

Burden estimate	Number of respondents	Annual frequency	Response time	Annual burden hours
Error resolution rules	5,318	8	¹ 30	21,272
Total	531,357

¹ Minutes.² Hours.

4. *Title:* Recordkeeping and Disclosure Requirements in Connection with Regulation B (Equal Credit Opportunity).

OMB Number: 3064-0085.

Frequency of Response: On occasion.

Affected Public: State nonmember banks engaging in credit transactions.

General Description of Collection: Regulation B (12 CFR 202), issued by the Board of Governors of the Federal Reserve System, prohibits creditors from discriminating against applicants on any

of the bases specified by the Equal Credit Opportunity Act, establishes guidelines for gathering and evaluating credit information, and requires creditors to give applicants a written notification of rejection of an application.

Burden estimate	Number of respondents	Frequency	Response time	Annual burden hours
Notice of action	5,318	1,715	¹ 2.50	380,015
Credit history reporting	5,318	850	¹ 2.00	150,677
Monitoring data	5,318	360	¹ 0.50	15,954
<i>Appraisal:</i>				
Appraisal report upon request	5,318	190	¹ 5.00	84,202
Notice of right to appraisal	5,318	1,650	¹ 0.25	36,561
<i>Self-testing:</i>				
Recordkeeping of test	1,100	1	² 2	2,200
Recordkeeping of corrective action	275	1	² 8	2,200
Disclosure for optional self-test	1,100	2,500	¹ 1	45,833
Total	717,642

¹ Minutes.² Hours.

Request for Comment

Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the FDIC's functions, including whether the information has practical utility; (b) the accuracy of the estimates of the burden of the information collection, including the validity of the methodology and 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 information collection on respondents, including through the use of automated collection techniques or other forms of information technology.

At the end of the comment period, the comments and recommendations received will be analyzed to determine the extent to which the collection should be modified prior to submission to OMB for review and approval. Comments submitted in response to this notice also will be summarized or included in the FDIC's requests to OMB for renewal of these collections. All comments will become a matter of public record.

Dated at Washington, DC, this 16th day of June, 2004.

Federal Deposit Insurance Corporation.

Robert E. Feldman,

Executive Secretary.

[FR Doc. 04-13971 Filed 6-18-04; 8:45 am]

BILLING CODE 6714-01-P

DEPARTMENT OF THE TREASURY

Office of the Comptroller of the Currency

[Docket No. 04-12]

Office of Thrift Supervision

[Docket No. 2004-27]

FEDERAL RESERVE SYSTEM

[Docket No. OP-1189]

FEDERAL DEPOSIT INSURANCE CORPORATION

SECURITIES AND EXCHANGE COMMISSION

[Release No. 34-49873; File No. S7-22-04]

Interagency Statement on Sound Practices Concerning Complex Structured Finance Activities

AGENCIES: Office of the Comptroller of the Currency, Treasury (OCC), Office of Thrift Supervision, Treasury (OTS);

Board of Governors of the Federal Reserve System (Board); Federal Deposit Insurance Corporation (FDIC); and Securities and Exchange Commission (SEC).

ACTION: Request for comments; extension of comment period.

SUMMARY: On May 19, 2004, the OCC, OTS, Board, FDIC, and SEC (collectively, the Agencies) requested public comment on a proposed Interagency Statement on Sound Practices Concerning Complex Structured Finance Activities (Interagency Statement) (69 FR 28980, May 19, 2004). The Agencies are extending the comment period on the Interagency Statement until July 19, 2004. This action will allow interested persons additional time to analyze the issues and prepare their comments.

DATES: Comments should be received by July 19, 2004.

ADDRESSES:

OCC: You may submit comments, identified by Docket number 04-12, by any of the following methods:

E-mail address:

regs.comments@occ.treas.gov.

Fax: (202) 874-4448.

