

cause substantial economic hardship to a small volume manufacturer⁹ that has tried to comply with the standard in good faith, and that granting such an exemption is consistent with the public interest. NHTSA believes these exemption criteria are satisfied.

First, based on the detailed financial documentation Columbia Body has provided the agency, NHTSA believes Columbia Body would suffer substantial economic hardship without an exemption for its dump body trailers. Columbia Body posted a cumulative net loss over the last three years. Looking forward, Columbia Body would have to lay off seven to eight of its 40 employees in 2016.

Second, Columbia Body has demonstrated that it has made good faith efforts to comply with FMVSS No. 224. The dump body trailers subject to this petition are designed to attach to a paving machine that secures to the rear end of the dump body trailer. When attached to the dump body trailer, the paving machine hooks to the rear wheels of the trailer and tucks underneath the rear end of the dump body trailer. This interaction between the dump body trailer and a paving machine thwarts the installation of an underride guard. Despite the known design challenges, Columbia Body invested a significant amount of time and money investigating a way to comply with FMVSS No. 224 while maintaining the dump body trailer's paving utility. It developed potential solutions to the compliance challenges, and invested in a finite element analysis of the situation. Further, Columbia Body discussed the resulting potentially compliant design with prospective paving customers, who responded that an increase in cost and loss of payload capability were not acceptable for their business needs. From its research, Columbia Body reasonably concluded that it could not produce its dump body trailers with compliant guards unless paving machines are modified to no longer hook to the rear wheels of the dump body trailer. Such redesign of paving machines was not practical.

In the 2004 final rule amending FMVSS No. 224, NHTSA stated that "[i]n certain limited circumstances, the agency [will grant] temporary exemption to gravity feed dump trailer manufacturers based, in part, on impracticability of compliance."¹⁰ We

have closely evaluated the petition and conclude that practicability problems posed by Columbia Body's dump body trailers support a grant of the petition.

Third, NHTSA believes it is consistent with the public interest to grant Columbia Body this exemption. The overhang required by these trailers, while not exclusive to paving applications, is specifically manufactured to attach to a paving machine. These trailers serve as a tool for paving asphalt surfaces, most commonly, public roads; they are needed for that public function. Given the few remaining companies that produce dump trailers for paving, we believe that the exemption would result in more dump trailers being available for paving and other purposes, which would facilitate construction projects. Further, because these trailers are used primarily in road construction applications, their exposure to the traveling public is reduced. In many instances, these trailers are traveling in restricted area construction zones or with a paving machine attached to the rear end.

Moreover, the impact on safety by this exemption is further limited by the fact that relatively few vehicles would be affected. The number of exempted trailers allowed under this exemption is tailored to Columbia Body's projected production over the next three years, meaning that a maximum of only 210 trailers in total will be exempted.

NHTSA also considered the impacts of not granting the exemption. Columbia Body states that the failure to receive an exemption could cause it to lay off seven to eight of its 40 employees starting in 2016. Given the practicability problems the petitioner faces in meeting FMVSS No. 224 and the efforts made to comply, the negligible safety impacts of an exemption, and the increased availability of dump trailers as a result of an exemption, we do not believe that the potential job losses would be warranted. Taking all of these things into consideration, NHTSA believes this exemption is in the public interest.

Based on the exemption requirements and the information before the agency, NHTSA is issuing a temporary exemption to Columbia Body from FMVSS No. 224 for a period of three years for the dump body trailers it manufactures for paving applications.¹¹ This exemption is limited to 210 trailers

during the temporary exemption period. Further, dump body trailers that are exempted from FMVSS No. 224 must display certification labels noting this exemption as required by 49 CFR 555.9(c).

Columbia Body is granted NHTSA Temporary Exemption No. EX 16-01, from FMVSS No. 224.

Authority: 49 U.S.C. 30113; delegation of authority at 49 CFR 1.95.

Issued on: February 29, 2016.

Mark R. Rosekind,
Administrator.

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DEPARTMENT OF THE TREASURY

Office of the Comptroller of the Currency

Agency Information Collection Activities: Information Collection Revision; Submission for OMB Review; Domestic First Lien Residential Mortgage Data

AGENCY: Office of the Comptroller of the Currency (OCC), Treasury.

ACTION: Notice and request for comment.

SUMMARY: The OCC, as part of its continuing effort to reduce paperwork and respondent burden, invites the general public and other Federal agencies to take this opportunity to comment on a revision to an information collection, as required by the Paperwork Reduction Act of 1995 (PRA).

Under the PRA, Federal agencies are required to publish notice in the **Federal Register** concerning each proposed collection of information, including each proposed extension of or revision to an existing collection of information, and to allow 60 days for public comment in response to the notice.

