

TABLE 1—SUMMARY OF SPACE VEHICLE AND MISSILE LAUNCHES FROM VAFB IN 2012—Continued

Vehicle	Date (2012)	Launch site	Monitored
Minuteman III GT-206GM .....	14-Nov .....	LF-10 .....	No.

The Delta IV launch occurred during the harbor seal pupping season, requiring monitoring on VAFB. Sonic boom modeling was conducted for both space vehicle launches. The modeling indicated that a sonic boom of greater than 1 lb/ft<sup>2</sup> (psf) would occur at SMI as a result of the Atlas V launch, requiring acoustical and biological monitoring.

Neither of the missile launches required monitoring at SMI because the westerly trajectory of these launches. Similarly, both missile launches occurred outside of the VAFB harbor seal pupping season; therefore, no biological or acoustical monitoring was required or performed on VAFB for these two launches.

During the reporting period, 651 fixed-wing aircraft and helicopter operations were conducted from the VAFB airfield. Most of these consisted of training exercises involving “touch and goes”. There were no observed impacts to pinnipeds from these activities.

#### *Delta IV Launch (April 3, 2012)*

Counts of harbor seals done between March 26 and April 2, 2012, recorded from 2 to 111 adult and sub-adult seals. From 0 to 16 pups were observed, along with one California sea lion. One dead pup with wounds suggestive of a shark attack washed ashore on March 26. The next day, a dead, newly born pup with its umbilicus still attached was noted at one of the sites. Both sightings occurred prior to the actual launch. Post-launch counts ranged from 88 to 144 adult and sub-adult seals and from 8 to 12 pups. The 2-week follow-up count revealed up to 154 adult and sub-adult harbor seals and up to 25 pups.

Time-lapse video monitoring was conducted of this launch. The footage revealed that all 42 harbor seals hauled out at the monitoring location (First Ledge on south VAFB) were alerted by the noise and moved rapidly toward the sea. All but two scurried into the water. Up to 10 animals soon returned but went back in the ocean as the tide rose (MSRS, 2012).

In summary, based on post-launch analysis, there was no evidence of injury, mortality, or abnormal behavior in any of the monitored pinnipeds on VAFB as a result of this launch.

#### *Atlas V Launch (September 13, 2012)*

Biological monitoring for this launch was required at SMI, since the sonic boom models predicted overpressures in excess of 1 psf there. Monitoring for this launch was conducted at Cardwell Point. California sea lions, northern elephant seals, and Pacific harbor seals were present during the pre- and post-monitoring counts and on the day of the launch. No pups of any species were observed at this location. Counts on the days prior to the launch ranged from 209–912 for California sea lions, from 0–101 for northern elephant seals, and from 0–35 for harbor seals. On the day of the launch, 186–240 sea lions, 50–78 northern elephant seals, and 0–36 harbor seals were sighted. The same or higher numbers of sea lions and northern elephant seals were seen on the two days after the launch. No harbor seals were seen the following day, likely because of a very large surf with heavy surges and backwashes, preventing harbor seals from hauling out, although they were present just outside the breakers.

No reactions were noted on the part of the sea lions and elephant seals to the sonic boom. Of the 36 harbor seals present at the time of the boom, 20 dashed into the water. They began returning to shore within 30 min of the launch.

Acoustic monitoring was also conducted for this launch. The peak unweighted sound level was 122.8 dB re 20 µPa. During the 15 min before and the 15 min after the launch, the lowest ambient noise was 82.7 dB re 20 µPa, while the highest sounds—not associated with the launch—were 113.1 dB re 20 µPa.

In summary, there was no evidence of injury, mortality, or abnormal behavior of the monitored pinnipeds on SMI as a result of this launch.

#### *Authorization*

The USAF complied with the requirements of the 2012 LOA, and NMFS has determined that the marine mammal take resulting from the 2012 launches is within that analyzed in and anticipated by the associated regulations. Accordingly, NMFS has issued an LOA to the 30th Space Wing, USAF, authorizing the take by harassment of marine mammals incidental to space vehicle and test

flight activities at VAFB. Issuance of this LOA is based on findings described in the preamble to the final rule (74 FR 6236, February 6, 2009) and supported by information contained in VAFB's 2012 annual report that the activities described under this LOA will have a negligible impact on marine mammal stocks. The provision requiring that the activity not have an unmitigable adverse impact on the availability of the affected species or stock for subsistence uses does not apply for this action.

Dated: January 31, 2013.

**Helen M. Golde,**

*Acting Director, Office of Protected Resources, National Marine Fisheries Service.*

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## **BUREAU OF CONSUMER FINANCIAL PROTECTION**

### **Agency Information Collection Activities: Submission for OMB Review; Comment Request**

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

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

**SUMMARY:** The Bureau of Consumer Financial Protection (Bureau or CFPB), as part of its continuing effort to reduce paperwork and respondent burden, invites the general public and other Federal agencies to take this opportunity to comment on a proposed information collection, as required by the Paperwork Reduction Act of 1995 (PRA). The Bureau is soliciting comments concerning its proposed information collection titled, “Quantitative Testing of Integrated Mortgage Loan Disclosure Forms.” The proposed collection has been submitted to the Office of Management and Budget (OMB) for review and approval. A copy of the submission, including copies of the proposed collection, may be obtained by contacting the agency contact listed below.

