PAPERWORK REDUCTION ACT
CHANGE WORKSHEET

Agency/Subagency	OMB control number
Board of Governors of the Federal Reserve System	7100-0199

		Enter only items that change	
		Current Record	**New Record**
Agency form number(s) **Regulation Z**			
Annual reporting and recordkeeping hour burden			
Number of respondents		1,138	1,138
Total annual responses		8,826,062	8,732,262
Percent of these responses collected electronically		%	%
Total annual hours		1,011,311	1,008,962
Difference			(2,349)
Explanation of difference:	Program change		
	Adjustment		(2,349)
Annual reporting and recordkeeping cost burden (in thousands of dollars)			
Total annualized Capital/Startup costs			
Total annual costs (O&M)			
Total annualized cost requested			
Difference			
Explanation of difference:	Program change		
	Adjustment		

Other Change**

The decrease in burden hours reflects an update to the Reg Z, Home-equity plans (Section 226.5(b)) respondent count.

Signature of Senior Official or designee:	Date:	For OIRA Use

** This form cannot be used to extend an expiration date.