

exceed 6.6 µg/L more than once every three years on the average (Criteria Continuous Concentration (CCC) or Chronic Criterion).

Saltwater: Aquatic life should not be affected unacceptably if the:

One-hour average concentration of nonylphenol does not exceed 7.0 µg/L more than once every three years on the average (Criteria Maximum Concentration (CMC) or Acute Criterion); and Four-day average concentration of nonylphenol does not exceed 1.7 µg/L more than once every three years on the average (Criteria Continuous Concentration (CCC) or Chronic Criterion).

D. Why Is EPA Notifying the Public About the Final Aquatic Life Ambient Water Quality Criteria for Nonylphenol and How Did the Criteria Change?

Today, EPA is notifying the public that the final aquatic life ambient water quality criteria for nonylphenol are available. In a separate **Federal Register** on January 5, 2004 (69 FR 340), EPA notified the public that draft aquatic life ambient water quality criteria for nonylphenol were available and solicited scientific input. Based on the information and data submitted, EPA revised the draft criteria and is now making the final aquatic life ambient water quality criteria for nonylphenol available to the public. The freshwater acute criterion of 28 µg/L did not change. Recalculation of the final acute/chronic ratio for nonylphenol resulted in changing the final freshwater chronic criterion from 5.9 µg/L to 6.6 µg/L. The saltwater acute criterion changed from 6.7 µg/L to 7.0 µg/L. The saltwater chronic criterion changed from 1.4 µg/L to 1.7 µg/L.

E. What Other Activities Is EPA Engaged in Related to Nonylphenol?

As part of its Environmental Stewardship program, EPA is developing the Safer Detergents Stewardship Initiative (SDSI). The SDSI would help ensure the health, safety, and vitality of U.S. waters by encouraging the development, manufacture, and use of safer detergents.

The Agency is initiating this new program, in part, because of the increasing levels of nonylphenol in certain receiving streams, which appear to correlate with increasing production and use of nonylphenol ethoxylate surfactants. By encouraging the manufacture and use of safer surfactants, the SDSI aims to reduce the quantity of nonylphenol ethoxylates discharged to ambient waters. The SDSI and the recommended ambient water

quality criteria for nonylphenol complement one another as components in EPA's efforts to protect U.S. waters.

SDSI is cosponsored by the Office of Prevention, Pesticides and Toxic Substances (OPPTS) and the Office of Water (OW). To learn more about the SDSI, visit <http://www.epa.gov/dfe/> or for further information, contact David DiFiore, Economics, Exposure and Technology Division (7406M), U.S. EPA, 1200 Pennsylvania Avenue, NW., Washington, DC 20460; (202) 564-8796; difiore.david@epa.gov.

Dated: February 16, 2006.

Ephraim S. King,

Director, Office of Science and Technology.

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DEPARTMENT OF THE TREASURY

Office of the Comptroller of the Currency

[Docket No. 05-21]

FEDERAL RESERVE SYSTEM

[Docket No. OP-1246]

FEDERAL DEPOSIT INSURANCE CORPORATION

DEPARTMENT OF THE TREASURY

Office of Thrift Supervision

[No. 2005-56]

NATIONAL CREDIT UNION ADMINISTRATION

Interagency Guidance on Nontraditional Mortgage Products; Extension of Comment Period

AGENCIES: Office of the Comptroller of the Currency, Treasury (OCC); Board of Governors of the Federal Reserve System (Board); Federal Deposit Insurance Corporation (FDIC); Office of Thrift Supervision, Treasury (OTS); and National Credit Union Administration (NCUA).

ACTION: Proposed guidance; extension of comment period.

SUMMARY: On December 29, 2005, the OCC, Board, FDIC, OTS, and NCUA (the Agencies) published for public comment proposed Interagency Guidance on Nontraditional Mortgage Products (Guidance). The Agencies are extending the comment period on the proposed guidance for 30 days.

DATES: Comments must be submitted on or before March 29, 2006.

ADDRESSES: The Agencies will jointly review all of the comments submitted.

Therefore, interested parties may send comments to any of the Agencies and need not send comments (or copies) to all of the Agencies. Please consider submitting your comments by e-mail or fax since paper mail in the Washington area and at the Agencies is subject to delay. Interested parties are invited to submit comments to:

OCC: You should include "OCC" and Docket Number 05-21 in your comment. You may submit your comment by any of the following methods:

- Federal eRulemaking Portal: <http://www.regulations.gov>. Follow the instructions for submitting comments.
- OCC Web site: <http://www.occ.treas.gov>. Click on "Contact the OCC," scroll down and click on "Comments on Proposed Regulations."
- E-Mail Address: regs.comments@occ.treas.gov.

