

options and to facilitate informed credit decision making. Without this information, consumers would be severely hindered in their ability to assess the true costs and terms of financing offered. Also, without the special billing error information, consumers would be unable to detect and correct errors or fraudulent charges on their open-end credit accounts. Additionally, enforcement agencies and private litigants need the information in these disclosures to enforce the TILA and Regulation Z. See 15 U.S.C. 1607, 1640.

Affected Public: Businesses or other for profits.

Estimated Number of Responses: 201,389,041.

Estimated Time per Response: 2 Minutes.

Estimated Total Annual Burden Hours: 6,467,000.

Dated: April 6, 2012.

Chris Willey,

Chief Information Officer, Bureau of Consumer Financial Protection.

[FR Doc. 2012-10283 Filed 4-27-12; 8:45 am]

BILLING CODE 4810-AM-P

BUREAU OF CONSUMER FINANCIAL PROTECTION

Proposed Collection; Comment Request

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Notice and request for comment.

SUMMARY: The Bureau of Consumer Financial Protection (Bureau), 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 proposed and/or continuing information collections, as required by the Paperwork Reduction Act of 1995, Public Law 104-13 (44 U.S.C. 3506(c)(2)(A)). Currently, the Bureau is soliciting comments concerning the information collection efforts relating to streamlining inherited regulations.

DATES: Written comments should be received on or before June 29, 2012 to be assured of consideration.

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

- *Electronic:*
CFPB Public PRA@cfpb.gov.
- *Mail/Hand Delivery/Courier:* Direct all written comments to Consumer Financial Protection Bureau, (Attention: PRA Office), 1700 G Street NW., Washington, DC 20552.

Instructions: Comments will be available for public inspection and copying at 1700 G Street NW., Washington, DC 20552 on official business days between the hours of 10 a.m. and 5 p.m. Eastern Time. You can make an appointment to inspect comments by telephoning (202) 435-7275. All comments, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. You should only submit information that you wish to make available publicly.

FOR FURTHER INFORMATION CONTACT:

Requests for additional information or copies of the documents contained under this approval number should be directed to R. Joseph Durbala, (202) 435-7893, at the Consumer Financial Protection Bureau, (Attention: R. Joseph Durbala, PRA Office), 1700 G Street NW., Washington, DC 20552, or through the internet at CFPB_Public_PRA@cfpb.gov.

SUPPLEMENTARY INFORMATION:

Title: Streamlining Inherited Regulations.

OMB Number: 3170-0020.

Form Number: N/A.

Abstract: The purpose of this data collection is to help the Bureau identify priority areas for such streamlining. The Bureau's effort to identify and address such priorities is and will continue to be based in part on guidance provided by the Office of Management and Budget Memorandum for the Heads of Independent Regulatory Agencies, M-11-28, "Executive Order 13579, 'Regulation and Independent Regulatory Agencies'" (July 22, 2011). That guidance discusses the importance of opportunities for public participation in the development of any retrospective analysis plan. Consistent with this guidance, the Bureau seeks to reach interested parties through two mechanisms. The first mechanism is a **Federal Register** notice. On December 5, 2011, a notice titled "Streamlining Inherited Regulations" was published in the **Federal Register**. The notice seeks comment in writing, or through the regulations.gov Web site. The data collection for which the Bureau now seeks approval would be the second mechanism. In order to reach respondents that might not be inclined to respond to the **Federal Register** notice, the Bureau seeks to collect input from interested parties through a specialized web tool on the CFPB Web site.

Current Actions: There is no change in the paperwork burden previously approved by OMB. This form is being submitted for renewal purposes only.

Type of Review: Extension of a currently approved collection.

Affected Public: Individuals and Households.

Estimated Number of Responses: 500.

Estimated Time per Respondent: 1 hour.

Estimated Total Annual Burden Hours: 500.

The following paragraph applies to all of the collections of information covered by this notice:

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection of information displays a valid OMB control number.

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

Dated: April 9, 2012.

Chris Willey,

Chief Information Officer, Bureau of Consumer Financial Protection.

