

Commission, Attn: Co-Chief Privacy Officers, 1050 1st St. NE, Washington, DC 20463, or by emailing privacy@fec.gov. The envelope and letter should be clearly marked "Privacy Act Access Request." The request should include a general description of the records sought must be signed and must include the requestor's full name, current address, reason the requester believes the records contains their PII, and date. For additional information, refer to the Commission's access regulations at 11 CFR parts 1.1–1.5, 41 FR 43064 (1976).

CONTESTING RECORD PROCEDURES:

Individuals interested in contesting the information contained in their records or the denial of access to such information should notify the Co-Chief Privacy Officers at the Federal Election Commission, 1050 1st St. NE, Washington, DC 20463. For additional information, refer to the Commission's regulations for contesting initial denials for access to or amendment of records, 11 CFR parts 1.7–1.9, 41 FR 43064 (1976).

EXEMPTIONS CLAIMED FOR THE SYSTEM:

None.

HISTORY:

None.

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BILLING CODE 6715–01–P

FEDERAL HOUSING FINANCE AGENCY

[No. 2021–N–15]

Proposed Collection; Comment Request

AGENCY: Federal Housing Finance Agency.

ACTION: 60-Day notice of submission of information collection for approval from the Office of Management and Budget.

SUMMARY: In accordance with the requirements of the Paperwork Reduction Act of 1995 (PRA), the Federal Housing Finance Agency (FHFA) is seeking public comments concerning an information collection known as the "American Survey of Mortgage Borrowers," which has been assigned control number 2590–0015 by the Office of Management and Budget (OMB). FHFA intends to submit the information collection to OMB for review and approval of a three-year extension of the control number, which expired on March 31, 2021.

DATES: Interested persons may submit comments on or before February 28, 2022.

ADDRESSES: Submit comments to FHFA, identified by "Proposed Collection; Comment Request: 'American Survey of Mortgage Borrowers, (No. 2021–N–15)'" by any of the following methods:

- *Agency Website:* www.fhfa.gov/open-for-comment-or-input.
- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments. If you submit your comment to the *Federal eRulemaking Portal*, please also send it by *email* to FHFA at RegComments@fhfa.gov to ensure timely receipt by the agency.

- *Mail/Hand Delivery:* Federal Housing Finance Agency, Eighth Floor, 400 Seventh Street SW, Washington, DC 20219, ATTENTION: Proposed Collection; Comment Request: "American Survey of Mortgage Borrowers, (No. 2021–N–15)".

We will post all public comments we receive without change, including any personal information you provide, such as your name and address, email address, and telephone number, on the FHFA website at <http://www.fhfa.gov>. Copies of all comments received will be available for examination by the public through the electronic comment docket for this PRA Notice also located on the FHFA website.

FOR FURTHER INFORMATION CONTACT: Saty Patrabansh, Manager, National Mortgage Database Program, Saty.Patrabansh@fhfa.gov, (202) 649–3213; or Angela Supervielle, Counsel, Angela.Supervielle@fhfa.gov, (202) 649–3973, (these are not toll-free numbers), Federal Housing Finance Agency, 400 Seventh Street SW, Washington, DC 20219. For TTY/TRS users with hearing and speech disabilities, dial 711 and ask to be connected to any of the contact numbers above.

SUPPLEMENTARY INFORMATION:

A. Need For and Use of the Information Collection

FHFA is seeking OMB clearance under the PRA for a collection of information known as the "American Survey of Mortgage Borrowers" (ASMB). The ASMB, conducted annually or biennially, is a voluntary survey of individuals who currently have a first mortgage loan secured by single-family residential property. The 2020 survey questionnaire consisted of 92 questions designed to learn directly from mortgage borrowers about their mortgage experience, any challenges they may have had in maintaining their mortgage, and their experience with mortgage forbearance and the COVID–19 pandemic. It requested specific information on: The mortgage; the

mortgaged property; the borrower's experience with the loan servicer; any serious life events that had happened to the borrower in 2020; and the borrower's financial resources and financial knowledge. FHFA is also seeking clearance to pretest future iterations of the survey questionnaire and related materials from time to time through the use of focus groups. A copy of the 2020 survey questionnaire appears at the end of this notice.

The ASMB is a component of the "National Mortgage Database" (NMDB) Program, which is a joint effort of FHFA and the Consumer Financial Protection Bureau (CFPB). The NMDB Program is designed to satisfy the Congressionally-mandated requirements of section 1324(c) of the Federal Housing Enterprises Financial Safety and Soundness Act.¹ Section 1324(c) requires that FHFA conduct a monthly survey to collect data on the characteristics of individual prime and subprime mortgages, and on the borrowers and properties associated with those mortgages, in order to enable it to prepare a detailed annual report on the mortgage market activities of the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac) for review by the appropriate Congressional oversight committees. Section 1324(c) also authorizes and requires FHFA to compile a database of otherwise unavailable residential mortgage market information to make that information available to the public in a timely fashion.

As a means of fulfilling these and other statutory requirements, as well as to support policymaking and research regarding the residential mortgage markets, FHFA and CFPB jointly established the National Mortgage Database Program in 2012. The Program is designed to provide comprehensive information about the U.S. mortgage market and has three primary components: (1) The NMDB; (2) the quarterly National Survey of Mortgage Originations (NSMO); and (3) the ASMB.

The NMDB is a de-identified loan-level database of closed-end first-lien residential mortgage loans that is representative of the market as a whole, contains detailed loan-level information on the terms and performance of the mortgages and the characteristics of the associated borrowers and properties, is continually updated, has an historical component dating back to 1998, and provides a sampling frame for surveys to collect additional information. The core

¹ 12 U.S.C. 4544(c).

data in the NMDB are drawn from a random 1-in-20 sample of all closed-end first-lien mortgage files outstanding at any time between January 1998 and the present in the files of Experian, one of the three national credit repositories. A random 1-in-20 sample of mortgages newly reported to Experian is added each quarter.