- Fax: (202) 874-4448.
- Mail: Office of the Comptroller of the Currency, 250 E Street, SW., Mail Stop 1-5, Washington, DC 20219.
- Hand Delivery/Courier: 250 E Street, SW., Attn: Public Information Room, Mail Stop 1-5, Washington, DC 20219.

Instructions: All submissions received must include the agency name (OCC) and docket number for this notice. In general, the OCC will enter all comments received into the docket without change, including any business or personal information that you provide.

You may review comments and other related materials by any of the following methods:

- Viewing Comments Personally: You may personally inspect and photocopy comments at the OCC's Public Information 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 that we send you an electronic copy of comments via e-mail or mail you a CD-ROM containing electronic copies by contacting the OCC at regs.comments@occ.treas.gov.

- Docket Information: You may also request available background documents and project summaries using the methods described above.

Board: You may submit comments, identified by Docket No. OP-1246, by any of the following methods:

- Agency 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 the 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, unless modified for technical reasons. Accordingly, your comments will not be edited to remove any identifying or contact information. Public comments may also be viewed in electronic or paper form in Room MP-500 of the Board's Martin Building (20th and C Streets, NW.) between 9 a.m. and 5 p.m. on weekdays.

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

• Agency Web site: <http://www.fdic.gov/regulations/laws/federal/propose.html>. Follow the instructions for submitting comments on the Agency Web site.

• E-Mail: Comments@FDIC.gov.

• Mail: Robert E. Feldman, Executive Secretary, Attention: Comments, Federal Deposit Insurance Corporation, 550 17th Street, NW., Washington, DC 20429.

• Hand Delivery/Courier: 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.

Instructions: All submissions received must include the agency name. All comments received will be posted without change to <http://www.fdic.gov/regulations/laws/federal/propose.html> including any personal information provided.

OTS: You may submit comments, identified by docket number 2005-56, by any of the following methods:

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

• E-mail address: regs.comments@ots.treas.gov. Please include docket number 2005-56 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. 2005-56.

• Hand Delivery/Courier: Guard's Desk, East Lobby Entrance, 1700 G Street, NW., from 9 a.m. to 4 p.m. on business days. Address envelope as

follows: Attention: Regulation Comments, Chief Counsel's Office, Attention: No. 2005-56.

Instructions: All submissions received must include the agency name and docket number for this proposed Guidance. All comments received will be posted without change to the OTS Internet site at <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 OTS's 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.

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

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

• NCUA Web site: http://www.ncua.gov/RegulationsOpinionsLaws/proposed_regs/proposed_regs.html.

Follow the instructions for submitting comments.

• E-mail: Address to regcomments@ncua.gov. Include "[Your name] Comments on Interagency Guidance on Nontraditional Mortgages" in the e-mail subject line.

• Fax: (703) 518-6319. Use the subject line described above for e-mail.

• Mail: Address to Mary Rupp, Secretary of the Board, National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314-3428.

• Hand Delivery/Courier: Same as mail address.

FOR FURTHER INFORMATION CONTACT:

OCC: Gregory Nagel, National Bank Examiner/Credit Risk Specialist, Credit Risk Policy, (202) 874-5170; or Michael S. Bylsma, Director, or Stephen Van Meter, Assistant Director, Community and Consumer Law Division, (202) 874-5750.

Board: Brian Valenti, Supervisory Financial Analyst, (202) 452-3575; or Virginia Gibbs, Senior Supervisory

Financial Analyst, (202) 452-2521; or Sabeth I. Siddique, Assistant Director, (202) 452-3861, Division of Banking Supervision and Regulation; or Minh-Duc T. Le, Senior Attorney, Division of Consumer and Community Affairs, (202) 452-3667; or Andrew Miller, Counsel, Legal Division, (202) 452-3428. For users of Telecommunications Device for the Deaf ("TDD") only, contact (202) 263-4869.

FDIC: James Leitner, Senior Examination Specialist, (202) 898-6790, or April Breslaw, Acting Associate Director, (202) 898-6609, Division of Supervision and Consumer Protection; or Ruth R. Amberg, Senior Counsel, (202) 898-3736, or Richard Foley, Counsel, (202) 898-3784, Legal Division.

