



This document is scheduled to be published in the Federal Register on 12/04/2015 and available online at <http://federalregister.gov/a/2015-30644>, and on FDsys.gov

[BILLING CODES: 4810-033-P; 6714-01-P]

**DEPARTMENT OF THE TREASURY
Office of the Comptroller of the Currency**

Federal Deposit Insurance Corporation

Agency Information Collection Activities:

Information Collection Renewal; Request for Comment;

Interagency Appraisal Complaint Form

AGENCIES: Office of the Comptroller of the Currency, Treasury (OCC) and Federal Deposit Insurance Corporation (FDIC).

ACTION: Joint notice and request for comment.

SUMMARY: The Office of the Comptroller of the Currency (OCC) and the Federal Deposit Insurance Corporation (FDIC) (the Agencies) as part of their continuing effort to reduce paperwork and respondent burden, invite the general public and other Federal agencies to take this opportunity to comment on an information collection renewal, as required by the Paperwork Reduction Act of 1995.

An agency may not conduct or sponsor, and a respondent is not required to respond to, an information collection unless it displays a currently valid OMB control number. The Agencies are soliciting comment concerning the renewal of their information collection titled “Interagency Appraisal Complaint Form.”

DATES: Comments must be received by [Insert 60 days from date of publication in FEDERAL REGISTER.]

ADDRESSES:

OCC: Because paper mail in the Washington, DC area and at the OCC is subject to delay, commenters are encouraged to submit comments by e-mail, if possible. Comments may be sent to: Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, Attention: 1557-0314, 400 7th Street, SW., Suite 3E-218, Mail Stop 9W-11, Washington, DC 20219. In addition, comments may be sent by fax to (571) 465-4326 or by electronic mail to prainfo@occ.treas.gov. You may personally inspect and photocopy comments at the OCC, 400 7th Street, SW., Washington, DC 20219. For security reasons, the OCC requires that visitors make an appointment to inspect comments. You may do so by calling (202) 649-6700 or, for persons who are deaf or hard of hearing, TTY, (202) 649-5597. Upon arrival, visitors will be required to present valid government-issued photo identification and submit to security screening in order to inspect and photocopy comments.

All comments received, including attachments and other supporting materials, are part of the public record and subject to public disclosure. Do not include any information in your comment or supporting materials that you consider confidential or inappropriate for public disclosure.

FDIC: You may submit comments by any of the following methods:

- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.
- *Agency Web site:* <http://www.FDIC.gov/regulations/laws/federal/notices.html>.
- *Mail:* Robert E. Feldman, Executive Secretary, Attention: Comments/Legal ESS, Federal Deposit Insurance Corporation, 550 17th Street NW., Washington, DC 20429.
- *Hand Delivered/Courier:* The guard station at the rear of the 550 17th Street Building (located on F Street), on business days between 7:00 a.m. and 5:00 p.m.

- *Email:* comments@FDIC.gov.

Instructions: Comments submitted must include “FDIC” and "Interagency Appraisal Complaint Form." Comments received will be posted without change to <http://www.FDIC.gov/regulations/laws/federal/notices.html>, including any personal information provided.

FOR FURTHER INFORMATION CONTACT:

OCC: Shaquita Merritt, OCC Clearance Officer, (202) 649-5490, Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, 400 7th Street, SW., Washington, DC 20219.

FDIC: Beverlea S. Gardner, Senior Examination Specialist, Risk Management Section, at (202) 898-3640, Sumaya A. Muraywid, Examination Specialist, Risk Management Section, at (573) 875-6620, Richard Foley, Counsel, Legal Division, at (202) 898-3784, Mark Mellon, Counsel, Legal Division, at (202) 898-3884, or 550 17th St, NW. Washington, DC 20429.

SUPPLEMENTARY INFORMATION:

In compliance with the Paperwork Reduction Act, 44 U.S.C. 3501 *et seq.*, the Agencies are seeking comment on the renewal of the following collection of information:

Interagency Appraisal Complaint Form

Section 1473(p) of the Dodd-Frank Wall Street Reform and Consumer Protection Act¹ provides that if the Appraisal Subcommittee (ASC) of the Federal Financial Institutions Examination Council (FFIEC) determines, six months after enactment of that section (*i.e.*, January 21, 2011), that no national hotline exists to receive complaints of non-compliance with

¹ Dodd-Frank Wall Street Reform and Consumer Protection Act section 1473, Pub. L. 111-203, 124 Stat. 1376, July 21, 2010; 12 U.S.C. 3351(i).

appraisal independence standards and Uniform Standards of Professional Appraisal Practice (USPAP), then the ASC shall establish and operate such a hotline (ASC Hotline). The ASC Hotline shall include a toll-free telephone number and an email address. Section 1473(p) further directs the ASC to refer complaints received through the ASC Hotline to the appropriate government bodies for further action, which may include referrals to the Agencies, the Federal Reserve Board (Board), the National Credit Union Administration (NCUA), the Consumer Financial Protection Bureau (CFPB), and State agencies. The ASC determined that a national appraisal hotline did not exist at a meeting held on January 12, 2011, and a notice of that determination was published in the Federal Register on January 28, 2011 (76 FR 5161). As a result, the ASC established a hotline to refer complaints to appropriate state and federal regulators.

Representatives from the Agencies, the Board, the NCUA, and the CFPB met and established a process to facilitate the referral of complaints received through the ASC Hotline to the appropriate federal financial institution regulatory agency or agencies. The Agencies, the Board, and the NCUA developed the Interagency Appraisal Complaint Form to collect information necessary to take further action on the complaint. The CFPB incorporated the process into one of their existing systems.

Description of the Interagency Appraisal Complaint Form

The Interagency Appraisal Complaint Form was developed for use by those who wish to file a formal, written complaint that an entity subject to the jurisdiction of one or more Agencies, the Board, or the NCUA has failed to comply with the appraisal independence standards or USPAP. The Interagency Appraisal Complaint Form is designed to collect information necessary for one or both of the Agencies, the Board, or the NCUA to take further action on a

complaint from an appraiser, other individual, financial institution, or other entities. The Agencies, the Board, and the NCUA use the information to take further action on the complaint to the extent the complaint relates to an issue within their jurisdiction. The Board and the NCUA are renewing their forms separately.

The OCC and FDIC estimate that the burden of this collection of information is as follows:

OCC:

OMB Control Number: 1557-0314.

Estimated Number of Respondents: 1,500.

Estimated Burden per Response: 0.5 hours.

Estimated Total Annual Burden: 750 hours.

FDIC:

OMB Control Number: 3064-0190.

Estimated Number of Respondents: 200.

Estimated Burden per Response: 0.5 hours.

Estimated Total Annual Burden: 100 hours.

Comments are invited on:

(a) Whether the collection of information is necessary for the proper performance of the functions of the Agencies, including whether the information has practical utility;

(b) The accuracy of the Agencies' estimates of the burden of the collection of information;

(c) Ways to enhance the quality, utility, and clarity of the information to be collected;

(d) Ways to minimize the burden of the collection on respondents, including through the

use of automated collection techniques or other forms of information technology; and

(e) Estimates of capital or start-up costs and costs of operation, maintenance, and purchase of services to provide information.

Dated: November 24, 2015

Mary H. Gottlieb
Regulatory Specialist
Legislative and Regulatory Activities Division
Office of the Comptroller of the Currency

Dated at Washington, DC, this 25th day of November, 2015.

FEDERAL DEPOSIT INSURANCE CORPORATION

Robert E. Feldman
Executive Secretary
[FR Doc. 2015-30644 Filed: 12/3/2015 8:45 am; Publication Date: 12/4/2015]