DATE OF PUBLICATION OF THIS DOCUMENT IN THE FEDERAL REGISTER]** to be assured of consideration.

**ADDRESSES:** You may submit comments, identified by the title of the information collection, OMB Control Number (see below), and docket number (see above), by any of the following methods:

- Electronic: <http://www.regulations.gov>. Follow the instructions for submitting comments.
- Mail: Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street, NW, Washington, DC 20552.
- Hand Delivery/Courier: Consumer Financial Protection Bureau (Attention: PRA Office), 1275 First Street, NE, Washington, DC 20002.

*Please note that comments submitted after the comment period will not be accepted. In general, all*

comments received will become public records, including any personal information provided. Sensitive personal information, such as account numbers or social security numbers, should not be included.

**FOR FURTHER INFORMATION CONTACT:** Documentation prepared in support of this information collection request is available at [www.regulations.gov](http://www.regulations.gov). Requests for additional information should be directed to the Consumer Financial Protection Bureau, (Attention: PRA Office), 1700 G Street, NW, Washington, DC 20552, (202) 435-9575, or email: [PRA@cfpb.gov](mailto:PRA@cfpb.gov).

*Please do not submit comments to this mailbox.*

**SUPPLEMENTARY INFORMATION:**

*Title of Collection:* “Home Mortgage Disclosure (Regulation C) 12 CFR 1003”.

*OMB Control Number:* 3170-0008.

*Type of Review:* Extension without change of an existing collection.

*Affected Public:* Private Sector.

*Estimated Number of Respondents:* 145.

*Estimated Total Annual Burden Hours:* 690,000.<sup>1</sup>

*Abstract:* The Home Mortgage Disclosure Act (HMDA) requires certain depository institutions and for-profit nondepository institutions to collect, report, and disclose data about originations and purchases of mortgage loans, as well as mortgage loan applications that do not result in originations (for example, applications that are denied or withdrawn). The Bureau’s Regulation C, 12 CFR part 1003, implements HMDA. The purpose of the information collection is: (i) to help

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<sup>1</sup> This represents the burden under the renewal of the existing rules which will increase to 1,388,880 once all provisions of the new final rule become effective.

determine whether financial institutions are serving the housing needs of their communities; (ii) to assist public officials in distributing public-sector investment so as to attract private investment to areas where it is needed; and (iii) to assist in identifying possible discriminatory lending patterns and enforcing antidiscrimination statutes. The information collection will also assist the CFPB's examiners, and examiners of other federal supervisory agencies, in determining that the financial institutions they supervise comply with applicable provisions of HMDA.

In accordance with 5 CFR 1320.11(f) and 1320.11(h), this information collection request (ICR) is being submitted to OMB in association with the final rule for Regulation C (RIN 3170-AA10), 80 FR 66127 published October 27, 2015. Further, since the information collection requirements as contained in current Regulation C are currently scheduled to expire on January 31, 2016 and the information collection requirements as contained in the final rule for Regulation C will generally not become effective until January 1, 2018, this ICR is also contemporaneously being submitted to OMB under 5 CFR 1320.12, *Clearance of collections of information in current rules*. The Bureau is requesting OMB to extend for an additional three years its approval of the information collection requirements as contained in current Regulation C.

**REQUEST FOR COMMENTS:** Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the Bureau, including whether the information will have practical utility; (b) The accuracy of the Bureau's estimate of the burden of the collection of information, including the validity of the methods and the assumptions used; (c) Ways to enhance the quality, utility, and clarity of the information to be collected; and (d) Ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. Comments submitted in response to this notice will be summarized and/or included in the request for OMB

approval. All comments will become a matter of public record.

Dated: November 04, 2015.

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**Linda F. Powell,**

*Chief Data Officer, Bureau of Consumer Financial Protection.*

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