

paragraph 3. and would be revised. The addition and revisions would read as follows:

Appendix A to Part 203—Form and Instructions For Completion of HMDA Loan/Application Register

* * * * *

I. Who Must File a Report

A. Depository Institutions.

§ 1. § * * *

[1.] § a. § Had assets of more than [\$10 million] § the asset threshold for coverage as published by the Board each year in January § , and

[2.] § b. § * * *

§ 2. For 1997 data collection, the asset threshold is \$28 million in total assets as of December 31, 1996. §

§ 3. *Example.* § If on December 31 you had a home or branch office in an MSA and your assets exceeded [\$10 million] § the asset threshold § , you must complete a register that lists the home-purchase and home-improvement loans that you originate or purchase (and also lists applications that did not result in an origination) beginning January 1.

* * * * *

5. Paragraph III. of Appendix A to Part 203 would be amended as follows:

a. Under paragraph D. the fourth sentence would be removed and a new sentence and new paragraphs 1. and 2. would be added at the end;

b. Under paragraph F. the first paragraph following the heading would be designated as paragraph 1. and revised, and the second paragraph would be designated as paragraph 2.; and

c. Under paragraph G. the first paragraph following the heading would be designated as paragraph 1. and a new heading would be added to the newly designated paragraph 1., and paragraph 2. would be added after the Home Mortgage Disclosure Act Notice.

The revisions and additions would read as follows:

* * * * *

III. Submission of HMDA-LAR and Public Release of Data

* * * * *

D. Availability of disclosure statement.

* * * [You also must make the disclosure statement available, within ten business days after receiving it from the FFIEC, in at least one branch office in each additional MSA where you have physical offices.] For these purposes a business day is any calendar day other than a Saturday, Sunday, or legal public holiday. § You also must either:

1. Make your disclosure statement available to the public, within ten business days of receiving it from the FFIEC, in at least one branch office in each additional MSA where you have offices (the disclosure statement need only contain data relating to properties in the MSA where the branch office is located); or

2. Mail or deliver a copy of your disclosure statement to any person requesting it, within 15 calendar days of receiving a written request (the disclosure statement need only contain data relating to the MSA for which the request is made). §

* * * * *

F. Location and format of disclosed data.

§ 1. § A financial institution must make a complete copy of its disclosure statement and modified register available to the public at its home office. Institutions may make these data available in [hard copy or] § paper form or, if the person requesting the data agrees, § in automated form (such as by floppy disk or computer tape). [If you have physical branch offices in other MSAs, you must make available, in at least one branch office in each of those MSAs, either a complete copy of the disclosure statement or the portion of it that relates to properties in that MSA. Similarly, a modified register at a branch office need only reflect data concerning properties within the MSA where the branch is located.] §

A modified register need only reflect data relating to the MSA for which the request is made. §

§ 2. § * * *

G. Posters.

§ 1. *Suggested language.* § * * *

§ 2. *Optional information.* At your option, you may include the location where the disclosed data are available for inspection and the address to be used for making a written request. §

* * * * *

6. Supplement I to Part 203, under Section 203.3—Exempt Institutions, under 3(a) *Exemption based on location, asset size, or number of home-purchase loans*, the second sentence of Paragraph 1. *General* would be revised to read as follows:

Supplement I to Part 203—Staff Commentary

* * * * *

Section 203.3—Exempt Institutions

3(a) *Exemption based on location, asset size, or number of home-purchase loans.*

1. *General.* * * * For example, a bank whose assets [drop to \$10 million or less] § are at or below the threshold § on December 31 of a given year reports data for that full calendar year, in which it was covered, but does not report data for the succeeding calendar year. * * *

* * * * *

By order of the Board of Governors of the Federal Reserve System, December 16, 1996.

William W. Wiles,

Secretary of the Board.