[FR Doc. 2012-10284 Filed 4-27-12; 8:45 am]

BILLING CODE 4810-AM-P

DEPARTMENT OF DEFENSE

Office of the Secretary

Revised Non-Foreign Overseas Per Diem Rates

AGENCY: Per Diem, Travel and Transportation Allowance Committee, DoD.

ACTION: Notice of revised non-foreign overseas per diem rates.

SUMMARY: The Per Diem, Travel and Transportation Allowance Committee is publishing Civilian Personnel Per Diem Bulletin Number 281. This bulletin lists revisions in the per diem rates prescribed for U.S. Government employees for official travel in Alaska, Hawaii, Puerto Rico, the Northern

Mariana Islands and Possessions of the United States. AEA changes announced in Bulletin Number 194 remain in effect. Bulletin Number 281 is being published in the **Federal Register** to assure that travelers are paid per diem at the most current rates.

DATES: *Effective Date:* May 1, 2012.

FOR FURTHER INFORMATION CONTACT: Mrs. Sonia Malik, 571-372-1276.

SUPPLEMENTARY INFORMATION: This document gives notice of revisions in

per diem rates prescribed by the Per Diem Travel and Transportation Allowance Committee for non-foreign areas outside the continental United States. It supersedes Civilian Personnel Per Diem Bulletin Number 280. Distribution of Civilian Personnel Per Diem Bulletins by mail was discontinued. Per Diem Bulletins published periodically in the **Federal Register** now constitute the only notification of revisions in per diem rates to agencies and establishments

outside the Department of Defense. For more information or questions about per diem rates, please contact your local travel office. The text of the Bulletin follows: The changes in Civilian Bulletin 281 are updated rates for Hawaii and the Midway Islands.

Dated: April 24, 2012.

Aaron Siegel,

Alternate OSD Federal Register Liaison Officer, Department of Defense.

BILLING CODE 5001-06-P

Maximum Per Diem Rates for official travel in Alaska, Hawaii, the Commonwealths of Puerto Rico and the Northern Islands and Possessions of the United States by Federal Government civilian employees.

LOCALITY		MAXIMUM LODGING AMOUNT (A)	+	MEALS AND INCIDENTALS RATE (B)	=	MAXIMUM PER DIEM RATE (C)	EFFECTIVE DATE
ALASKA							
[OTHER]							
	01/01 - 12/31	110		105		215	2/1/2012
ADAK							
	01/01 - 12/31	120		79		199	7/1/2003
ANCHORAGE [INCL NAV RES]							
	05/16 - 09/30	181		104		285	2/1/2012
	10/01 - 05/15	99		96		195	2/1/2012
BARROW							
	01/01 - 12/31	159		95		254	10/1/2002
BETHEL							
	01/01 - 12/31	157		99		256	7/1/2011
BETTLES							
	01/01 - 12/31	135		62		197	10/1/2004
CLEAR AB							
	01/01 - 12/31	90		82		172	10/1/2006
COLDFOOT							
	01/01 - 12/31	165		70		235	10/1/2006
COPPER CENTER							
	09/16 - 05/14	99		95		194	2/1/2012
	05/15 - 09/15	149		99		248	2/1/2012
CORDOVA							
	01/01 - 12/31	95		109		204	2/1/2012
CRAIG							
	10/01 - 04/30	99		78		177	11/1/2011
	05/01 - 09/30	129		81		210	11/1/2011
DELTA JUNCTION							
	01/01 - 12/31	129		62		191	2/1/2012
DENALI NATIONAL PARK							
	05/01 - 09/30	159		101		260	2/1/2012
	10/01 - 04/30	89		94		183	2/1/2012