The NMDB also draws information on mortgages in the NMDB datasets from other existing sources, including the Home Mortgage Disclosure Act (HMDA) data that are maintained by the Federal Financial Institutions Examination Council (FFIEC), property valuation models, and data files maintained by Fannie Mae and Freddie Mac and by federal agencies. FHFA obtains additional data from the quarterly NSMO, which provides critical and timely information on newly-originated mortgages and those borrowing that are not available from any existing source, including: The range of nontraditional and subprime mortgage products being offered, the methods by which these mortgages are being marketed, and the characteristics of borrowers for these types of loans.²

While the NSMO provides information on newly-originated mortgages, the ASMB solicits information on borrowers' experience with maintaining their existing mortgages, including their experience maintaining mortgages under financial stress, their experience in soliciting financial assistance, their success in accessing federally-sponsored programs designed to assist them, and, where applicable, any challenges they may have had in terminating a mortgage loan. This type of information is not available from any other source. From 2016 to 2018, the ASMB questionnaire was sent out annually to a stratified random sample of 10,000 borrowers in the NMDB. The ASMB survey was not conducted in 2019, but the ASMB questionnaire was sent out again in 2020 to a stratified random sample of 10,000 borrowers in the NMDB. In 2020, the ASMB had a 21.5 percent overall response rate, which yielded 2,119 survey responses.

When fully processed, the information collected through the ASMB will be used, in combination with information obtained from existing sources in the NMDB, to assist FHFA in understanding how the performance of existing mortgages is influencing the residential mortgage market, what

different borrower groups are discussing with their servicers when they are under financial stress, and consumers' opinions of federally-sponsored programs designed to assist them, including mortgage relief such as forbearance. This important, but otherwise unavailable, information will assist FHFA in the supervision of its regulated entities (Fannie Mae, Freddie Mac, and the Federal Home Loan Banks) and in the development and implementation of appropriate and effective policies and programs. The information will also be used for research and analysis by CFPB and other federal agencies that have regulatory and supervisory responsibilities/mandates related to mortgage markets and to provide a resource for research and analysis by academics and other interested parties outside of the government.

As it has done in the past, FHFA expects to continue to sponsor focus groups to pretest possible survey questions and revisions to the survey materials. Such pretesting ultimately helps to ensure that the survey respondents can and will answer the survey questions and will provide useful data on their experiences with maintaining their existing mortgages. FHFA uses information collected through the focus groups to assist in drafting and modifying the survey questions and instructions, as well as the related communications, to read in the way that will be most readily understood by the survey respondents and that will be most likely to elicit usable responses. Such information is also used to help determine how best to organize and format the survey questionnaire.

B. Burden Estimate

This information collection comprises two components: (1) The ASMB survey; and (2) the pre-testing of the survey questionnaire and related materials through the use of cognitive testing. FHFA conducted the survey annually from 2016 through 2018 and again in 2020. Although the ASMB began as an annual survey, it will be conducted biennially, with plans to conduct the next survey in 2022. For purposes of these burden estimates, however, FHFA assumes that it will conduct the survey once annually over the next three years and that it will conduct two rounds of pre-testing on each set of survey materials.

FHFA has analyzed the total hour burden on members of the public associated with conducting the survey

(5,000 hours) and with pre-testing the survey materials (24 hours) and estimates the total annual hour burden imposed on the public by this information collection to be 5,024 hours. The estimate for each phase of the collection was calculated as follows:

I. Conducting the Survey

FHFA estimates that the ASMB questionnaire will be sent to 10,000 recipients each time it is conducted. Although it expects that only about 2,000 of those surveys will be returned, FHFA has calculated the burden estimates below as if all of the surveys will be returned. Based on the reported experience of respondents to earlier ASMB questionnaires, FHFA estimates that it will take each respondent 30 minutes to complete each survey, including the gathering of necessary materials to respond to the questions. This results in a total annual burden estimate of 5,000 hours for the survey phase of this collection (1 survey per year \times 10,000 respondents per survey \times 30 minutes per respondent = 5,000 hours).

II. Pre-Testing the Materials

FHFA estimates that it will sponsor two focus groups prior to conducting each annual survey, with 12 participants in each focus group, for a total of 24 focus group participants. It estimates the participation time for each focus group participant to be one hour, resulting in a total annual burden estimate of 24 hours for the pre-testing phase of the collection (2 focus groups per year \times 12 participants in each group \times 1 hour per participant = 24 hours).

C. Comment Request

FHFA requests written comments on the following: (1) Whether the collection of information is necessary for the proper performance of FHFA functions, including whether the information has practical utility; (2) the accuracy of FHFA's estimates of the burdens of the collection of information; (3) ways to enhance the quality, utility, and clarity of the information collected; and (4) 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.

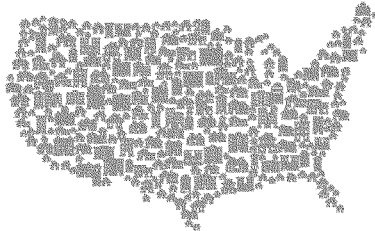
Shawn Bucholtz,

Chief Data Officer, Federal Housing Finance Agency.

² OMB has cleared the NSMO under the PRA and assigned it control no. 2590-0012, which expires on July 30, 2023.

What happened with your mortgage over the last year?