[FR Doc. 96-32305 Filed 12-26-96; 8:45 am]

BILLING CODE 6210-01-P

DEPARTMENT OF TRANSPORTATION

Federal Aviation Administration

14 CFR Part 71

[Airspace Docket No. 96-AEA-14]

Proposed Establishment of Class E Airspace; Canandaigua, NY

AGENCY: Federal Aviation Administration (FAA), DOT.

ACTION: Notice of proposed rulemaking.

SUMMARY: This proposed rule would establish Class E Airspace at Canandaigua, NY. The development of a new Standard Instrument Approach Procedure (SIAP) at Canandaigua Airport based on the Global Positioning System (GPS) has made this proposal necessary. Additional controlled airspace extending upward from 700 feet above the surface (AGL) is needed to accommodate this SIAP and for Instrument Flight Rules (IFR) operations to the airport. The area would be depicted on aeronautical charts for pilot reference.

DATES: Comments must be received on or before January 3, 1997.

ADDRESSES: Send comments on the proposed rule in triplicate to: Manager, Operations Branch, AEA-530, Docket No. 96-AEA-14, F.A.A. Eastern Region, Federal Building #111, John F. Kennedy Int'l Airport, Jamaica, NY 11430. The official docket may be examined in the Office of the Assistant Chief Counsel, AEA-7, F.A.A. Eastern Region, Federal Building #111, John F. Kennedy International Airport, Jamaica, New York 11430.

An informal docket may also be examined during normal business hours in the Operations Branch, AEA-530, F.A.A. Eastern Region, Federal Building #111, John F. Kennedy International Airport, Jamaica, NY 11430.

FOR FURTHER INFORMATION CONTACT: Mr. Francis T. Jordan, Jr., Airspace Specialist, Operations Branch, AEA-530, F.A.A. Eastern Region, Federal Building #111, John F. Kennedy International Airport, Jamaica, New York 11430; telephone: (718) 553-4521.

SUPPLEMENTARY INFORMATION:

Comments Invited

Interested parties are invited to participate in this proposed rulemaking by submitting such written data, views, or arguments as they may desire. Comments that provide the factual basis supporting the views and suggestions presented are particularly helpful in developing reasoned regulatory decisions on the proposal. Comments

are specifically invited on the overall regulatory, aeronautical, economic, environmental, and energy related aspects of the proposal.

Communications should identify the airspace docket number and be submitted in triplicate to the address listed above. Commenters wishing the FAA to acknowledge receipt of their comments on this notice must submit with those comments a self-addressed, stamped postcard on which the following statement is made: "Comments to Airspace Docket No. 96-AEA-14". The postcard will be date/time stamped and returned to the commenter.

All communications received before the specified closing date for comments will be considered before taking action on the proposed rule. The proposal contained in this notice may be changed in the light of comments received. All comments submitted will be available for examination in the Rules Docket both before and after the closing date for comments. A report summarizing each substantive public contact with the FAA personnel concerned with this rulemaking will be filed in the docket.

Availability of NPRMs

Any person may obtain a copy of this Notice of Proposed Rulemaking (NPRM) by submitting a request to the Office of the Assistant Chief Counsel, AEA-7, F.A.A. Eastern Region, Federal Building #111, John F. Kennedy International Airport, Jamaica, NY 11430. Communications must identify the notice number of this NPRM. Persons interested in being placed on a mailing list for future NPRM's should also request a copy of Advisory Circular No. 11-2A, which describes the application procedure.

The Proposal

The FAA is considering an amendment to Part 71 of the Federal Aviation Regulations (14 CFR part 71) to establish Class E airspace extending upward from 700 feet above the surface (AGL) at Canandaigua, NY. A GPS RWY 13 SIAP has been developed for Canandaigua Airport. Additional controlled airspace extending upward from 700 feet above the surface (AGL) is needed to accommodate this SIAP and for IFR operations at the airport. The area would be depicted on appropriate aeronautical charts. Class E airspace designations for airspace extending upward from 700 feet above the surface are published in Paragraph 6005 of FAA Order 7400.9D, dated September 4, 1996, and effective September 16, 1996, which is incorporated by reference in 14 CFR 71.1. The Class E airspace

designation listed in this document would be published subsequently in the Order.