LOCALITY		MAXIMUM LODGING AMOUNT (A)	+	MEALS AND INCIDENTALS RATE (B)	=	MAXIMUM PER DIEM RATE (C)	EFFECTIVE DATE
DILLINGHAM							
	05/15 - 10/15	185		111		296	1/1/2011
	10/16 - 05/14	169		109		278	1/1/2011
DUTCH HARBOR-UNALASKA							
	01/01 - 12/31	121		102		223	2/1/2012
EARECKSON AIR STATION							
	01/01 - 12/31	90		77		167	6/1/2007
EIELSON AFB							
	09/16 - 05/14	75		92		167	2/1/2012
	05/15 - 09/15	175		102		277	2/1/2012
ELFIN COVE							
	01/01 - 12/31	175		46		221	2/1/2012
ELMENDORF AFB							
	05/16 - 09/30	181		104		285	2/1/2012
	10/01 - 05/15	99		96		195	2/1/2012
FAIRBANKS							
	05/15 - 09/15	175		102		277	2/1/2012
	09/16 - 05/14	75		92		167	2/1/2012
FOOTLOOSE							
	01/01 - 12/31	175		18		193	10/1/2002
FT. GREELY							
	01/01 - 12/31	129		62		191	2/1/2012
FT. RICHARDSON							
	05/16 - 09/30	181		104		285	2/1/2012
	10/01 - 05/15	99		96		195	2/1/2012
FT. WAINWRIGHT							
	05/15 - 09/15	175		102		277	2/1/2012
	09/16 - 05/14	75		92		167	2/1/2012
GAMBELL							
	01/01 - 12/31	105		39		144	1/1/2011
GLENNALLEN							
	05/15 - 09/15	149		99		248	2/1/2012
	09/16 - 05/14	99		95		194	2/1/2012
HAINES							

LOCALITY		MAXIMUM LODGING AMOUNT (A)	+	MEALS AND INCIDENTALS RATE (B)	=	MAXIMUM PER DIEM RATE (C)	EFFECTIVE DATE
	01/01 - 12/31	107		101		208	1/1/2011
HEALY							
	05/01 - 09/30	159		101		260	2/1/2012
	10/01 - 04/30	89		94		183	2/1/2012
HOMER							
	09/16 - 05/04	79		108		187	2/1/2012
	05/05 - 09/15	167		117		284	2/1/2012
JUNEAU							
	05/16 - 09/15	149		104		253	2/1/2012
	09/16 - 05/15	135		103		238	2/1/2012
KAKTOVIK							
	01/01 - 12/31	165		86		251	10/1/2002
KAVIK CAMP							
	01/01 - 12/31	150		69		219	10/1/2002
KENAI-SOLDOTNA							
	05/01 - 08/31	179		102		281	2/1/2012
	09/01 - 04/30	79		92		171	2/1/2012
KENNICOTT							
	01/01 - 12/31	175		111		286	2/1/2012
KETCHIKAN							
	05/01 - 09/30	140		97		237	2/1/2012
	10/01 - 04/30	99		94		193	2/1/2012
KING SALMON							
	05/01 - 10/01	225		91		316	10/1/2002
	10/02 - 04/30	125		81		206	10/1/2002
KLAWOCK							
	05/01 - 09/30	129		81		210	11/1/2011
	10/01 - 04/30	99		78		177	11/1/2011
KODIAK							
	05/01 - 09/30	152		93		245	2/1/2012
	10/01 - 04/30	100		88		188	2/1/2012
KOTZEBUE							
	01/01 - 12/31	219		115		334	2/1/2012
KULIS AGS							

LOCALITY		MAXIMUM LODGING AMOUNT (A)	+	MEALS AND INCIDENTALS RATE (B)	=	MAXIMUM PER DIEM RATE (C)	EFFECTIVE DATE
	10/01 - 05/15	99		96		195	2/1/2012
	05/16 - 09/30	181		104		285	2/1/2012
MCCARTHY							
	01/01 - 12/31	175		111		286	2/1/2012
MCGRATH							
	01/01 - 12/31	165		69		234	10/1/2006
MURPHY DOME							
	05/15 - 09/15	175		102		277	2/1/2012
	09/16 - 05/14	75		92		167	2/1/2012
NOME							
	01/01 - 12/31	140		132		272	2/1/2012
NUIQSUT							
	01/01 - 12/31	180		53		233	10/1/2002
PETERSBURG							
	01/01 - 12/31	110		105		215	2/1/2012
POINT HOPE							
	01/01 - 12/31	200		49		249	1/1/2011
POINT LAY							
	01/01 - 12/31	225		51		276	8/1/2011
PORT ALEXANDER							
	01/01 - 12/31	150		43		193	8/1/2010
PORT ALSWORTH							
	01/01 - 12/31	135		88		223	10/1/2002
PRUDHOE BAY							
	01/01 - 12/31	170		68		238	1/1/2011
SELDOVIA							
	05/05 - 09/15	167		117		284	2/1/2012
	09/16 - 05/04	79		108		187	2/1/2012
SEWARD							
	05/01 - 10/15	172		103		275	2/1/2012
	10/16 - 04/30	85		95		180	2/1/2012
SITKA-MT. EDGE CUMBE							
	10/01 - 04/30	99		90		189	2/1/2012
	05/01 - 09/30	119		92		211	2/1/2012