The COVID-19 pandemic and your mortgage



The most effective way to understand the benefits and problems with mortgages and owning a home is to ask you about your experiences. It is especially important today as many people faced difficult financial situations because of the COVID-19 pandemic.

You can complete this paper copy or complete the survey online. The online version may be easier to complete because it skips questions that do not apply to you. Online responses are also processed more quickly making it less likely that you will receive reminders to complete this survey. The online questionnaire can be completed in either English or Spanish as explained below.

To complete the survey online, in English or Spanish

Go to: www.ASMBsurvey.com

Enter the unique access code provided in the letter we sent you.

Para contestar la encuesta por Internet en inglés o en español

Vaya a: www.ASMBsurvey.com

Ingrese el código de acceso único que se le envió en la carta.

ABOUT THE SPONSORS: The **Federal Housing Finance Agency** and the **Consumer Financial Protection Bureau** are working together to sponsor this survey. We are doing this because the agencies are concerned with improving the mortgage process for future homeowners. Your experience will help us understand mortgages today and the issues facing borrowers. Thank you for helping us assist future borrowers.

You can find more information on our websites - fhfa.gov and consumerfinance.gov

Thank you for sharing your experience with us.

We look forward to hearing from you.

Privacy Act Notice: In accordance with the Privacy Act, as amended (5 U.S.C. § 552a), the following notice is provided. The information requested on this survey is collected pursuant to 12 U.S.C. 4544 for the purposes of gathering information for the National Mortgage Database. Routine uses which may be made of the collected information can be found in the Federal Housing Finance Agency's System of Records Notice (SORN) FHFA-21 National Mortgage Database. Providing the requested information is voluntary. Submission of the survey authorizes FHFA to collect the information provided and to disclose it as set forth in the referenced SORN.

Paperwork Reduction Act Statement: Notwithstanding any other provision of the law, no person is required to respond to, nor shall any person be subject to a penalty for failure to comply with, a collection of information subject to the requirements of the Paperwork Reduction Act, unless that collection of information displays a currently valid OMB Control Number.

OMB No. 2590-0015
Expires 3/31/2021

1. At any time in 2020, did you have a mortgage loan?

- Yes, I had (or still have) at least one mortgage loan
- No, I did not have a mortgage loan on any property → Go to 64 on page 7

2. Which one of these reasons best describes why you took out this mortgage? If you had more than one mortgage in 2020, please refer to the mortgage you took out the earliest as you complete this survey.

- To buy a property
- To refinance or modify an earlier mortgage
- To add/remove co-signer(s)/co-owners(s)
- To finance a construction loan
- To take out a new loan on a mortgage-free property
- Some other purpose (specify)

3. When did you take out this mortgage?

____ / ____
month / year

4. When you took out this mortgage, what was the dollar amount you borrowed?

\$ _____ .00

Don't know

5. What was the monthly payment, including the amount paid to escrow for taxes and insurance?

\$ _____ .00

Don't know

6. What was the interest rate on this mortgage?

_____ %

Don't know

7. Who signed or co-signed for this mortgage?

Mark all that apply

- I signed
- Spouse/partner including a former spouse/partner
- Parents
- Children
- Other relatives
- Other (e.g. friend, business partner)

8. When you took out this mortgage, did this mortgage have...

	Yes	No	Don't Know
A prepayment penalty (<i>fee if the mortgage is paid off early</i>)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
An escrow account for taxes and/or homeowner insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
An adjustable rate (<i>one that can change over the life of the loan</i>)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A balloon payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interest-only monthly payments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Private mortgage insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

9. When you took out this mortgage, how satisfied were you with the...

	Very	Somewhat	Not At All
Mortgage lender/broker you used	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Application process	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Documentation process required for the loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loan closing process	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Information in mortgage disclosure documents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Timeliness of mortgage disclosure documents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Settlement agent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

10. At the time you took out this mortgage, how satisfied were you that it was the one with the...

	Very	Somewhat	Not At All
Best terms to fit your needs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lowest interest rate you could qualify for	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lowest closing cost	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The Property

11. When did you first become the owner of this property?

____ / ____
month / year

12. Which one of the following best describes this property?

- Single-family detached house
- Mobile home or manufactured home
- Townhouse, row house, or villa
- 2-unit, 3-unit, or 4-unit dwelling
- Apartment (or condo/co-op) in apartment building
- Unit in a partly commercial structure
- Other (specify) _____



13. What was the purchase price of this property, or if you built it, how much did the construction and land cost?

\$ _____ 00 Don't know

14. About how much do you think this property is worth in terms of what could it sell for now or the sale price if you sold it?

\$ _____ 00 Don't know

15. Did the COVID-19 pandemic affect how you decided on how much this property is worth?

- Yes, worth more because of the pandemic
- Yes, worth somewhat less because of the pandemic
- Yes, worth a lot less because of the pandemic
- No

16. Which one of the following best describes how you use this property today?

- Primary residence (where you spend the majority of your time)
- Seasonal or second home
- Home for other relatives
- Rental or investment property
- Vacant
- No longer have the property
- Other (specify) _____

17. Did we mail this survey to the address of the property you financed with this mortgage?

- Yes
- No

18. What do you think will happen to the prices of homes in this property's neighborhood over the next couple of years?

- Increase a lot
- Increase a little
- Stay about the same
- Decrease a little
- Decrease a lot

19. In the next couple of years, how do you expect the overall desirability of living in this property's neighborhood to change?

- Become more desirable
- Stay about the same
- Become less desirable

Mortgage Forbearance

20. Earlier this year, in response to the COVID-19 pandemic, many borrowers were able to obtain a forbearance (a deferral, payment holiday, temporary pause or reduction in mortgage payments). Did you get a forbearance?

