

(NPDES Permit Number AKG-57-1000) while the second general permit is applicable to facilities discharging to fresh waters (AKG-57-0000). There was a forty-five day public notice period during which written comments on the draft permits were submitted to EPA. During the comment period, EPA received fifteen comment letters on the general permits.

DATES: The general permits will be effective July 21, 2004.

ADDRESSES: Copies of the general permits and Response to Comments are available upon request. Written requests may be submitted to EPA, Region 10, 1200 Sixth Avenue OW-130, Seattle, WA 98101. Electronic requests may be mailed to: washington.audrey@epa.gov or lidgard.michael@epa.gov.

FOR FURTHER INFORMATION CONTACT: Copies of the general permits, Fact Sheet and Response to Comments are available upon request. Requests may be made to Audrey Washington at (206) 553-0523 or to Michael Lidgard at (206) 553-1755. Requests may also be electronically mailed to: washington.audrey@epa.gov or lidgard.michael@epa.gov. These documents may also be found on the EPA Region 10 Web site at www.epa.gov/r10earth/ then click on Water Quality, Permits (under NPDES) and then on recently issued permits under EPA Region 10 Information.

SUPPLEMENTARY INFORMATION:

Executive Order 12866

The Office of Management and Budget has exempted this action from the review requirements of Executive Order 12866 pursuant to section 6 of that order. On May 24, 2004, The State of Alaska, Department of Environmental

Conservation (ADEC), certified that the subject discharges comply with the applicable provisions of sections 208(e), 301, 302, 306 and 307 of the Clean Water Act, and that the general permits are in compliance with the Standards of the Alaska Coastal Management Program.

Regulatory Flexibility Act

Under the Regulatory Flexibility Act (RFA), 5 U.S.C. 601 *et seq.*, a Federal agency must prepare an initial regulatory flexibility analysis "for any proposed rule" for which the agency "is required by section 553 of the Administrative Procedure Act (APA), or any other law, to publish general notice of proposed rulemaking." The RFA exempts from this requirement any rule that the issuing agency certifies "will not, if promulgated, have a significant economic impact on a substantial number of small entities." EPA has concluded that NPDES general permits are permits, not rulemakings, under the APA and thus not subject to APA rulemaking requirements or the RFA.

Dated: June 9, 2004.

Robert R. Robichaud,

Associate Director, Office of Water, Region 10.

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ENVIRONMENTAL PROTECTION AGENCY

[FRL-7773-6]

Clean Water Act Section 303(d): Final Agency Action on 3 Total Maximum Daily Loads (TMDLs)

AGENCY: Environmental Protection Agency (EPA).

ACTION: Notice of availability.

SUMMARY: This notice announces final agency action on 3 TMDLs prepared by EPA Region 6 for waters listed in the state of Arkansas, under section 303(d) of the Clean Water Act (CWA). These TMDLs were completed in response to the lawsuit styled *Sierra Club, et al. v. Clifford, et al.*, No. LR-C-99-114. Documents from the administrative record files for the final 3 TMDLs, including TMDL calculations and responses to comments, may be viewed at <http://www.epa.gov/earth1r6/6wq/artmdl.htm>.

ADDRESSES: The administrative record files for these 3 TMDLs may be obtained by writing or calling Ms. Ellen Caldwell, Environmental Protection Specialist, Water Quality Protection Division, U.S. Environmental Protection Agency Region 6, 1445 Ross Ave., Dallas, TX 75202-2733. Please contact Ms. Caldwell to schedule an inspection.

FOR FURTHER INFORMATION CONTACT: Ellen Caldwell at (214) 665-7513.

SUPPLEMENTARY INFORMATION: In 1999, five Arkansas environmental groups, the Sierra Club, Federation of Fly Fishers, Crooked Creek Coalition, Arkansas Fly Fishers, and Save our Streams (plaintiffs), filed a lawsuit in Federal Court against the EPA, styled *Sierra Club, et al. v. Clifford, et al.*, No. LR-C-99-114. Among other claims, plaintiffs alleged that EPA failed to establish Arkansas TMDLs in a timely manner.

EPA TAKES FINAL AGENCY ACTION ON 3 TMDLS

[By this notice EPA is taking final agency action on the following 3 TMDLs for waters located within the State of Arkansas]

Segment-reach	Waterbody name	Pollutant
08040201-80	Big Johnson Lake	Mercury in fish tissue.
08040204-27	Grays Lake	Mercury in fish tissue.
08040204	Monticello Lake	Mercury in fish tissue.

