

products and services (“providers.”) This consideration includes an assessment of the impacts of rules on consumers in rural areas and on depository institutions and credit unions with total assets of \$10 billion or less as described in section 1026 of the Dodd-Frank Act. As part of its analysis of benefits and costs of certain rulemakings, the Bureau will consider, among other things, the potential ongoing costs for a provider as well as the implementation costs the provider may incur in order to comply with a regulation.

In order to fulfill the Bureau’s rulemaking mandates, the Bureau seeks to collect qualitative information from industry participants regarding the compliance costs and other effects on providers and consumers, both as to existing regulations in force as well as to proposed new regulations. Through the collections under this generic clearance, the Bureau aims to understand the effects of potential regulations on providers and consumers, the ways in which providers may comply with potential regulations, and the costs associated with compliance.

The Bureau has already begun to review existing regulations through a request for public comment on streamlining inherited regulations. The information gathered on compliance costs and other effects through this generic information collection will further enhance the Bureau’s understanding of how existing regulations are affecting providers.

In order to gather the information indicated above, the Bureau intends to use structured interviews, focus groups, conference calls, and written questionnaires—delivered via email or administered through an online survey. The Bureau will seek different providers’ estimates of compliance burdens on their respective institutions. The Bureau recognizes that burdens vary depending on the size and type of the institution, as well as on the products and services offered. Therefore, the collections of information will seek to sample providers that are representative of markets affected by a proposed rule, or are already under the authority of existing regulations.

*Type of Review:* New Generic Collection.

*Affected Public:* U.S. depository and non-depository financial institutions.

*Annual Burden Estimates:* Below is a preliminary estimate of the aggregate burden hours.

*Estimated Number of Respondents:* 1,500 institutions.

*Estimated Time per Respondent:* 90 minutes for questions administered via focus groups, structured interviews, and conference calls. 60 minutes for questions delivered via email or administered through online survey.

*Estimated Total Annual Burden Hours:* 1,950 hours.

*Request for Comments:* 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. Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency’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 collection techniques or other forms of information technology.

Dated: June 8, 2012.

**Chris Willey,**

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

[FR Doc. 2012-14592 Filed 6-13-12; 8:45 am]

**BILLING CODE 4810-AM-P**

## **BUREAU OF CONSUMER FINANCIAL PROTECTION**

**[Docket No. CFPB-2012-0024]**

### **Request for Information Regarding Complaints From Private Education Loan Borrowers**

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

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

**SUMMARY:** Section 1035 of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act) established a Private Education Loan Ombudsman (Ombudsman) within the Consumer Financial Protection Bureau (Bureau) to provide timely assistance to borrowers of private education loans. Among other things, the Dodd-Frank Act directs the Ombudsman to “compile and analyze data on borrower complaints” regarding private education loans and make appropriate recommendations to the Director of the Bureau, the Secretary of the Treasury, the Secretary of Education, and

Congress. In March 2012, the Bureau launched the intake of borrower complaints on private education loans. In order to “compile and analyze data” on complaints processed through other mechanisms, with this Notice and Request for Information, the Ombudsman seeks information on borrower complaints about private education loans.

**DATES:** Comments must be received on or before August 13, 2012, to be considered and analyzed to develop recommendations as specified in Section 1035(c)(4).

**ADDRESSES:** You may submit comments by any of the following methods:

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

- *Mail/Hand Delivery/Courier:*

Monica Jackson, Office of the Executive Secretary, Consumer Financial Protection Bureau, 1700 G Street NW., Washington, DC 20552.

*Instructions:* The Bureau encourages the early submission of comments. All submissions must include the agency name and docket number, CFPB-2012-0024. Please note the number of the question you are answering at the top of each response (you do not need to answer all questions). In general, all comments received will be posted without change to <http://www.regulations.gov>. In addition, comments will be available for public inspection and copying at 1700 G Street NW., Washington, DC 20552, on official business days between the hours of 10 a.m. and 5 p.m. Eastern Time. You can make an appointment to inspect the documents by calling (202) 435-7275. All comments, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. *Sensitive personal information such as account numbers or Social Security numbers should not be included.* Comments will not be edited to remove any identifying or contact information.

**FOR FURTHER INFORMATION CONTACT:** For general inquiries and submission process questions, please call Monica Jackson at (202) 435-7275.

**SUPPLEMENTARY INFORMATION:** Section 1035 of the Dodd-Frank Act establishes a Private Education Loan Ombudsman (Ombudsman) within the Consumer Financial Protection Bureau (Bureau). Section 1035(c)(3) requires the Ombudsman to compile and analyze data on borrower complaints regarding private education loans. Sections 1035(d) and 1035(c)(4) further require the Ombudsman to prepare an annual report to Congress and make appropriate

recommendations to the Director of the Bureau, to the Secretary of the Treasury, the Secretary of Education, and to Congress.