- Yes, had an immediate need for forbearance
- Yes, obtained forbearance in case it might be needed in the future
- No ↴

21. Were any of the following a reason you did not or could not get a forbearance?

	Yes	No
Did not know about it	<input type="checkbox"/>	<input type="checkbox"/>
Did not think I needed it	<input type="checkbox"/>	<input type="checkbox"/>
Did not qualify for what was offered	<input type="checkbox"/>	<input type="checkbox"/>
Not available for my loan	<input type="checkbox"/>	<input type="checkbox"/>
It was unclear how the delayed payments would be repaid	<input type="checkbox"/>	<input type="checkbox"/>
Concerned all delayed payments had to be paid in full at the end of forbearance	<input type="checkbox"/>	<input type="checkbox"/>
Concerned about the effect on my credit score	<input type="checkbox"/>	<input type="checkbox"/>
Received another form of mortgage relief	<input type="checkbox"/>	<input type="checkbox"/>
Other (specify) _____	<input type="checkbox"/>	<input type="checkbox"/>

Skip to 29 on page 3 →

22. (If Yes in 20) How did you apply for your initial forbearance?

	Yes	No
On the phone with a live person	<input type="checkbox"/>	<input type="checkbox"/>
Automated phone system	<input type="checkbox"/>	<input type="checkbox"/>
Online portal	<input type="checkbox"/>	<input type="checkbox"/>
By mail/email	<input type="checkbox"/>	<input type="checkbox"/>
Other (specify) _____	<input type="checkbox"/>	<input type="checkbox"/>

23. When you first got forbearance were you...

	Yes	No
Given options for the length of the forbearance period	<input type="checkbox"/>	<input type="checkbox"/>
Clear on what would happen at the end of the forbearance period and how to repay suspended payments	<input type="checkbox"/>	<input type="checkbox"/>
Provided with a document describing the agreement	<input type="checkbox"/>	<input type="checkbox"/>



- 24. What was the time period of your initial forbearance?**
 3 months
 6 months
 Other _____ months
- 25. What is the current status of your forbearance?**
 Still in initial forbearance period
 In an extended forbearance period
 Out of forbearance
- 26. Which one of the following best describes how your deferred payments will be repaid when your forbearance period is or was up?**
 The deferred amount was/will be due at the end of the mortgage
 Paid or will pay the total deferred amount when the forbearance period is up
 Loan modification or other repayment plan
 Other (specify) _____
 Unsure/Don't know
 N/A, Don't have/expect to have any deferred or reduced payments
- 27. How confident are you that you will be able to repay the deferred payments?**
 Very
 Somewhat
 Not at all
 Already paid off
 N/A, No deferred/reduced payments
- 28. How satisfied were you with the process of getting and working through the forbearance?**
 Very
 Somewhat
 Not at all

Difficulty Making Mortgage Payments

- 29. Did you have any concerns or difficulties making your mortgage payments at any time in 2020?**
 Yes
 No → Skip to 45 on page 5
- 30. Were your concerns/difficulties related to the COVID-19 pandemic?**
 Yes
 No

- 31. When you had concerns/difficulties in 2020, what happened to the mortgage payments?**
 Made all payments in full and on time
 Made all payments but some were late or partial
 Did not make all my payments
- 32. Did any of the following cause you to have concerns/difficulties in making your mortgage payments?**
- | | Yes | No |
|--|--------------------------|--------------------------|
| Layoff, unemployment, or reduced pay/hours of work | <input type="checkbox"/> | <input type="checkbox"/> |
| Retirement | <input type="checkbox"/> | <input type="checkbox"/> |
| Business failure | <input type="checkbox"/> | <input type="checkbox"/> |
| Separation, divorce or partner left | <input type="checkbox"/> | <input type="checkbox"/> |
| Illness, disability or death of someone in your household | <input type="checkbox"/> | <input type="checkbox"/> |
| Disaster affecting this property | <input type="checkbox"/> | <input type="checkbox"/> |
| Increase in required mortgage payments | <input type="checkbox"/> | <input type="checkbox"/> |
| Payments for other mortgages (e.g. HELOC, 2nd mortgage) | <input type="checkbox"/> | <input type="checkbox"/> |
| Payments for other large debts | <input type="checkbox"/> | <input type="checkbox"/> |
| Other unexpected expenses not listed above (specify) _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| Other loss of income not listed above (specify) _____ | <input type="checkbox"/> | <input type="checkbox"/> |
- 33. Did you do any of the following to address your concerns/difficulties paying this mortgage in 2020?**
- | | Yes | No |
|---|--------------------------|--------------------------|
| Borrowed money from family or friend | <input type="checkbox"/> | <input type="checkbox"/> |
| Borrowed from or cashed out a retirement account | <input type="checkbox"/> | <input type="checkbox"/> |
| Borrowed money somewhere else | <input type="checkbox"/> | <input type="checkbox"/> |
| Put the property up for sale | <input type="checkbox"/> | <input type="checkbox"/> |
| Sold other assets | <input type="checkbox"/> | <input type="checkbox"/> |
| Delayed making any major purchases | <input type="checkbox"/> | <input type="checkbox"/> |
| Made smaller or delayed payments on credit cards or other loans (not your mortgage) | <input type="checkbox"/> | <input type="checkbox"/> |
| Reduced other expenses/purchases | <input type="checkbox"/> | <input type="checkbox"/> |
| Increased work hours | <input type="checkbox"/> | <input type="checkbox"/> |
| Started a second job | <input type="checkbox"/> | <input type="checkbox"/> |
| Started a new or better paying job | <input type="checkbox"/> | <input type="checkbox"/> |
| Applied for/received unemployment benefits | <input type="checkbox"/> | <input type="checkbox"/> |

34. Did you have any discussions with a representative of your lender/servicer regarding your payment concerns/difficulties in 2020?