OTS: William Magrini, Senior Project Manager, (202) 906-5744; or Maurice McClung, Program Manager, Market Conduct, Operation Risk, (202) 906-6182; and Richard Bennett, Counsel, Banking and Finance, (202) 906-7409.

NCUA: Cory Phariss, Program Officer, Examination and Insurance, (703) 518-6618.

SUPPLEMENTARY INFORMATION: On December 29, 2005, the Agencies published for comment the proposed Guidance, which relates to mortgage loan products that allow borrowers to defer payment of principal and, sometimes, interest, including "interest-only" mortgages and "payment option" adjustable rate mortgages. 70 FR 77249. The proposal stated that any comments on the proposal must be submitted on or before February 27, 2006.

In response to the solicitation of comments, the Agencies have received a number of comments, including requests from several financial institutions and trade associations that represent financial institutions to extend the comment period. In light of the wide public interest in the proposal and the Agencies' desire to provide the public with sufficient time to consider the proposal and formulate any comments, the Agencies have decided to extend the comment period on the proposal by 30 days. The comment period will now run through March 29, 2006.

Dated: February 13, 2006.

John C. Dugan,
Comptroller of the Currency.

By order of the Board of Governors of the Federal Reserve System, February 14, 2006.

Jennifer J. Johnson,
Secretary of the Board.

Dated at Washington, DC, the 16th day of February, 2006.

By order of the Federal Deposit Insurance Corporation.

Robert E. Feldman,
Executive Secretary.

Dated: February 16, 2006.

By the Office of Thrift Supervision.

John M. Reich,
Director.

By the National Credit Union
Administration Board on February 9, 2006.

Mary Rupp,
Secretary of the Board.

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**BILLING CODE 4810-33-P; 6210-01-P; 6714-01-P;
6720-01-P; 7535-01-P**

FEDERAL MARITIME COMMISSION

Notice of Agreements Filed

The Commission hereby gives notice of the filing of the following agreements under the Shipping Act of 1984. Interested parties may submit comments on an agreement to the Secretary, Federal Maritime Commission, Washington, DC 20573, within ten days of the date this notice appears in the **Federal Register**. Copies of agreements are available through the Commission's Office of Agreements (202-523-5793 or tradeanalysis@fmc.gov).

Agreement No.: 010050-017.

Title: U.S. Flag Discussion Agreement.

Parties: American President Lines, Ltd.; APL Co. PTE Ltd.; A.P. Moller-Maersk A/S; CP Ships USA, LLC; and Farrell Lines, Inc.

Filing Party: Wayne R. Rohde, Esq.; Sher & Blackwell LLP; 1850 M Street, NW.; Suite 900; Washington, DC 20036.

Synopsis: The amendment deletes P&O Nedlloyd Limited as a party to the agreement and changes Maersk's trade name.

Agreement No.: 010051-036.

Title: Mediterranean Space Charter Agreement.

Parties: Farrell Lines, Inc.; CP Ships USA LLC; A.P. Moller-Maersk A/S; Mediterranean Shipping Company, S.A.; P&O Nedlloyd Limited; P&O Nedlloyd B.V.; Hapag-Lloyd Container Linie GmbH; and Zim Integrated Shipping Services, Ltd.

Filing Party: Wayne R. Rohde, Esq.; Sher & Blackwell LLP; 1850 M Street, NW.; Suite 900; Washington, DC 20036.

Synopsis: The amendment deletes the P&O Nedlloyd companies as parties to the agreement and changes Maersk's trade name.

Agreement No.: 011268-020.

Title: New Zealand/United States Discussion Agreement.

Parties: New Zealand/United States Container Lines Association; Hamburg-

Süd; Australia-New Zealand Direct Line; FESCO Ocean Management Ltd.; A.P. Moller-Maersk A/S; and CP Ships USA, LLC.

Filing Party: Wayne R. Rohde, Esq.; Sher & Blackwell LLP; 1850 M Street, NW.; Suite 900; Washington, DC 20036.

Synopsis: The amendment deletes P&O Nedlloyd Limited as a party to the agreement and changes Maersk's trade name.

Agreement No.: 011275-019.

Title: Australia/United States Discussion Agreement.

Parties: A.P. Moller-Maersk A/S; Australia-New Zealand Direct Line; FESCO Ocean Management Inc.; Hamburg-Süd; NYK Lauritzen Cool AB; CP Ships USA, LLC; Safmarine Container Lines NV; and Seatrade Group N.V.

Filing Party: Wayne R. Rohde, Esq.; Sher & Blackwell LLP; 1850 M Street, NW.; Suite 900; Washington, DC 20036.

