

Please note that comments submitted after the comment period will not be accepted. In general, all comments received will become public records, including any personal information provided. Sensitive personal information, such as account numbers or social security numbers, should not be included.

**FOR FURTHER INFORMATION CONTACT:** Documentation prepared in support of this information collection request is available at [www.regulations.gov](http://www.regulations.gov). Requests for additional information should be directed to the Consumer Financial Protection Bureau, (Attention: PRA Office), 1700 G Street NW., Washington, DC 20552, (202) 435-9575, or email: [PRA@cfpb.gov](mailto:PRA@cfpb.gov). Please do not submit comments to this mailbox.

**SUPPLEMENTARY INFORMATION:**  
*Title of Collection:* Equal Credit Opportunity Act (Regulation B) 12 CFR 1002.

*OMB Control Number:* 3170-0013.

*Type of Review:* Extension without change of a currently approved collection.

*Affected Public:* Private sector.

*Estimated Number of Respondents:* 514,000.

*Estimated Total Annual Burden Hours:* 1,450,250.

**Abstract:** The Equal Credit Opportunity Act ("ECOA") was enacted to ensure that credit is made available to all creditworthy applicants without discrimination on the basis of sex, marital status, race, color, religion, national origin, age, or other prohibited bases under the ECOA. The ECOA allows for creditors to collect information for self-testing against these criteria, while not allowing creditors to use this information in making credit decisions of applicants. For certain mortgage applications, the ECOA requires creditors to ask for some of the prohibited information for monitoring purposes. In addition, for certain mortgage applications, creditors are required to send a copy of any appraisal or written valuation used in the application process to the applicant in a timely fashion.

The ECOA also prescribes creditors to inform applicants of decisions made on credit applications. In particular, where creditors make adverse actions on credit applications or existing accounts, creditors must inform consumers as to why the adverse action was taken, such that credit applicants can challenge errors on their accounts or learn how to become more creditworthy. Creditors must retain all application information for 25 months, including notices sent and any information related to adverse actions.

Finally, the ECOA requires creditors who furnish applicant information to a consumer credit bureau to reflect participation of the applicant's spouse, if the spouse is permitted to use or contractually liable on the account.

*Request for Comments:* Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the Bureau, including whether the information will have practical utility; (b) The accuracy of the Bureau's estimate of the burden of the collection of information, including the validity of the methods 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. 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.

Dated: November 17, 2015.

**Darrin A. King,**

*Paperwork Reduction Act Officer, Bureau of Consumer Financial Protection.*

[FR Doc. 2015-29910 Filed 11-24-15; 8:45 am]

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## CONSUMER PRODUCT SAFETY COMMISSION

[Docket No. CPSC-2012-0058]

### Agency Information Collection Activities; Proposed Collection; Comment Request; Safety Standard for Walk-Behind Power Lawn Mowers

**AGENCY:** Consumer Product Safety Commission.

**ACTION:** Notice.

**SUMMARY:** As required by the Paperwork Reduction Act of 1995 (44 U.S.C. Chapter 35), the Consumer Product Safety Commission ("CPSC" or "Commission") requests comments on a proposed extension of approval of a collection of information relating to testing and recordkeeping requirements in the Safety Standard for Walk-Behind Power Lawn Mowers (16 CFR part 1205), approved previously under OMB Control No. 3041-0091. The Commission will consider all comments received in response to this notice before requesting an extension of this collection of information from the Office of Management and Budget ("OMB").

**DATES:** Submit written or electronic comments on the collection of information by January 25, 2016.

**ADDRESSES:** You may submit comments, identified by Docket No. CPSC-2012-0058, by any of the following methods:

*Electronic Submissions:* Submit electronic comments to the Federal eRulemaking Portal at: <http://www.regulations.gov>. Follow the instructions for submitting comments. The Commission does not accept comments submitted by electronic mail (email), except through [www.regulations.gov](http://www.regulations.gov). The Commission encourages you to submit electronic comments by using the Federal eRulemaking Portal, as described above.

*Written Submissions:* Submit written submissions by mail/hand delivery/courier to: Office of the Secretary, Consumer Product Safety Commission, Room 820, 4330 East West Highway, Bethesda, MD 20814; telephone (301) 504-7923.

*Instructions:* All submissions received must include the agency name and docket number for this notice. All comments received may be posted without change, including any personal identifiers, contact information, or other personal information provided, to: <http://www.regulations.gov>. Do not submit confidential business information, trade secret information, or other sensitive or protected information that you do not want to be available to the public. If furnished at all, such information should be submitted in writing.

*Docket:* For access to the docket to read background documents or comments received, go to: <http://www.regulations.gov>, and insert the docket number CPSC-2012-0058, into the "Search" box, and follow the prompts.

**FOR FURTHER INFORMATION CONTACT:** Robert H. Squibb, Consumer Product Safety Commission, 4330 East West Highway, Bethesda, MD 20814; (301) 504-7815, or by email to: [rsquibb@cpsc.gov](mailto:rsquibb@cpsc.gov).

**SUPPLEMENTARY INFORMATION:** CPSC seeks to renew the following currently approved collection of information:

*Title:* Safety Standard for Walk-Behind Power Lawn Mowers.

*OMB Number:* 3041-0091.

*Type of Review:* Renewal of collection.

*Frequency of Response:* On occasion.

*Affected Public:* Manufacturers and importers of walk-behind power lawn mowers.

*Estimated Number of Respondents:* 25 manufacturers and importers of walk-

behind power lawn mowers have been identified.