- Yes
No -> Skip to 36

35. Were the discussions about...

Table with 3 columns: Question, Yes, No. Rows include Mortgage forbearance, A loan modification, Refinancing your mortgage, Available government programs, Financial counseling, Debt consolidation, A way to get caught up on missed payments, Selling or giving up the property.

36. Since the beginning of 2020, have you been offered any of the following by your lender/servicer?

Table with 4 columns: Question, Yes, No, Don't Know. Rows include A repayment plan to make up missed payments, A pre-approved plan to modify your mortgage payment permanently, A way for you to apply to modify your mortgage payment permanently, A way to sell the property to satisfy the mortgage, A way to give the property to the lender to satisfy the mortgage.

37. Were any of the following a challenge to you in getting help to address your payment concerns/difficulties in 2020?

Table with 3 columns: Question, Yes, No. Rows include Not knowing how to apply for programs, The application process for programs was too much trouble, Did not think I qualified for any program, Did not feel comfortable talking with the lender/servicer representative, Was told I did not qualify for a program, Turned down for the programs I applied to, Difficulty getting the correct documents submitted in a timely fashion, Lender/servicer was unable to help me, Difficulty in reaching or communicating with lender/servicer, Lender/servicer gave inconsistent or conflicting information, Other problem (specify).

38. Overall, how satisfied were you with your lender/servicer?

- Very
Somewhat
Not at all

39. When you had payment concerns/difficulties, did you talk to a professional housing counselor or take a course about managing your finances from an expert?

- Yes
No -> Skip to 43

40. Was your counseling or course...

Table with 3 columns: Question, Yes, No. Rows include In person, one-on-one, In person, in a group, Over the phone, Online, Required.

41. How many hours was your counseling or course?

- Less than 3 hours
3 - 6 hours
7 - 12 hours
More than 12 hours

42. Overall, how helpful was your counseling or course?

- Very
Somewhat
Not at all

43. Did you seek input about possible steps to address your payment concerns/difficulties from...

Table with 3 columns: Source, Yes, No. Rows include A real estate agent, Family or friends, Lawyer, Financial planner, Bank or credit union, Government/private agency, Other (specify).

44. Did you pay someone who promised to resolve your payment concerns/difficulties?

- Yes and it was helpful
Yes but it was not helpful
No



The Property/Mortgage Today

45. Compared to January 2020, how would you describe your situation today?

- Still own the property and have a mortgage
- Still own the property but no mortgage
- In the process of foreclosure now
- No longer own the property
- Other (specify) _____

Skip to 55
Skip to 57 on page 6

46. Did you ever consider selling this property?

- Yes → Skip to 48
- No

47. Were any of the following a reason you did not consider selling this property?

	Yes	No
Not enough equity in the property	<input type="checkbox"/>	<input type="checkbox"/>
Selling is too much trouble, very stressful	<input type="checkbox"/>	<input type="checkbox"/>
Problems were not yet severe enough to warrant selling	<input type="checkbox"/>	<input type="checkbox"/>
Wanted to stay as long as I could/try to work out problems	<input type="checkbox"/>	<input type="checkbox"/>

48. Compared to January 2020, how would you describe your mortgage today?

- No change to mortgage (except for forbearance)
- Mortgage was refinanced
- Mortgage was modified

Skip to 52

49. At any time in 2020, did you ever consider refinancing or modifying this mortgage?

- Yes
- No → Skip to 55

50. Did you take any specific action to refinance or modify this mortgage?

- Shopped around for rates, information, etc.
- Talked with a lender/servicer and was told I did not qualify for a refinance or modification
- Applied but withdrew the application
- Applied but was rejected by the lender/servicer
- Applied, was accepted, but decided not to change
- Did not take any action

51. Were any of the following a reason you did not or could not refinance or modify this mortgage?

	Yes	No
Not enough income to qualify	<input type="checkbox"/>	<input type="checkbox"/>
Low credit score, credit issues	<input type="checkbox"/>	<input type="checkbox"/>
Too much other debt	<input type="checkbox"/>	<input type="checkbox"/>
Savings not worth the cost or hassle	<input type="checkbox"/>	<input type="checkbox"/>
New loan not better than what I had	<input type="checkbox"/>	<input type="checkbox"/>
Low appraisal/home value	<input type="checkbox"/>	<input type="checkbox"/>
Other (specify) _____	<input type="checkbox"/>	<input type="checkbox"/>

Skip to 55 →

Refinance or Loan Modification

52. When did you refinance or modify the loan?

____ / ____
month / year

53. How does the new loan compare to the old loan?

	Higher	Same	Lower
Monthly payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Principal balance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interest rate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Remaining years/months on loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

54. Did you refinance or modify the loan for any of the following reasons?

	Yes	No
Change to a fixed-rate loan	<input type="checkbox"/>	<input type="checkbox"/>
Get a lower interest rate	<input type="checkbox"/>	<input type="checkbox"/>
Remove private mortgage insurance	<input type="checkbox"/>	<input type="checkbox"/>
Get a lower monthly payment	<input type="checkbox"/>	<input type="checkbox"/>
Consolidate or pay down other debt	<input type="checkbox"/>	<input type="checkbox"/>
Buy out co-signer(s)/co-owners(s)	<input type="checkbox"/>	<input type="checkbox"/>
Repay the loan more quickly	<input type="checkbox"/>	<input type="checkbox"/>
Take out cash	<input type="checkbox"/>	<input type="checkbox"/>

