

Division of Finance and shall provide documentation sufficient to support the change sought by the institution. If an institution does not submit a timely request for review, that institution may not subsequently request review of its dividend amount, subject to paragraph (d) of this section. At the time of filing with the FDIC, the requesting institution shall notify, to the extent practicable, any other insured depository institution that would be directly and materially affected by granting the request for review and provide such institution with copies of the request for review, the supporting documentation, and the FDIC's procedures for requests under this subpart. The FDIC shall make reasonable efforts, based on its official systems of records, to determine that such institutions have been identified and notified.

(d) During the FDIC's consideration of a request for review, the amount of dividend in dispute will not be available for use by any institution.

(e) Within 30 days of receiving notice of the request for review under paragraph (b) of this section, those institutions identified as potentially affected by the request for review may submit a response to such request, along with any supporting documentation, to the Division of Finance, and shall provide copies to the requesting institution. If an institution that was notified under paragraph (c) of this section does not submit a response to the request for review, that institution may not subsequently:

(1) Dispute the information submitted by any other institution on the transaction(s) at issue in that review process; or

(2) Appeal the decision by the Director of the Division of Finance.

(f) If additional information is requested of the requesting or affected institutions by the FDIC, such information shall be provided by the institution within 21 days of the date of the FDIC's request for additional information.

(g) Any institution submitting a timely request for review under paragraph (b) of this section will receive a written response from the FDIC's Director of the Division of Finance ("Director"), or his or her designee, notifying the affected institutions of the determination of the Director as to whether the requested change is warranted, whenever feasible:

(1) Within 60 days of receipt by the FDIC of the request for revision;

(2) If additional institutions have been notified by the requesting institution or the FDIC, within 60 days of the date of the last response to the notification; or

(3) If additional information has been requested by the FDIC, within 60 days of receipt of the additional information, whichever is later. Notice of the procedures applicable to appeals under paragraph (g) of this section will be included with the Director's written determination.

(h) An insured depository institution may appeal the determination of the Director to the FDIC's Assessment Appeals Committee on the same grounds as set forth under paragraph (b) of this section. Any such appeal must be submitted within 30 calendar days from the date of the Director's written determination. The decision of the Assessment Appeals Committee shall be the final determination of the FDIC.

Dated at Washington, DC, this 14th day of March, 2008.

By order of the Board of Directors.
Federal Deposit Insurance Corporation.

Valerie J. Best,

Assistant Executive Secretary.

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SMALL BUSINESS ADMINISTRATION

13 CFR Part 120

Lender Oversight and Credit Risk Management Program; Public Comment Meetings

AGENCY: U.S. Small Business Administration.

ACTION: Notice of Public Comment Meetings.

SUMMARY: The U.S. Small Business Administration (SBA) announces that it will be holding a series of public comment meetings on SBA's proposed lender oversight/credit risk management rule. These public comment meetings will be held in selected cities across the country. The purpose of the meetings is to broaden the opportunity for public participation in the rulemaking. Comments presented at these public comment meetings will become part of the administrative record for SBA's consideration in promulgating SBA's lender oversight/credit risk management regulations.

DATES: The public comment meetings will be held on the dates, times and at the locations specified in the Meetings Schedule section below. All attendees should register at least one week prior to the scheduled meeting date.

ADDRESSES: Parties interested in commenting at or attending a public comment meeting must register by providing a request to Keri Pessagno, SBA Office of Credit Risk Management,

at keri.pessagno@SBA.gov, or (202) 205-6496, or by facsimile to (202) 481-0744.

FOR FURTHER INFORMATION CONTACT:

Bryan Hooper, Director, SBA Office of Credit Risk Management, at bryan.hooper@SBA.gov, or (202) 205-3049, or by facsimile (202) 205-6891.

SUPPLEMENTARY INFORMATION:

I. Background

On October 31, 2007, SBA published a proposed rule to incorporate SBA's risk based lender oversight program into SBA regulations (72 FR 61752) and, on December 20, 2007, extended the comment period on the proposed rule to February 29, 2008. (72 FR 72264). SBA included in the proposed rule a proposed regulatory framework for SBA's oversight of participants in the 7(a), 504 and Microloan lending programs. This regulatory framework would enhance SBA's Office of Credit Risk Management's (OCRM) ability to maximize the efficiency of SBA's lending programs by effectively managing program credit risk, monitoring lender performance, and enforcing lending program requirements. It is SBA's intent that the proposed framework would also incorporate the mission of SBA to assist small business access to credit. While the comments received on the proposed rule are greatly assisting SBA with its deliberations, SBA would like to broaden public participation by offering the public an opportunity to meet with SBA in person and communicate their comments. This Notice provides information on the purpose, format, scheduling, and registration for the public comment meetings.

II. Public Comment Meetings

The purpose of these public comment meetings is to broaden the opportunity for public participation in the rulemaking by providing a mechanism beyond the single written round of notice and comment and enable SBA to more fully comprehend the views of the public. SBA considers public comment meetings a valuable component of its deliberations and believes that these comment meetings will allow for constructive input by the lending community, their appointed representatives, and other members of the public. The comments conveyed would assist SBA in assessing and refining SBA's proposed rule.