*Estimated Time per Response:* Walk-behind power lawn mowers are manufactured seasonally to meet demand. They are manufactured during an estimated 130 days out of the year. When they are manufactured, firms are required to test and maintain records of those tests. Three hours daily is estimated for testing and recordkeeping per firm totaling 390 hours per firm (3 hours x 130 days). In addition, to produce labels and apply labels on the newly manufactured lawn mowers, one hour daily is estimated for each firm during the production cycle for a total of 130 hours per firm (1 hour x 130 days).

*Total Estimated Annual Burden:* 9,750 hours on testing and recordkeeping (25 firms x 390 hours) and 3,250 hours for labeling (25 firms x 130 hours) for a total annual burden of 13,000 hours per year.

*General Description of Collection:* In 1979, the Commission issued the Safety Standard for Walk-Behind Power Lawn Mowers (16 CFR part 1205) to address blade contact injuries. Subpart B of the standard sets forth regulations prescribing requirements for a reasonable testing program to support certificates of compliance with the standard for walk-behind power lawn mowers. 16 CFR part 1205, subpart B.

In addition, section 14(a) of the CPSA (15 U.S.C. 2063(a)) requires manufacturers, importers, and private labelers of a consumer product subject to a consumer product safety standard to issue a certificate stating that the product complies with all applicable consumer product safety standards. Section 14(a) of the CPSA also requires that the certificate of compliance must be based on a test of each product or upon a reasonable testing program. The information collection is necessary because these regulations require manufacturers and importers to establish and maintain records to demonstrate compliance with the requirements for testing and labeling to support the certification of compliance.

#### Request for Comments

The Commission solicits written comments from all interested persons about the proposed collection of information. The Commission specifically solicits information relevant to the following topics:

—Whether the collection of information described above is necessary for the proper performance of the Commission's functions, including whether the information would have practical utility;

—Whether the estimated burden of the proposed collection of information is accurate;

—Whether the quality, utility, and clarity of the information to be collected could be enhanced; and

—Whether the burden imposed by the collection of information could be minimized by use of automated, electronic or other technological collection techniques, or other forms of information technology.

Dated: November 20, 2015.

**Todd A. Stevenson,**

Secretary, Consumer Product Safety Commission.

[FR Doc. 2015-29978 Filed 11-24-15; 8:45 am]

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## CONSUMER PRODUCT SAFETY COMMISSION

[Docket No. CPSC-2012-0056]

### Agency Information Collection Activities; Proposed Collection; Comment Request; Safety Standard for Omnidirectional Citizens Band Base Station Antennas

**AGENCY:** Consumer Product Safety Commission.

**ACTION:** Notice.

**SUMMARY:** As required by the Paperwork Reduction Act of 1995 (44 U.S.C. Chapter 35), the Consumer Product Safety Commission ("CPSC" or "Commission") requests comments on a proposed extension of approval of a collection of information associated with the Commission's Safety Standard for Omnidirectional Citizens Band Base Station Antennas (16 CFR part 1204), approved previously under OMB Control No. 3041-0006. The Commission will consider all comments received in response to this notice before requesting an extension of this collection of information from the Office of Management and Budget ("OMB").

**DATES:** Submit written or electronic comments on the collection of information by January 25, 2016.

**ADDRESSES:** You may submit comments, identified by Docket No. CPSC-2012-0056, by any of the following methods:

*Electronic Submissions:* Submit electronic comments to the Federal eRulemaking Portal at: <http://www.regulations.gov>. Follow the instructions for submitting comments. The Commission does not accept comments submitted by electronic mail (email), except through [www.regulations.gov](http://www.regulations.gov). The Commission encourages you to submit electronic

comments by using the Federal eRulemaking Portal, as described above.

*Written Submissions:* Submit written submissions by mail/hand delivery/courier to: Office of the Secretary, Consumer Product Safety Commission, Room 820, 4330 East West Highway, Bethesda, MD 20814; telephone (301) 504-7923.

*Instructions:* All submissions received must include the agency name and docket number for this notice. All comments received may be posted without change, including any personal identifiers, contact information, or other personal information provided, to: <http://www.regulations.gov>. Do not submit confidential business information, trade secret information, or other sensitive or protected information that you do not want to be available to the public. If furnished at all, such information should be submitted in writing.

*Docket:* For access to the docket to read background documents or comments received, go to: <http://www.regulations.gov>, and insert the docket number CPSC-2012-0056, into the "Search" box, and follow the prompts.

**FOR FURTHER INFORMATION CONTACT:** Robert H. Squibb, Consumer Product Safety Commission, 4330 East West Highway, Bethesda, MD 20814; (301) 504-7815, or by email to: [rsquibb@cpsc.gov](mailto:rsquibb@cpsc.gov).

**SUPPLEMENTARY INFORMATION:** CPSC seeks to renew the following currently approved collection of information:

*Title:* Safety Standard for Omnidirectional Citizens Band Base Station Antennas.

*OMB Number:* 3041-0006.

*Type of Review:* Renewal of collection.

*Frequency of Response:* On occasion.  
*Affected Public:* Manufacturers, importers, and private labelers of omnidirectional citizens band base station antennas.

*Estimated Number of Respondents:* We have identified five firms that supply omnidirectional citizen band base station antennas.

*Estimated Time per Response:* Based on the information compiled by manufacturers, importers, and private labelers of antennas to test and maintain records for certificates of compliance, we estimate an average of 220 hours per firm for annual testing and recordkeeping.

*Total Estimated Annual Burden:* 1,100 hours (5 firms x 220 hours).

*General Description of Collection:* The Safety Standard for Omnidirectional Citizens Band Base Station Antennas