LOCALITY		MAXIMUM LODGING AMOUNT (A)	+	MEALS AND INCIDENTALS RATE (B)	=	MAXIMUM PER DIEM RATE (C)	EFFECTIVE DATE
SKAGWAY							
	10/01 - 04/30	99		94		193	2/1/2012
	05/01 - 09/30	140		97		237	2/1/2012
SLANA							
	05/01 - 09/30	139		55		194	2/1/2005
	10/01 - 04/30	99		55		154	2/1/2005
SPRUCE CAPE							
	05/01 - 09/30	152		93		245	2/1/2012
	10/01 - 04/30	100		88		188	2/1/2012
ST. GEORGE							
	01/01 - 12/31	129		55		184	6/1/2004
TALKEETNA							
	01/01 - 12/31	100		89		189	10/1/2002
TANANA							
	01/01 - 12/31	140		132		272	2/1/2012
TOK							
	05/15 - 09/30	95		89		184	2/1/2012
	10/01 - 05/14	85		88		173	2/1/2012
UMIAT							
	01/01 - 12/31	350		64		414	2/1/2012
VALDEZ							
	05/16 - 09/14	159		89		248	2/1/2012
	09/15 - 05/15	119		85		204	2/1/2012
WAINWRIGHT							
	01/01 - 12/31	175		83		258	1/1/2011
WASILLA							
	05/01 - 09/30	153		90		243	2/1/2012
	10/01 - 04/30	89		84		173	2/1/2012
WRANGELL							
	10/01 - 04/30	99		94		193	2/1/2012
	05/01 - 09/30	140		97		237	2/1/2012
YAKUTAT							
	01/01 - 12/31	105		94		199	1/1/2011
AMERICAN SAMOA							

LOCALITY		MAXIMUM LODGING AMOUNT (A)	+	MEALS AND INCIDENTALS RATE (B)	=	MAXIMUM PER DIEM RATE (C)	EFFECTIVE DATE
AMERICAN SAMOA							
	01/01 - 12/31	139		122		261	12/1/2010
GUAM							
GUAM (INCL ALL MIL INSTAL)							
	01/01 - 12/31	159		86		245	7/1/2011
HAWAII							
[OTHER]							
	07/01 - 08/21	114		118		232	5/1/2012
	08/22 - 06/30	104		117		221	5/1/2012
CAMP H M SMITH							
	01/01 - 12/31	177		126		303	5/1/2012
EASTPAC NAVAL COMP TELE AREA							
	01/01 - 12/31	177		126		303	5/1/2012
FT. DERUSSEY							
	01/01 - 12/31	177		126		303	5/1/2012
FT. SHAFTER							
	01/01 - 12/31	177		126		303	5/1/2012
HICKAM AFB							
	01/01 - 12/31	177		126		303	5/1/2012
HONOLULU							
	01/01 - 12/31	177		126		303	5/1/2012
ISLE OF HAWAII: HILO							
	07/01 - 08/21	114		118		232	5/1/2012
	08/22 - 06/30	104		117		221	5/1/2012
ISLE OF HAWAII: OTHER							
	01/01 - 12/31	180		129		309	5/1/2012
ISLE OF KAUAI							
	01/01 - 12/31	243		131		374	5/1/2012
ISLE OF MAUI							
	01/01 - 12/31	209		137		346	5/1/2012
ISLE OF OAHU							
	01/01 - 12/31	177		126		303	5/1/2012
KEKAHA PACIFIC MISSILE RANGE FAC							