Synopsis: The amendment changes Maersk's trade name and deletes P&O Nedlloyd Limited as a party to the agreement.

Agreement No.: 011279-024.

Title: Latin America Agreement.

Parties: Central America Discussion Agreement; Hispaniola Discussion Agreement; Caribbean Shipowners Association; Venezuelan Discussion Agreement; ABC Discussion Agreement; West Coast of South America Discussion Agreement; Inland Shipping Services Association; Montemar Maritima S.A.; and Zim Integrated Shipping Services, Ltd.

Filing Party: Wayne R. Rohde, Esq.; Sher & Blackwell LLP; 1850 M Street, NW.; Suite 900; Washington, DC 20036.

Synopsis: The amendment updates the membership of various agreement parties.

Agreement No.: 011290-036.

Title: International Vessel Operators Hazardous Material Association Agreement.

Parties: Aliança Navegacao e Logistica Ltda.; APL Co. PTE Ltd.; Atlantic Container Line AB; Australia-New Zealand Direct Line; Bermuda Container Line; Canada Maritime Agencies Ltd.; China Shipping Container Lines Co., Ltd.; CMA CGM, S.A.; Compania Latino Americana de Navegacion SA; Contship Containerlines; COSCO Container Lines, Inc.; CP Ships USA LLC; Crowley Maritime Corporation; Evergreen Marine Corp. (Taiwan) Ltd.; Hamburg-Südamerikanische Dampfschiffahrts-Gesellschaft KG; Hanjin Shipping Co., Ltd.; Hapag-Lloyd Container Linie GmbH; Horizon Lines, LLC; Hyundai Merchant Marine Co., Ltd.; Independent Container Line Ltd.; Kawasaki Kisen

Kaisha Ltd.; Marine Transport Lines, Inc.; Maruba SCA; Mitsui O.S.K. Lines, Ltd.; A.P. Moller-Maersk A/S; National Shipping Co. of Saudi Arabia; Nippon Yusen Kaisha Line; Orient Overseas Container Line Limited; P&O Nedlloyd B.V.; P&O Nedlloyd Limited; Safmarine Container Lines; Seaboard Marine Ltd.; Senator Lines GmbH; Tropical Shipping & Construction Co., Ltd.; United Arab Shipping Co. S.A.G.; Yang Ming Marine Transport Corp.; and Zim Integrated Shipping Services, Ltd.

Filing Party: Wayne R. Rohde, Esq.; Sher & Blackwell LLP; 1850 M Street, NW.; Suite 900; Washington, DC 20036.

Synopsis: The amendment adds Matson Navigation Company as a party to the agreement, deletes the P&O Nedlloyd companies as parties to the agreement, and changes Maersk's trade name.

Agreement No.: 011346-016.

Title: Israel Trade Conference Agreement.

Parties: A.P. Moller-Maersk A/S; Farrell Lines, Inc.; P&O Nedlloyd Limited; and Zim Integrated Shipping Services, Ltd.

Filing Party: Wayne R. Rohde, Esq.; Sher & Blackwell LLP; 1850 M Street, NW.; Suite 900; Washington, DC 20036.

Synopsis: The amendment reflects P&O Nedlloyd's resignation effective April 11, 2006, and changes Maersk's trade name.

Agreement No.: 011375-066.

Title: Trans-Atlantic Conference Agreement.

Parties: Atlantic Container Line AB; A.P. Moller-Maersk A/S; Mediterranean Shipping Company, S.A.; Nippon Yusen Kaisha; and Orient Overseas Container Line Limited.

Filing Party: Wayne R. Rohde, Esq.; Sher & Blackwell LLP; 1850 M Street, NW.; Suite 900; Washington, DC 20036.

Synopsis: The amendment deletes P&O Nedlloyd Limited as a party to the agreement effective February 17, 2006, and changes Maersk's trade name.

Agreement No.: 011405-018.

Title: Ocean Carrier Working Group Agreement.

Parties: Latin America Agreement; Israel Trade Conference; Trans-Atlantic Conference Agreement; Transpacific Stabilization Agreement; Middle East Indian Subcontinent Discussion Agreement; United States Australasia Discussion Agreement; United States/South Europe Conference; Westbound Transpacific Stabilization Agreement; A.P. Moller-Maersk A/S; Contship Containerlines; Evergreen Marine Corporation (Taiwan) Ltd.; King Ocean Service de Venezuela, S.A.; Star Shipping A/S; Tropical Shipping &