**DATES:** Written comments are encouraged and must be received on or before March 7, 2013 to be assured of consideration.

**ADDRESSES:** You may submit comments, identified by agency name and proposed collection title—“Quantitative Testing

of Integrated Mortgage Loan Disclosure Forms”—to:

- **Agency:** Bureau of Consumer Financial Protection (Attention: Darrin King, PRA Office), 1700 G Street NW., Washington, DC 20552; (202) 435–9575; and [CFPB\\_Public\\_PRA@cfpb.gov](mailto:CFPB_Public_PRA@cfpb.gov).

- **OMB:** Shagufta Ahmed, Office of Management and Budget, New Executive Office Building, Room 10235, Washington, DC 20503; (202) 395–7873.

**FOR FURTHER INFORMATION CONTACT:**

Requests for additional information should be directed to the Bureau of Consumer Financial Protection (Attention: PRA Office), 1700 G Street, NW., Washington, DC 20552, (202) 435–9575, or through the internet at [CFPB\\_Public\\_PRA@cfpb.gov](mailto:CFPB_Public_PRA@cfpb.gov).

**SUPPLEMENTARY INFORMATION:**

**Title:** Quantitative Testing of Integrated Mortgage Loan Disclosure Forms.

**OMB Number:** 3170–XXXX.

**Type of Review:** New Clearance Request.

**Abstract:** This is a request by the CFPB for clearance from OMB to collect information as part of quantitative research related to residential mortgage loan disclosures. The Dodd-Frank Wall

Street Reform and Consumer Protection Act, Public Law 111–203, Title X, requires the CFPB to publish disclosures that integrate separate disclosures concerning residential mortgage loans that are required under the Truth in Lending Act (TILA) and Real Estate Settlement Procedures Act (RESPA). The Bureau conducted qualitative testing of prototype integrated disclosures, *see* OMB No. 1505–0233 and OMB No. 3170–0003, prior to issuing a proposed rule regarding such disclosures. *See* 77 FR 51116 (Aug. 23, 2012). The proposed information collection will involve quantitative testing of the integrated disclosures proposed by the Bureau that would be given in connection with the application and consummation of the mortgage loan transaction. The purpose of the quantitative testing will be to examine whether the disclosures aid consumers in understanding the terms of the mortgage loan that is the subject of the disclosure.

The quantitative research will involve testing the mortgage loan disclosures currently provided under TILA and sections 4 and 5 of RESPA, to assess the performance of the proposed integrated disclosures in comparison to the current

disclosure. The CFPB will collect quantitative data through the use of a structured questionnaire that consists of multiple choice and open-ended questions regarding several sample disclosures. The quantitative data will inform the Bureau’s evaluation of the proposed integrated disclosures. The research will result in an assessment of the performance of the integrated disclosures with respect to comprehension, comparison, and choice of mortgage loan transactions.

The research activities will be conducted primarily by external contractors employing quantitative research methodologies. The contractors will select participants via screening questionnaires to ensure they qualify for the study according to specified criteria. All information will be collected on a voluntary basis. This approach has been demonstrated to be feasible and valuable by other Federal agencies in developing disclosures and other forms. The planned research activities will be conducted during FY 2013 through FY 2014 with the goal of creating effective disclosures.

**Affected Public:** Individuals or Households.

Process	Estimated number of respondents	Estimated average burden per response (minutes)	Total estimated burden hours
Study Respondents .....	850	60	850
Screening .....	3,000	10	500
Travel Time and Administration at Site .....	900	80	1,200
Total: .....	.....	.....	2,550

An agency may not conduct or sponsor, and a respondent is not required to respond to, an information collection unless the information collection displays a currently valid OMB control number.

The Bureau issued a 60-day **Federal Register** notice on March 28, 2012, 77 FR 18793. Comments were solicited and continue to be invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the Bureau, including whether the information shall have practical utility; (b) the accuracy of the Bureau’s estimate of the burden of the collection of information, including the validity of the methodology 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, electronic, mechanical, or other technological collection techniques or other forms of information technology.

Dated: January 29, 2013.

**Chris Willey,**

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

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**BUREAU OF CONSUMER FINANCIAL PROTECTION**

**[Docket No. CFPB–2013–0003]**

**Request for Information Regarding Financial Products Marketed to Students Enrolled in Institutions of Higher Education**

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

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

**SUMMARY:** Section 1021 of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act) charges the Consumer Financial Protection Bureau (Bureau or CFPB) with “collecting, researching, monitoring and publishing information” about consumer financial products and services. The Bureau seeks information on how current and future partnerships or other arrangements between institutions of higher education (including their affiliated entities) and financial institutions could be structured to promote positive financial decision-making among young consumers. We also seek information to develop a clearer picture of the financial products and services that are being offered to college students, as well as consumers’ experiences using those products and services. The Bureau