EPA requested the public to provide EPA with any significant data or information that may impact the 3 TMDLs at **Federal Register** notice 69 FR 19183 (April 12, 2004). No comments were received.

Dated: June 8, 2004.

Miguel I. Flores,

Director, Water Quality Protection Division, Region 6.

[FR Doc. 04-13686 Filed 6-18-04; 8:45 am]

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FEDERAL DEPOSIT INSURANCE CORPORATION

Agency Information Collection Activities: Renewal of an Information Collection; Comment Request

AGENCY: Federal Deposit Insurance Corporation (FDIC).

ACTION: Notice and request for comment.

SUMMARY: The FDIC, 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 (44 U.S.C. chapter 35). Currently, the FDIC is soliciting comments concerning the following collections of information titled: (1) Recordkeeping and Disclosure Requirements in Connection with Regulation Z (Truth in Lending); (2) Recordkeeping and Disclosure Requirements in Connection with Regulation M (Consumer Leasing); (3) Recordkeeping and Disclosure Requirements in Connection with Regulation E (Electronic Fund Transfers), and (4) Recordkeeping and Disclosure Requirements in Connection

with Regulation B (Equal Credit Opportunity).

DATES: Comments must be submitted on or before August 20, 2004.

ADDRESSES: Interested parties are invited to submit written comments to Thomas Nixon, Legal Division (202) 898-8766, Federal Deposit Insurance Corporation, 550 17th Street NW., Washington, DC 20429. Comments may be hand-delivered to the guard station at the rear of the 17th Street Building (located on F Street), on business days between 7 a.m. and 5 p.m.

Comments may also be submitted to the OMB desk officer for the FDIC: Mark Menchik, Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Washington, DC 20503.

FOR FURTHER INFORMATION CONTACT: Thomas Nixon, at the address identified above.

SUPPLEMENTARY INFORMATION:

Proposal to renew the following currently approved collections of information:

1. *Title:* Recordkeeping and Disclosure Requirements in Connection with Regulation Z (Truth in Lending).

OMB Number: 3064-0082.

Frequency of Response: On occasion.

Affected Public: State nonmember banks that regularly offer or extend consumer credit.

General Description of Collection: Regulation Z (12 CFR 226), issued by the Board of Governors of the Federal Reserve System, prescribes uniform methods of computing the cost of credit, disclosure of credit terms, and procedures for resolving billing errors on certain credit accounts.

Burden estimate	Number of respondents	Annual frequency	Response time	Annual burden hours
Subpart B				
Open-End Credit				
Initial Disclosures	4,941	1,150	1 ¹ 5	142,054
Change in Terms	4,941	2,500	1 ¹	205,875
Periodic Statements	4,941	12	2 ⁸	474,336
Error Resolution:				
Credit Cards	1,243	145	1 ³ 0	23,617
Other Reg. Z complaints	4,941	2	1 ³ 0	4,941
Credit & Charge Card Accounts—Advance disclosures	1,243	12	2 ⁸	119,328
Home equity plans:				
Advance disclosure	3,404	790	1 ¹ 5	67,229
Change in Terms	3,404	10	1 ³	1,702
Subpart C				
Closed-end credit disclosures	4,941	2,472	1 ⁶ 5	1,323,199
Sections 226.16 and 226.24 Advertising	4,941	5	1 ² 5	9,882
Subpart E—Pre-closing disclosure	115	250	1 ³	1,437
Total				2,373,600

¹ Minutes.
² Hours.

2. *Title:* Recordkeeping and Disclosure Requirements in Connection with Regulation M (Consumer Leasing).

OMB Number: 3064-0083.

Frequency of Response: On occasion.

Affected Public: State nonmember banks engaging in consumer leasing.

General Description of Collection: Regulation M (12 CFR 213), issued by the Board of Governors of the Federal Reserve System, implements the

consumer leasing provisions of the Truth in Lending Act.

Estimated Number of Respondents: 1,755.

Estimated Time per Response: .75 hours.

Estimated average frequency of transactions per year: 100.

Total Annual Burden: 131,625 hours.

3. *Title:* Recordkeeping and Disclosure Requirements in Connection with Regulation E (Electronic Fund Transfers).

OMB Number: 3064-0084.

Frequency of Response: On occasion.