In accordance with the requirements of the PRA, the OCC may not conduct or sponsor, and a respondent is not required to respond to, an information collection unless it displays a currently valid Office of Management and Budget (OMB) control number.

The OCC is soliciting comment concerning a revision to its information collection titled, "Domestic First Lien Residential Mortgage Data."

DATES: You should submit written comments by: April 6, 2016.

ADDRESSES: Because paper mail in the Washington, DC area and at the OCC is subject to delay, commenters are encouraged to submit comments by

⁹ "A manufacturer is eligible for an exemption . . . only if the Secretary determines that the manufacturer's total motor vehicle production in the most recent year of production is not more than 10,000." 49 U.S.C. 30113(d).

¹⁰ 69 FR 67663 (November 19, 2004). Available at: <https://www.federalregister.gov/articles/2004/11/>

19/04-25703/federal-motor-vehicle-safety-standards-rear-impact-guards-final-rule (last accessed on January 7, 2016).

¹¹ As noted previously in this notice, the gravity dump body trailers Columbia Body seeks an exemption for require 16 to 18 inches of clearance rearward of the rear wheels.

email, if possible. Comments may be sent to: Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, Attention: 1557-0331, 400 7th Street SW., Suite 3E-218, mail stop 9W-11, Washington, DC 20219. In addition, comments may be sent by fax to (571) 465-4326 or by electronic mail to prainfo@occ.treas.gov. You may personally inspect and photocopy comments at the OCC, 400 7th Street SW., Washington, DC 20219. For security reasons, the OCC requires that visitors make an appointment to inspect comments. You may do so by calling (202) 649-6700 or, for persons who are deaf or hard of hearing, TTY, (202) 649-5597. Upon arrival, visitors will be required to present valid government-issued photo identification and submit to security screening in order to inspect and photocopy comments.

All comments received, including attachments and other supporting materials, are part of the public record and subject to public disclosure. Do not include any information in your comment or supporting materials that you consider confidential or inappropriate for public disclosure.

Additionally, please send a copy of your comments by mail to: OCC Desk Officer, 1557-0331, U.S. Office of Management and Budget, 725 17th Street NW., #10235, Washington, DC 20503, or by email to: oira_submission@omb.eop.gov.

FOR FURTHER INFORMATION CONTACT: Shaquita Merritt, Clearance Officer, (202) 649-5490 or, for persons who are deaf or hard of hearing, TTY, (202) 649-5597, Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, 400 7th Street SW., Washington, DC 20219.

SUPPLEMENTARY INFORMATION: The OCC is requesting OMB approval for the following information collection:

Title: Domestic First Lien Residential Mortgage Data.

OMB Control Number: 1557-0331.

Description:

Comprehensive mortgage data is vital to assessing and monitoring credit quality and loss mitigation activities in the residential mortgage market and the federal banking system. This data is important and necessary to support supervisory activities to ensure the safety and soundness of the federal banking system.

The Dodd-Frank Wall Street Reform and Regulatory Improvement Act of 2010 requires the OCC to collect this mortgage data. 12 U.S.C. 1715z-25.

This data collection is being revised to include aggregate values to be calculated from data that is currently reported in loan-level format. These aggregate values will be industry standard measures of portfolio performance, including but not limited to: Outstanding loan count and unpaid principal balance; delinquency and liquidation ratios; and the number of loss mitigation actions completed. Aggregate values generally will be reported at the total portfolio and state level, with some values also reported by portfolio segments including, but not limited to: Borrower credit class and type and execution date of loss mitigation action.

The reported data items will still be calculated from loan-level data that includes: Bankruptcy or foreclosure status; and other detailed loan information. Banks would not be required to report this data to the OCC monthly, but would be required to provide it upon OCC's request.

Type of Review: Regular review.

Affected Public: Businesses or other for-profit.

Burden Estimate:

Estimated Number of Respondents: 61.

Estimated Annual Responses per Respondent: 4 per year.

Estimated Burden per Response: 120 hours per month/per bank.

Estimated Total Annual Burden: 29,280 hours.

The OCC published notice of this collection for 60 days of comment on November 16, 2015, 80 FR 70880. No comments were received. Comments continue to be invited on:

(a) Whether the collection of information is necessary for the proper performance of the functions of the OCC, including whether the information shall have practical utility;

(b) The accuracy of the OCC's estimate of the burden of the collection of information;

(c) Ways to enhance the quality, utility, and clarity of the information to be collected;

(d) Ways to minimize the burden of the collection on respondents, including through the use of automated collection techniques or other forms of information technology; and

(e) Estimates of capital or start-up costs and costs of operation, maintenance, and purchase of services to provide information.

Dated: March 1, 2016.

Mary Hoyle Gottlieb,

Regulatory Specialist, Legislative & Regulatory Activities Division.

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