Mail: Office of the Comptroller of the Currency, 250 E Street, SW., Public

Reference Room, Mail Stop 1–5, Washington, DC 20219.

Hand Delivery/Courier: 250 E Street, SW., Attn: Public Reference Room, MailStop 1–5, Washington, DC 20219. You may review the comments received by the OCC and other related materials by any of the following methods:

Viewing Comments Personally: You may personally inspect and photocopy comments received at the OCC's Public Reference 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 copies of comments received for a particular docket via e-mail or CD-ROM by contacting the OCC's Public Reference Room at <http://www.foia-pa@occ.treas.gov>.

OTS: You may submit comments, identified by No. 2004–27, by any of the following methods:

- **Federal eRulemaking Portal:** <http://www.regulations.gov>. Follow the instructions for submitting comments.

- **E-mail:** regs.comments@ots.treas.gov. Please include No. 2004–27 in the subject line of the message, and include your name and telephone number in the message.

- **Fax:** (202) 906–6518.
- **Mail:** Regulation Comments, Chief Counsel's Office, Office of Thrift Supervision, 1700 G Street, NW., Washington, DC 20552, Attention: No. 2004–27.

- **Hand Delivery/Courier:** Guard's Desk, East Lobby Entrance, 1700 G Street, NW., from 9 a.m. to 4 p.m. on business days, Attention: Regulation Comments, Chief Counsel's Office, Attention: No. 2004–27.

Instructions: All submissions received must include the agency name and document number. All comments received will be posted without change to <http://www.ots.treas.gov/pagehtml.cfm?catNumber=67&an=1>, including any personal information provided.

Docket: For access to the docket to read background documents or comments received, go to <http://www.ots.treas.gov/pagehtml.cfm?catNumber=67&an=1>. In addition, you may inspect comments at the Public Reading Room, 1700 G Street, NW., by appointment. To make an appointment for access, call (202) 906–5922, send an e-mail to public.info@ots.treas.gov, or send a facsimile transmission to (202) 906–7755. (Prior notice identifying the materials you will be requesting will assist us in serving you.) We schedule appointments on business days between 10 a.m. and 4 p.m. In most cases,

appointments will be available the next business day following the date we receive a request.

Board: You may submit comments, identified by Docket No. OP–1189, by any of the following methods:

- **Board's 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 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 <http://www.federalreserve.gov/generalinfo/foia/ProposedRegs.cfm> as submitted, except as necessary for technical reasons. Accordingly, your comments will not be edited to remove any identifying or contact information. Public comments also may be viewed electronically or in paper form in Room MP–500 of the Board's Martin Building (C and 20th Streets, NW.) between 9 a.m. and 5 p.m. on weekdays.

FDIC: Written comments should be addressed to Robert E. Feldman, Executive Secretary, Attention: Comments/OES, Federal Deposit Insurance Corporation, 550 17th Street, NW., Washington, DC 20429. Comments may be hand delivered to the guard station at the rear of the 550 17th Street Building (located on F Street), on business days between 7 a.m. and 5 p.m. (Fax number: (202) 898–3838; Internet address: comments@fdic.gov). Comments may be inspected and photocopied in the FDIC Public Information Center, Room 100, 801 17th Street, NW., Washington, DC, between 9 a.m. and 4:30 p.m. on business days.

SEC: Comments may be submitted by any of the following methods:

Electronic comments:

- Use the Commission's Internet comment form (<http://www.sec.gov/rules/policy>); or
- Send an e-mail to rule-comments@sec.gov. Please include File Number S7–22–04 on the subject line; or

- Use the Federal eRulemaking Portal (<http://www.regulations.gov>). Follow the instructions for submitting comments.

Paper comments:

- Send paper comments in triplicate to Jonathan G. Katz, Secretary, Securities and Exchange Commission, 450 Fifth Street, NW., Washington, DC 20549–0609.