LOCALITY		MAXIMUM LODGING AMOUNT (A)	+	MEALS AND INCIDENTALS RATE (B)	=	MAXIMUM PER DIEM RATE (C)	EFFECTIVE DATE
	01/01 - 12/31	243		131		374	5/1/2012
KILAUEA MILITARY CAMP							
	07/01 - 08/21	114		118		232	5/1/2012
	08/22 - 06/30	104		117		221	5/1/2012
LANAI							
	01/01 - 12/31	249		155		404	5/1/2012
LUALUALEI NAVAL MAGAZINE							
	01/01 - 12/31	177		126		303	5/1/2012
MCB HAWAII							
	01/01 - 12/31	177		126		303	5/1/2012
MOLOKAI							
	01/01 - 12/31	131		89		220	5/1/2012
NAS BARBERS POINT							
	01/01 - 12/31	177		126		303	5/1/2012
PEARL HARBOR							
	01/01 - 12/31	177		126		303	5/1/2012
SCHOFIELD BARRACKS							
	01/01 - 12/31	177		126		303	5/1/2012
WHEELER ARMY AIRFIELD							
	01/01 - 12/31	177		126		303	5/1/2012
MIDWAY ISLANDS							
MIDWAY ISLANDS							
	01/01 - 12/31	125		68		193	5/1/2012
NORTHERN MARIANA ISLANDS							
[OTHER]							
	01/01 - 12/31	55		72		127	10/1/2002
ROTA							
	01/01 - 12/31	130		93		223	7/1/2011
SAIPAN							
	01/01 - 12/31	121		94		215	7/1/2011
TINIAN							
	01/01 - 12/31	85		74		159	7/1/2011
PUERTO RICO							

LOCALITY		MAXIMUM LODGING AMOUNT (A)	+	MEALS AND INCIDENTALS RATE (B)	=	MAXIMUM PER DIEM RATE (C)	EFFECTIVE DATE
[OTHER]							
	01/01 - 12/31	62		57		119	10/1/2002
AGUADILLA							
	01/01 - 12/31	124		113		237	9/1/2010
BAYAMON							
	01/01 - 12/31	195		128		323	9/1/2010
CAROLINA							
	01/01 - 12/31	195		128		323	9/1/2010
CEIBA							
	01/01 - 12/31	210		141		351	11/1/2010
CULEBRA							
	01/01 - 12/31	150		98		248	3/1/2012
FAJARDO [INCL ROOSEVELT RDS NAVSTAT]							
	01/01 - 12/31	210		141		351	11/1/2010
FT. BUCHANAN [INCL GSA SVC CTR, GUAYNABO]							
	01/01 - 12/31	195		128		323	9/1/2010
HUMACAO							
	01/01 - 12/31	210		141		351	11/1/2010
LUIS MUNOZ MARIN IAP AGS							
	01/01 - 12/31	195		128		323	9/1/2010
LUQUILLO							
	01/01 - 12/31	210		141		351	11/1/2010
MAYAGUEZ							
	01/01 - 12/31	109		112		221	9/1/2010
PONCE							
	01/01 - 12/31	149		87		236	9/1/2010
SABANA SECA [INCL ALL MILITARY]							
	01/01 - 12/31	195		128		323	9/1/2010
SAN JUAN & NAV RES STA							
	01/01 - 12/31	195		128		323	9/1/2010
VIEQUES							
	01/01 - 12/31	175		95		270	3/1/2012
VIRGIN ISLANDS (U.S.)							

LOCALITY		MAXIMUM LODGING AMOUNT (A)	+	MEALS AND INCIDENTALS RATE (B)	=	MAXIMUM PER DIEM RATE (C)	EFFECTIVE DATE
ST. CROIX							
	04/15 - 12/14	135		92		227	5/1/2006
	12/15 - 04/14	187		97		284	5/1/2006
ST. JOHN							
	04/15 - 12/14	163		98		261	5/1/2006
	12/15 - 04/14	220		104		324	5/1/2006
ST. THOMAS							
	04/15 - 12/14	240		105		345	5/1/2006
	12/15 - 04/14	299		111		410	5/1/2006
WAKE ISLAND							
WAKE ISLAND							
	01/01 - 12/31	145		42		187	7/1/2011