Still Own the Property

55. In the next year or two, how likely is it that you will...

	Very	Somewhat	Not At All
Sell this property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Move but keep your property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Refinance the mortgage on your property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pay off your mortgage and own the property mortgage-free	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lose your property because you cannot afford the payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



56. Did you do any of the following as a result of the COVID-19 pandemic?

	Yes	No
Delay or cancel a major home improvement or remodeling project	<input type="checkbox"/>	<input type="checkbox"/>
Delay or cancel maintenance	<input type="checkbox"/>	<input type="checkbox"/>
Delay or cancel a planned move or sale of the property	<input type="checkbox"/>	<input type="checkbox"/>
Sell investment property or second home	<input type="checkbox"/>	<input type="checkbox"/>
Rented out part of the property or added roommates	<input type="checkbox"/>	<input type="checkbox"/>
Take out a home equity loan/line of credit	<input type="checkbox"/>	<input type="checkbox"/>

Skip to 64 on page 7 →

No Longer Own the Property

57. Which one of the following best describes what happened to the property you no longer have?

- Sold the property at reduced price agreed to by lender (short sale)
- Sold the property - regular sale
- Property in foreclosure now
- Property was taken in foreclosure
- Gave home to lender to cancel mortgage debt (deed-in-lieu, mortgage release, "cash for keys")
- Walked away and let the lender have the property
- Other (specify)

58. When did this happen?

____ / ____
month year

59. Was what happened to your property primarily...

- Your or your family's decision
- Lender or servicer's decision
- Other (specify)

60. Which one of the following best describes why you no longer have this property?

- Could not afford the mortgage and related expenses (maintenance, taxes, condo fees, etc.)
- Owed more on the loan than the property was worth or could sell it for
- Could afford the property, but no longer have it for other reasons (specify)

61. Do you currently own or rent your primary residence?

- Own → Skip to 64 on page 7
- Rent
- Live with family or friends

62. When do you think you might purchase another primary residence?

- Less than 3 years
- 3 - 5 years
- More than 5 years
- Never

63. Would any of the following events cause you to consider either buying sooner or at all?

	Yes	No
Increase in income/more hours at work	<input type="checkbox"/>	<input type="checkbox"/>
Improved credit score	<input type="checkbox"/>	<input type="checkbox"/>
Saving more for a down payment	<input type="checkbox"/>	<input type="checkbox"/>
Paying off other debts first	<input type="checkbox"/>	<input type="checkbox"/>
Lower interest rate	<input type="checkbox"/>	<input type="checkbox"/>
Lower required credit score	<input type="checkbox"/>	<input type="checkbox"/>
Other (specify)	<input type="checkbox"/>	<input type="checkbox"/>

- Nothing, will not buy again



Your Household

64. What is your current marital status?

- Married
- Separated
- Never married
- Divorced
- Widowed

65. Do you have a partner who shares the decision-making and responsibilities of running your household but is not your legal spouse?

- Yes
- No

Please answer the following questions for you and your spouse or partner, if applicable.

66. Age at last birthday: **You** **Spouse/ Partner**
 years years

67. Sex:

	You	Spouse/ Partner
Male	<input type="checkbox"/>	<input type="checkbox"/>
Female	<input type="checkbox"/>	<input type="checkbox"/>

68. Highest level of education achieved:

	You	Spouse/ Partner
Some schooling	<input type="checkbox"/>	<input type="checkbox"/>
High school graduate	<input type="checkbox"/>	<input type="checkbox"/>
Technical school	<input type="checkbox"/>	<input type="checkbox"/>
Some college	<input type="checkbox"/>	<input type="checkbox"/>
College graduate	<input type="checkbox"/>	<input type="checkbox"/>
Postgraduate studies	<input type="checkbox"/>	<input type="checkbox"/>

69. Hispanic or Latino:

	You	Spouse/ Partner
Yes	<input type="checkbox"/>	<input type="checkbox"/>
No	<input type="checkbox"/>	<input type="checkbox"/>

70. Race: Mark all that apply.

	You	Spouse/ Partner
White	<input type="checkbox"/>	<input type="checkbox"/>
Black or African American	<input type="checkbox"/>	<input type="checkbox"/>
American Indian or Alaska Native	<input type="checkbox"/>	<input type="checkbox"/>
Asian	<input type="checkbox"/>	<input type="checkbox"/>
Native Hawaiian or Pacific Islander	<input type="checkbox"/>	<input type="checkbox"/>

71. Work status in January 2020: Mark all that apply.

	You	Spouse/ Partner
Self-employed full time	<input type="checkbox"/>	<input type="checkbox"/>
Self-employed part time	<input type="checkbox"/>	<input type="checkbox"/>
Employed full time	<input type="checkbox"/>	<input type="checkbox"/>
Employed part time	<input type="checkbox"/>	<input type="checkbox"/>
Retired	<input type="checkbox"/>	<input type="checkbox"/>
Unemployed, temporarily laid-off, furloughed	<input type="checkbox"/>	<input type="checkbox"/>
Not working for pay (<i>student, homemaker, disabled</i>)	<input type="checkbox"/>	<input type="checkbox"/>

72. How was pay received in January 2020?

Mark all that apply.

	You	Spouse/ Partner
Salary	<input type="checkbox"/>	<input type="checkbox"/>
Commissions	<input type="checkbox"/>	<input type="checkbox"/>
Bonus	<input type="checkbox"/>	<input type="checkbox"/>
Contract worker	<input type="checkbox"/>	<input type="checkbox"/>
Hourly wages	<input type="checkbox"/>	<input type="checkbox"/>
Tips	<input type="checkbox"/>	<input type="checkbox"/>
Self-employed/other	<input type="checkbox"/>	<input type="checkbox"/>
Not working in January 2020	<input type="checkbox"/>	<input type="checkbox"/>

73. Did any of these work changes happen in 2020?

Mark all that apply.