All submissions should refer to File Number S7–22–04. This file number should be included on the subject line if e-mail is used. To help us process and review your comments more efficiently, please use only one method. The Commission will post all comments on the Commission's Internet Web site (<http://www.sec.gov/rules/policy>). Comments are also available for public inspection and copying in the Commission's Public Reference Room, 450 Fifth Street, NW., Washington, DC 20549. All comments received will be posted without change; we do not edit personal identifying information from submissions. You should submit only information that you wish to make available publicly.

FOR FURTHER INFORMATION CONTACT:

OCC: Kathryn E. Dick, Deputy Comptroller, (202) 874–4660, Risk Evaluation, Grace E. Dailey, Deputy Comptroller, (202) 874–4610, Large Bank Supervision, Ellen Broadman, Director, (202) 874–5210, Securities and Corporate Practices Division, Office of the Comptroller of the Currency, 250 E Street, SW., Washington, DC 20219.

OTS: John C. Price, Jr., Director, Supervision Policy, Examinations and Supervision Policy, (202) 906–5745; Debbie Merkle, Project Manager, Credit Risk, Supervision Policy, (202) 906–5688; David A. Permut, Senior Attorney, Business Transactions Division, (202) 906–7505, Office of Thrift Supervision, 1700 G Street, NW., Washington, DC 20552.

Board: Michael G. Martinson, Senior Adviser (202–452–3640), Walt H. Miles, Assistant Director (202) 452–5264, or Sabeth I. Siddique, Manager (202) 452–3861, Division of Banking Supervision and Regulation; or Kieran J. Fallon, Managing Senior Counsel (202) 452–5270, Legal Division, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue, NW., Washington, DC 20551. Users of Telecommunication Device for Deaf (TTD) only, call (202) 263–4869.

FDIC: William A. Stark, Associate Director, Capital Markets Branch, (202) 898–6972, Jason C. Cave, Chief, Policy Section, Capital Markets Branch, (202) 898–3548, Division of Supervision and Consumer Protection; or Mark G. Flanagan, Counsel, Supervision and Legislation Branch, Legal Division, (202) 898–7426, Federal Deposit Insurance Corporation, 550 17th Street, NW., Washington, DC 20429.

SEC: Mary Ann Gadziala, Associate Director, Office of Compliance Inspections and Examinations, or Catherine McGuire, Chief Counsel, Linda Stamp Sundberg, Attorney Fellow, or Randall W. Roy, Special Counsel, at (202) 942-0073, Division of Market Regulation, Securities and Exchange Commission, 450 Fifth Street, NW., Washington, DC 20549-1001.

SUPPLEMENTARY INFORMATION: On May 19, 2004, the Agencies requested comment on their Interagency Statement concerning the complex structured finance activities of financial institutions supervised by the Agencies (national and state banks; bank holding companies; federal and state savings associations; savings and loan holding companies; and SEC-registered broker-dealers and investment advisors). The Interagency Statement describes the types of internal controls and risk management procedures that the Agencies believe are particularly effective in assisting financial institutions to identify and address the reputational, legal, and other risks associated with complex structured finance transactions. The Interagency Statement, among other things, provides that financial institutions should have effective policies and procedures in place to identify those complex structured finance transactions that may involve heightened reputational and legal risk, to ensure that these transactions receive enhanced scrutiny by the institution, and to ensure that the institution does not participate in illegal or inappropriate transactions.

Several trade associations that represent financial institutions have requested that the Agencies extend the public comment period for the Interagency Statement for an additional 30-day period. The trade associations have indicated that such an extension would enable them and their members to better analyze and address the substantive, operational and legal issues associated with the Interagency Statement.

In light of these requests, the Agencies are providing the public additional time to comment on the proposed Interagency Statement.

You should submit your comments on the Interagency Statement by July 19, 2004.

Dated: June 16, 2004.
John D. Hawke, Jr.,
Comptroller of the Currency.