The format will consist of a panel of SBA representatives who will represent the Agency and moderate the oral comments. The panel will listen to the views of the oral commenters on the proposed regulations. SBA respectfully

requests that the comments focus on the regulations as discussed in the proposal, SBA's incorporation of the Agency mission into the proposed rule, or on any unique concerns of the lending communities and other stakeholders potentially affected by this rule. SBA requests that commenters do not raise issues pertaining to other SBA small business programs or issues outside the scope of the proposed rule. Issues not raised in the proposed rule are more properly suited to a different forum than these meetings.

Individuals orally commenting before SBA will be limited to a 5 minute oral comment. SBA officials may ask questions of a commenter to clarify or further explore the oral comments. Since the purpose of the meeting is to assist SBA with gathering comments for the proposed rule, SBA will not respond as to whether it agrees with the view or position of the commenter.

Commenters may provide a written copy of their comments. SBA will accept written material that the commenter wishes to provide that

further supplements his or her oral comments, at or before the meeting. Written comments may be submitted in lieu of oral comments. Electronic or digitized copies are encouraged. SBA will consider the comments, both oral and written, along with any written comments received. Oral and written comments will become part of the rulemaking record for SBA's consideration.

III. Meeting Schedule

Location	Address	Meeting date	Registration closing date
San Francisco, CA	SBA District Office, 455 Market Street, 6th Floor, San Francisco, CA 94105.	Tuesday, April 1, 2008. Begins 9:30 a.m., Ends 12:30 p.m.	Tuesday, March 25, 2008.
Los Angeles, CA	SBA District Office, 330 N. Brand Blvd., Suite 1200, Glendale, CA 91203.	Thursday, April 3, 2008. Begins 9:30 a.m., Ends 12:30 p.m.	Thursday, March 27, 2008.
Boston, MA	O'Neil Federal Office Building, 10 Causeway Street, Auditorium, Boston, MA 02222.	Tuesday, April 8, 2008. Begins 9:30 a.m., Ends 12:30 p.m.	Tuesday, April 1, 2008.
Philadelphia, PA	Robert N.C. Nix Building, 900 Market Street, 2nd Floor, Courtroom Number 7, Philadelphia, PA 19107.	Wednesday, April 9, 2008. Begins 9:30 a.m., Ends 12:30 p.m.	Wednesday, April 2, 2008.
Atlanta, GA	Kennesaw State University, Continuing Education Center, 3333 Busbee Drive, Room 400, Kennesaw, GA 30144-3089.	Tuesday, April 15, 2008. Begins 10 a.m., Ends 1 p.m.	Tuesday, April 8, 2008.
Dallas, TX	SBA Disaster Office, 14925 Kingsport Road, Ft. Worth, TX 76155.	Wednesday, April 16, 2008. Begins 9:30 a.m., Ends 12:30 p.m.	Wednesday, April 9, 2008.
Kansas City, MO	SBA District Office, 1000 Walnut Street, Suite 500, Kansas City, MO 64106.	Thursday, April 17, 2008. Begins 8 a.m., Ends 11 a.m.	Thursday, April 10, 2008.
Chicago, IL	Citicorp Center, 500 West Madison Street, 3rd Floor Conference Center, Chicago, IL 60661.	Friday, April 18, 2008. Begins 9:30 a.m., Ends 12:30 p.m.	Friday, April 11, 2008.

Each public comment meeting will begin 9:30 a.m. and end at 12:30 p.m. (local time) for San Francisco, CA, Los Angeles, CA, Boston, MA, Philadelphia, PA, Dallas, TX and Chicago, IL. For Atlanta, GA, the meeting will begin at 10 a.m. and end at 1 p.m. For Kansas City, MO the meeting will begin at 8 a.m. and end at 11 a.m. SBA will adjourn early if all those scheduled have delivered their testimony.

IV. Registration

SBA respectfully requests that any elected or appointed representative of any lender or other stakeholder communities that is interested in attending please register in advance and indicate whether you would like to orally comment at the meeting. Registration requests should be received by SBA at least one week prior to the respective public comment meeting date. Please contact Keri Pessagno of SBA's Office of Credit Risk Management at keri.pessagno@sba.gov, or (202) 205-6496, or by facsimile to (202) 481-0744. If you are interested in orally

commenting please include the following information relating to the person orally commenting and the location they will be attending: Name, Title, Organization affiliation, Address, Telephone number, E-mail address and Fax number.

SBA will attempt to accommodate all interested parties that wish to orally comment. However, time considerations limit the total number of oral commenters at each meeting. If the number of individuals seeking to orally comment at a specific meeting exceeds the number permitted due to time limitations, SBA will ask if any interested parties are able to attend a different meeting, and if that is not possible, will ask those requesting to orally comment last in time to submit their comments in writing. To afford all interested parties an opportunity to orally comment at the meetings, an individual can register for only one meeting location.

Parties that plan to attend the meeting but not orally comment must also pre-register. For those parties, please

indicate in your registration that you will be attending the meeting but not making an oral comment.

SBA will confirm in writing the registration of commenters and attendees for the meetings.

Eric Zarnikow,

Associate Administrator, Office of Capital Access.

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