In support of the duties of the Ombudsman under section 1035 of Dodd-Frank, the Bureau seeks information on borrower complaints about private education loans.<sup>1</sup> To supplement the data that the Ombudsman will receive through the Bureau's consumer complaint intake function and to capture qualitative information that may help to inform the Ombudsman's recommendations, this notice and request for information therefore seeks responses from the public, including:

- Institutions of higher education's financial aid offices;
- State attorneys general;
- State and local banking and consumer protection agencies;
- Borrower advocates and legal aid entities; or
- Complaint resolution departments of lenders and servicers;
- Other interested parties.

To assist the Bureau in satisfying the requirement that the Ombudsman shall "compile and analyze data on borrower complaints" mandated by Section 1035, the Bureau is interested in receiving comments that could bear on its analysis of data regarding borrower complaints. The Bureau is therefore interested in responses to the questions outlined below, including, where known, information on the volume of complaints received and complaint outcomes. Please note that the Bureau is not soliciting individual borrower complaints in response to this notice and request for information. Nor is the Bureau seeking personally identifiable information (PII) regarding borrower complaints, from the parties to the complaint or any third party. Responses to this subsection should not contain account numbers, Social Security numbers or other personal information that could be used to identify the complainant or another party identified in a complaint, or in any way otherwise reveal personally identifiable information. Below are some general areas for which information is being sought. Please feel free to respond to any or all of the questions below:

1. What complaints are submitted by borrowers of private student loans? Among other things, responses can address topics that relate to some or all of following areas:

a. Whether the complainant is the primary borrower, co-signer, school, or other party;

b. The topic or topics featured in complaints (e.g., credit reporting, debt collection, billing disputes);

c. The types of institutions of higher education that complainants attended; or

d. Generalized descriptions or summaries of individual private education loan borrower complaints that do not include personally identifiable information.

2. What processes do institutions have in place to respond to complaints from private education loan borrowers?

Among other things, the Bureau invites comments on topics such as:

a. How institutions receive complaints from private student loan borrowers; and

b. How institutions respond to complaints from private student loan borrowers.

Dated: June 11, 2012.

**Meredith Fuchs,**

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

[FR Doc. 2012-14588 Filed 6-13-12; 8:45 am]

**BILLING CODE 4810-AM-P**

## CONSUMER PRODUCT SAFETY COMMISSION

### Sunshine Act Meeting

**TIME AND DATE:** Wednesday, June 20, 2012, 10 a.m.–12 Noon.

**PLACE:** Room 420, Bethesda Towers, 4330 East-West Highway, Bethesda, Maryland.

**STATUS:** Commission Meeting—Open to the Public.

### Matters To Be Considered

*Hearing:* Agenda and Priorities for Fiscal Year 2014.

A live webcast of the Meeting can be viewed at [www.cpsc.gov/webcast](http://www.cpsc.gov/webcast).

For a recorded message containing the latest agenda information, call (301) 504-7948.

### CONTACT PERSON FOR MORE INFORMATION:

Todd A. Stevenson, Office of the Secretary, U.S. Consumer Product Safety Commission, 4330 East-West Highway, Bethesda, MD 20814, (301) 504-7923.

Dated: June 12, 2012.

**Todd A. Stevenson,**  
*Secretary.*

[FR Doc. 2012-14665 Filed 6-12-12; 4:15 pm]

**BILLING CODE 6355-01-P**

## DEPARTMENT OF DEFENSE

### Office of the Secretary

[Docket ID DoD-2012-OS-0065]

### Proposed Collection; Comment Request

**AGENCY:** Washington Headquarters Services, DoD.

**ACTION:** Notice.

In compliance with Section 3506(c)(2)(A) of the *Paperwork Reduction Act of 1995*, the Washington Headquarters Services announces a proposed new public information collection and seeks public comment on the provisions thereof. Comments are invited on: (a) Whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency's estimate of the burden of the proposed information collection; (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.

**DATES:** Consideration will be given to all comments received by August 13, 2012.

**ADDRESSES:** You may submit comments, identified by docket number and title, by any of the following methods:

- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.
- *Mail:* Federal Docket Management System Office, 4800 Mark Center Drive, East Tower, Suite 02G09, Alexandria, VA 22350-3100.

*Instructions:* All submissions received must include the agency name, docket number and title for this **Federal Register** document. The general policy for comments and other submissions from members of the public is to make these submissions available for public viewing on the Internet at <http://www.regulations.gov> as they are received without change, including any personal identifiers or contact information.

**FOR FURTHER INFORMATION CONTACT:** To request more information on this proposed information collection or to obtain a copy of the proposal and associated collection instruments, please write to Washington Headquarters Services, Human Resources Directorate, ATTN: Jo-Anna Griffith, 4800 Mark Center Drive, Suite 03D08, Alexandria, VA 22350-3200, or call (571) 372-4034.

<sup>1</sup> As used in Section 1035 of Dodd-Frank, "private education loans" is defined by section 140 of the Truth in Lending Act (15 U.S.C. 1650).