Dated: June 16, 2004.
James E. Gilleran,
Director, Office of Thrift Supervision.

By order of the Board of Governors of the Federal Reserve System.

Dated: June 16, 2004.
Jennifer J. Johnson,
Secretary of the Board.

Dated at Washington, DC, this 16th day of June, 2004.

Pursuant to the Order of the Board of Directors, Federal Deposit Insurance Corporation.
Robert E. Feldman,
Executive Secretary.

By the Securities and Exchange Commission.

Dated: June 16, 2004.
Margaret H. McFarland,
Deputy Secretary.
[FR Doc. 04-14052 Filed 6-18-04; 8:45 am]
BILLING CODE 4810-33-P; 6720-01-P; 6210-01-P; 6714-01-P; 8010-01-P

FEDERAL HOUSING FINANCE BOARD

Sunshine Act Meeting Notice; Announcing a Partially Open Meeting of the Board of Directors

TIME AND DATE: The open portion of the meeting of the Board of Directors is scheduled to begin at 10 a.m. on Wednesday, June 23, 2004. The closed portion of the meeting will follow immediately the open portion of the meeting.

PLACE: Board Room, Second Floor, Federal Housing Finance Board, 1777 F Street, NW., Washington, DC 20006.

STATUS: The first portion of the meeting will be open to the public. The final portion of the meeting will be closed to the public.

MATTER TO BE CONSIDERED AT THE OPEN PORTION OF MEETING: *Final Rule Regarding Registration of Federal Home Loan Bank Securities.* Consideration of a final rule to require each Federal Home Loan Bank to register a class of its securities with the Securities and Exchange Commission under the provisions of section 12(g) of the Securities Exchange Act of 1934.

MATTER TO BE CONSIDERED AT THE CLOSED PORTION OF MEETING: *Periodic Update of Examination Program Development and Supervisory Findings.*

CONTACT PERSON FOR MORE INFORMATION: Mary H. Gottlieb, Paralegal Specialist, Office of General Counsel, by telephone

at 202/408-2826 or by electronic mail at gottliebmf@fhfb.gov.

Dated: June 16, 2004.
By the Federal Housing Finance Board.
Mark J. Tenhundfeld,
General Counsel.
[FR Doc. 04-14030 Filed 6-16-04; 5:10 pm]
BILLING CODE 6725-01-P

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Office of the Secretary

Combined Notice of Funding Availability for Programs To Improve Minority Health and Racial and Ethnic Disparities in Health

AGENCY: Department of Health and Human Services, Office of the Secretary, Office of Public Health and Science, Office of Minority Health.

Funding Opportunity Titles: This notice of funding availability includes three programs for FY 2004: (1) Community Programs to Improve Minority Health; (2) Bilingual/Bicultural Service Demonstration Grant Program; and (3) HIV/AIDS Health Promotion and Education Program.

Announcement Type: Initial Announcement of Availability of Funds
Catalog of Federal Domestic Assistance Numbers: (1) Community Programs to Improve Minority Health—93.137; (2) Bilingual/Bicultural Service Demonstration Program—93.105; and (3) HIV/AIDS Health Promotion and Education Program—93.004.

DATES: Application Availability Date: June 21, 2004; Letter of Intent: July 6, 2004; Application Deadline: August 5, 2004.

SUMMARY: This announcement is made by the Department of Health and Human Services (HHS or Department), Office of Minority Health (OMH) located within the Office of Public Health and Science (OPHS), and working in a “One-Department” approach collaboratively with participating HHS agencies and programs (entities). The mission of the OMH is to improve the health of racial and ethnic minority populations through development of health policies and programs that will address health disparities and gaps. OMH serves as the focal point within the HHS for leadership, policy exchange, coalition and partnership building, and related efforts to address the health needs of racial and ethnic minorities. As part of a continuing HHS effort to improve the health and well being of racial and ethnic minorities, the Department announces availability of FY 2004