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 (TILA)**		
Annual reporting and recordkeeping hour burden		
Number of respondents	1,138	1,077
Total annual responses	8,748,122	8,582,082
Percent of these responses collected electronically	%	%
Total annual hours	1,551,986	848,563
Difference		(703,423)
Explanation of difference: Program change		(668,112)
Adjustment		(35,311)
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 the removal of one-time changes for the following Docket Numbers: R-1370, Mandatory Compliance July 21, 2010; R-1378, Mandatory Compliance January 1, 2011; R-1384, Mandatory Compliance December 1, 2010; R-1399, Mandatory Compliance July 21, 2011. In addition, the respondent count has been updated.

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

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