	You	Spouse/ Partner
Reduced hours at work	<input type="checkbox"/>	<input type="checkbox"/>
Reduction in pay	<input type="checkbox"/>	<input type="checkbox"/>
Temporarily laid-off, furloughed	<input type="checkbox"/>	<input type="checkbox"/>
Job loss, unemployment	<input type="checkbox"/>	<input type="checkbox"/>
Retired as planned	<input type="checkbox"/>	<input type="checkbox"/>
Retired earlier than planned	<input type="checkbox"/>	<input type="checkbox"/>
None of the above	<input type="checkbox"/>	<input type="checkbox"/>

74. Current work status: Mark all that apply.

	You	Spouse/ Partner
No change from beginning of year	<input type="checkbox"/>	<input type="checkbox"/>
Self-employed full time	<input type="checkbox"/>	<input type="checkbox"/>
Self-employed part time	<input type="checkbox"/>	<input type="checkbox"/>
Employed full time	<input type="checkbox"/>	<input type="checkbox"/>
Employed part time	<input type="checkbox"/>	<input type="checkbox"/>
Retired	<input type="checkbox"/>	<input type="checkbox"/>
Unemployed, temporarily laid-off, furloughed	<input type="checkbox"/>	<input type="checkbox"/>
Not working for pay (<i>student, homemaker, disabled</i>)	<input type="checkbox"/>	<input type="checkbox"/>

75. Ever serve on active duty in the U.S. Armed Forces, Reserves or National Guard?

	You	Spouse/ Partner
Never served in the military	<input type="checkbox"/>	<input type="checkbox"/>
Only on active duty for training in the Reserves or National Guard	<input type="checkbox"/>	<input type="checkbox"/>
Now on active duty	<input type="checkbox"/>	<input type="checkbox"/>
On active duty in the past, but not now	<input type="checkbox"/>	<input type="checkbox"/>

76. Besides you (and your spouse/partner), who else permanently lives in your home?

Mark all that apply.

- Children/grandchildren 12 and under
- Children/grandchildren age 13 -18
- Children/grandchildren age 19 or older
- Parents of you or your spouse/partner
- Other relatives like siblings or cousins
- Non-relatives
- No one else

77. Has anyone temporarily moved into your home? Mark all that apply.

- College students
- Other adult children
- Grandchildren
- Parents
- Someone else
- No one

78. In 2020, did any of the following happen?

	Yes	No
Married, remarried or new partner	<input type="checkbox"/>	<input type="checkbox"/>
New permanent addition to your household (not spouse/partner)	<input type="checkbox"/>	<input type="checkbox"/>
Death of household member	<input type="checkbox"/>	<input type="checkbox"/>
Separated, divorced or partner left	<input type="checkbox"/>	<input type="checkbox"/>
Person other than spouse/partner left your household	<input type="checkbox"/>	<input type="checkbox"/>
Disability or serious illness of a household member	<input type="checkbox"/>	<input type="checkbox"/>

79. Do you speak a language other than English at home?

- Yes
- No → Skip to 81

80. How well do you speak English?

- Very well
- Well
- Not well
- Not at all

81. In 2019, what was your total annual household income before taxes?

- Less than \$35,000
- \$35,000 to \$49,999
- \$50,000 to \$74,999
- \$75,000 to \$99,999
- \$100,000 to \$174,999
- \$175,000 or more

82. What do you think your total annual household income will be in 2020 compared to 2019?

- A lot higher
- Somewhat higher
- About the same
- Somewhat lower
- A lot lower

83. How likely is it that your total annual household income in 2021 will return to what it was in 2019?

- Very likely
- Somewhat likely
- Not at all likely

84. Does your total annual household income include any of the following sources?

	Yes	No
Wages or salary	<input type="checkbox"/>	<input type="checkbox"/>
Business or self-employment	<input type="checkbox"/>	<input type="checkbox"/>
Interest or dividends	<input type="checkbox"/>	<input type="checkbox"/>
Alimony or child support	<input type="checkbox"/>	<input type="checkbox"/>
Social Security, pension or other retirement benefits	<input type="checkbox"/>	<input type="checkbox"/>

85. Does anyone in your household have any of the following?

	Yes	No
401(k), 403(b), IRA, or pension plan	<input type="checkbox"/>	<input type="checkbox"/>
Stocks, bonds, or mutual funds (<i>not in retirement accounts or pension plans</i>)	<input type="checkbox"/>	<input type="checkbox"/>
Certificates of deposit	<input type="checkbox"/>	<input type="checkbox"/>
Investment real estate	<input type="checkbox"/>	<input type="checkbox"/>



86. Which one of the following statements best describes the amount of financial risk you are willing to take when you save or make investments?

- Take substantial risks expecting to earn substantial returns
- Take above-average risks expecting to earn above-average returns
- Take average risks expecting to earn average returns
- Not willing to take any financial risks

87. In 2020, how have the following changed?

	Significant Increase	Little/No Change	Significant Decrease
Housing expenses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-housing expenses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

88. Over the next 12 months, how do you expect the following to change?

	Significant Increase	Little/No Change	Significant Decrease
Housing expenses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-housing expenses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

89. How likely is it, that if needed, you would be able to...

	Very	Somewhat	Not At All
Pay your bills for the next 3 months without borrowing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Get significant financial help from family or friends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Borrow a significant amount from a bank or credit union	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Significantly increase your income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