Affected Public: Any users of the electronic fund transfer system.

General Description of Collection: Regulation E (12 CFR 205), issued by the Board of Governors of the Federal Reserve System, establishes the rights, liabilities, and responsibilities of consumers who use electronic fund transfer services and of financial institutions that offer these services.

Burden estimate	Number of respondents	Annual frequency	Response time	Annual burden hours
<i>Initial disclosures:</i>				
Initial terms	5,318	250	1 ¹ 5	33,238
Change in terms	5,318	340	1 ¹	30,135
Periodic disclosure	5,318	12	2 ⁷	446,712

Burden estimate	Number of respondents	Annual frequency	Response time	Annual burden hours
Error resolution rules	5,318	8	1 30	21,272
Total	531,357

¹ Minutes.
² Hours.

4. *Title:* Recordkeeping and Disclosure Requirements in Connection with Regulation B (Equal Credit Opportunity).

OMB Number: 3064-0085.

Frequency of Response: On occasion.

Affected Public: State nonmember banks engaging in credit transactions.

General Description of Collection: Regulation B (12 CFR 202), issued by the Board of Governors of the Federal Reserve System, prohibits creditors from discriminating against applicants on any

of the bases specified by the Equal Credit Opportunity Act, establishes guidelines for gathering and evaluating credit information, and requires creditors to give applicants a written notification of rejection of an application.

Burden estimate	Number of respondents	Frequency	Response time	Annual burden hours
Notice of action	5,318	1,715	12.50	380,015
Credit history reporting	5,318	850	12.00	150,677
Monitoring data	5,318	360	10.50	15,954
<i>Appraisal:</i>				
Appraisal report upon request	5,318	190	15.00	84,202
Notice of right to appraisal	5,318	1,650	10.25	36,561
<i>Self-testing:</i>				
Recordkeeping of test	1,100	1	2 2	2,200
Recordkeeping of corrective action	275	1	2 8	2,200
Disclosure for optional self-test	1,100	2,500	1 1	45,833
Total	717,642

¹ Minutes.
² Hours.

Request for Comment

Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the FDIC's functions, including whether the information has practical utility; (b) the accuracy of the estimates of the burden of the information collection, including the validity of the methodology and 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 information collection on respondents, including through the use of automated collection techniques or other forms of information technology.

At the end of the comment period, the comments and recommendations received will be analyzed to determine the extent to which the collection should be modified prior to submission to OMB for review and approval. Comments submitted in response to this notice also will be summarized or included in the FDIC's requests to OMB for renewal of these collections. All comments will become a matter of public record.

Dated at Washington, DC, this 16th day of June, 2004.

Federal Deposit Insurance Corporation.
Robert E. Feldman,
Executive Secretary.
[FR Doc. 04-13971 Filed 6-18-04; 8:45 am]
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DEPARTMENT OF THE TREASURY

Office of the Comptroller of the Currency

[Docket No. 04-12]

Office of Thrift Supervision

[Docket No. 2004-27]

FEDERAL RESERVE SYSTEM

[Docket No. OP-1189]

FEDERAL DEPOSIT INSURANCE CORPORATION

SECURITIES AND EXCHANGE COMMISSION

[Release No. 34-49873; File No. S7-22-04]

Interagency Statement on Sound Practices Concerning Complex Structured Finance Activities

AGENCIES: Office of the Comptroller of the Currency, Treasury (OCC), Office of Thrift Supervision, Treasury (OTS);

Board of Governors of the Federal Reserve System (Board); Federal Deposit Insurance Corporation (FDIC); and Securities and Exchange Commission (SEC).

ACTION: Request for comments; extension of comment period.

SUMMARY: On May 19, 2004, the OCC, OTS, Board, FDIC, and SEC (collectively, the Agencies) requested public comment on a proposed Interagency Statement on Sound Practices Concerning Complex Structured Finance Activities (Interagency Statement) (69 FR 28980, May 19, 2004). The Agencies are extending the comment period on the Interagency Statement until July 19, 2004. This action will allow interested persons additional time to analyze the issues and prepare their comments.

DATES: Comments should be received by July 19, 2004.

ADDRESSES:

OCC: You may submit comments, identified by Docket number 04-12, by any of the following methods:

E-mail address:
regs.comments@occ.treas.gov.

Fax: (202) 874-4448.

Mail: Office of the Comptroller of the Currency, 250 E Street, SW., Public