The FAA has determined that this proposed regulation only involves an established body of technical regulations for which frequent and routine amendments are necessary to keep them operationally current. Therefore, this proposed regulation—(1) is not a "significant regulatory action" under Executive Order 12866; (2) is not a "significant rule" under DOT Regulatory Policies and Procedures (44 FR 11034; February 26, 1979); and (3) does not warrant preparation of a regulatory evaluation as the anticipated impact is so minimal. Since this is a routine matter that would only affect air traffic procedures and air navigation, it is certified that this proposed rule would not have a significant economic impact on a substantial number of small entities under the criteria of the Regulatory Flexibility Act.

List of Subjects in 14 CFR Part 71

Airspace, Incorporation by reference, Navigation (air).

The Proposed Amendment

In consideration of the foregoing, the Federal Aviation Administration proposes to amend 14 CFR part 71 as follows:

PART 71—[AMENDED]

1. The authority citation for Part 71 continues to read as follows:

Authority: 49 U.S.C. 106(g), 40103, 40113, 40120; E.O. 10854; 24 FR 9565, 3 CFR, 1959-1963 Comp., p. 389; 14 CFR 11.69.

§ 71.1 [Amended]

2. The incorporation by reference in 14 CFR 71.1 of the Federal Aviation Administration Order 7400.9D, dated September 4, 1996, and effective September 16, 1996, is proposed to be amended as follows:

Paragraph 6005 Class E airspace areas extending upward from 700 feet or more above the surface of the earth.

* * * * *

AEA NY E5 Canandaigua, NY [New]

Canandaigua Airport, NY

(Lat. 42° 54' 26" N, long. 77° 19' 18" W)

That airspace extending upward from 700 feet above the surface within a 10-mile radius of Canandaigua Airport, excluding that portion that coincides with the Rochester, NY Class E airspace area and the Palmyra, NY Class E airspace area.

* * * * *

Issued in Jamaica, New York, on December 11, 1996.

John S. Walker,

Manager, Air Traffic Division, Eastern Region.

[FR Doc. 96-33002 Filed 12-26-96; 8:45 am]

BILLING CODE 4910-13-M

FEDERAL TRADE COMMISSION

16 CFR Ch. I

Notice of Intent to Request Public Comments on Rules

AGENCY: Federal Trade Commission.

ACTION: Notice of intent to request public comments.

SUMMARY: As part of its systematic review of all current Commission regulations and guides, the Federal Trade Commission ("Commission") gives notice that it intends to request public comments on the rules listed below during 1997. The Commission will request comments on, among other things, the economic impact of, and the continuing need for, the rules; possible conflict between the rules and state, local, or other federal laws or regulations; and the effect on the rules of any technological, economic, or other industry changes. In certain instances the reviews also will address other specific matters or issues, such as reviews of the impact on small businesses mandated by the Regulatory Flexibility Act, 5 U.S.C. 601 *et seq.* No Commission determination on the need for or the substance of a rule should be inferred from the intent to publish requests for comments.

FOR FURTHER INFORMATION CONTACT: Further details may be obtained from the Commission's contact person(s) listed for each particular item.

SUPPLEMENTARY INFORMATION: The Commission intends to initiate a review of and solicit public comments on the following rules during 1997:

(1) *Hobby Protection Act Rules*, 16 CFR Part 304. The review of the Hobby Protection Act Rules will include a review of the impact of the rules on small businesses under the Regulatory Flexibility Act.

Agency Contact: Robert E. Easton, Sr., Federal Trade Commission, Bureau of Consumer Protection, Division of Enforcement, Room S-4302, Sixth Street and Pennsylvania Ave., NW, Washington, DC 20580, (202) 326-3029.

(2) *900 Number Rule*, 16 CFR Part 308.

Agency Contact: Marianne Schwanke, Federal Trade Commission, Bureau of Consumer Protection, Division of Marketing Practices, Room H-238, Sixth