90. Do you know anyone in the past year who...

	Yes	No
Is behind in making their mortgage payments	<input type="checkbox"/>	<input type="checkbox"/>
Stopped making monthly mortgage payments when they could afford it	<input type="checkbox"/>	<input type="checkbox"/>
Has gotten forbearance relief from their lender/servicer	<input type="checkbox"/>	<input type="checkbox"/>
Has gone through foreclosure where the lender took over the property	<input type="checkbox"/>	<input type="checkbox"/>

91. How well could you explain to someone the...

	Very	Somewhat	Not At All
Process of taking out a mortgage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Difference between a fixed- and an adjustable-rate mortgage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Difference between a prime and a subprime loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Difference between a mortgage's interest rate and its APR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Amortization of a loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Consequences of not making required mortgage payments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Difference between lender's and owner's title insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Relationship between discount points and interest rate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reason payments into an escrow account can change	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

92. Do you agree or disagree with the following statements?

	Agree	Disagree
Owning a home is a good financial investment	<input type="checkbox"/>	<input type="checkbox"/>
Most mortgage lenders generally treat borrowers well	<input type="checkbox"/>	<input type="checkbox"/>
Most mortgage lenders would offer me roughly the same rates and fees	<input type="checkbox"/>	<input type="checkbox"/>
Late payments will lower my credit rating	<input type="checkbox"/>	<input type="checkbox"/>
Lenders shouldn't care about any late payments, only whether loans are fully repaid	<input type="checkbox"/>	<input type="checkbox"/>
It is okay to stop making mortgage payments when you can afford it	<input type="checkbox"/>	<input type="checkbox"/>
It is okay to stop making mortgage payments to pay other bills	<input type="checkbox"/>	<input type="checkbox"/>
I would consider counseling or taking a course about managing my finances if I faced financial difficulties	<input type="checkbox"/>	<input type="checkbox"/>



The Federal Housing Finance Agency and the Consumer Financial Protection Bureau appreciate your assistance.

We have provided space below for any additional comments. If the COVID-19 pandemic affected your ability to make your mortgage payments in ways we have not covered in this survey, please tell us about it here.

Please do not put your name or address on the questionnaire.



Please use the enclosed business-reply envelope to return your completed questionnaire.

FHFA
1600 Research Blvd, RC B16
Rockville, MD 20850

For any questions about the survey or online access you can call toll free 1-855-531-0724.

46723



[FR Doc. 2021-28052 Filed 12-27-21; 8:45 am]

BILLING CODE 8070-01-C

FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank(s) indicated below and at the offices of the Board of Governors. This information may also be obtained on an expedited basis, upon request, by contacting the appropriate Federal Reserve Bank and from the Board's Freedom of Information Office at <https://www.federalreserve.gov/foia/request.htm>. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843), and interested persons may express their views in writing on the standards enumerated in section 4. Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than January 26, 2022.

A. Federal Reserve Bank of Atlanta (Erien O. Terry, Assistant Vice President) 1000 Peachtree Street NE, Atlanta, Georgia 30309. Comments can also be sent electronically to Applications.Comments@atl.frb.org:

1. *Lowndes Bancshares, Inc., Valdosta, Georgia*; to become a banking holding company by acquiring The Citizens National Bank of Quitman,

Quitman, Georgia. In connection with this application, Lowndes Bancshares, Inc., has applied to retain Commercial Banking Company, Valdosta, Georgia, and thereby engage in operating a savings association, pursuant to section 4 of the Bank Holding Company Act and 12 CFR 225.28(b)(4)(ii) of Regulation Y.

Board of Governors of the Federal Reserve System, December 22, 2021.

Michele Taylor Fennell,

Deputy Associate Secretary of the Board.

[FR Doc. 2021-28194 Filed 12-27-21; 8:45 am]

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FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank(s) indicated below and at the offices of the Board of Governors. This information may also be obtained on an expedited basis, upon request, by contacting the appropriate Federal Reserve Bank and from the Board's Freedom of Information Office at <https://www.federalreserve.gov/foia/request.htm>. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)).

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than January 26, 2022.

A. Federal Reserve Bank of Atlanta (Erien O. Terry, Assistant Vice President) 1000 Peachtree Street NE, Atlanta, Georgia 30309. Comments can also be sent electronically to Applications.Comments@atl.frb.org:

1. *Raymond James Financial, Inc., St. Petersburg, Florida*; to acquire Tristate Capital Holdings, Inc., and thereby

indirectly acquire Tristate Capital Bank, both of Pittsburgh, Pennsylvania. In connection with this merger, Macaroon Two LLC, St. Petersburg, Florida, a subsidiary of Raymond James Financial, Inc., to become a bank holding company by merging with Tristate Capital Holdings, Inc., thereby indirectly acquiring Tristate Capital Bank.

B. Federal Reserve Bank of New York (Ivan Hurwitz, Senior Vice President) 33 Liberty Street, New York, New York 10045-0001. Comments can also be sent electronically to

Comments.applications@ny.frb.org:

1. *Nave Holdings LLC, San Juan, Puerto Rico*; to become a bank holding company by acquiring Nave Bank, San Juan, Puerto Rico.

Board of Governors of the Federal Reserve System, December 22, 2021.

Michele Taylor Fennell,

Deputy Associate Secretary of the Board.

[FR Doc. 2021-28195 Filed 12-27-21; 8:45 am]

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FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (Act) (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the applications are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank(s) indicated below and at the offices of the Board of Governors. This information may also be obtained on an expedited basis, upon request, by contacting the appropriate Federal Reserve Bank and from the Board's Freedom of Information Office at <https://www.federalreserve.gov/foia/request.htm>. Interested persons may express their views in writing on the standards enumerated in paragraph 7 of the Act.

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than January 11, 2022.

A. Federal Reserve Bank of New York (Ivan Hurwitz, Senior Vice President) 33