PAPERWORK REDUCTION ACT
CHANGE WORKSHEET

Agency/Subagency	OMB control number
Board of Governors of the Federal Reserve System	7 1 0 0 - 0 1 9 9

	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.