

1. *Kirkwood Bancorporation Co.*, Bismark, North Dakota; to acquire 27.67 percent of the voting shares of Kirkwood Bancorporation of Nevada, Inc., and thereby indirectly acquire voting shares of Kirkwood Bank of Nevada, both of Las Vegas, Nevada, a *de novo* bank.

2. *Kirkwood Bancorporation of Nevada, Inc.*; to become a bank holding company by acquiring 100 percent of the voting shares of Kirkwood Bank of Nevada, both of Las Vegas, Nevada, a *de novo* bank.

Board of Governors of the Federal Reserve System, March 31, 2008.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. E8-6925 Filed 4-2-08; 8:45 am]

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## FEDERAL RESERVE SYSTEM

### Notice of Proposals to Engage in Permissible Nonbanking Activities or to Acquire Companies that are Engaged in Permissible Nonbanking Activities; Correction

This notice corrects a notice (FR Doc. E8-4013) published on page 11419 of the issue for Monday, March 3, 2008.

Under the Federal Reserve Bank of Richmond, the entry for Bank of America Corporation, Charlotte, North Carolina, is revised to read as follows:

**A. Federal Reserve Bank of Richmond** (A. Linwood Gill, III, Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *Bank of America Corporation, Charlotte, North Carolina*; to acquire Countrywide Financial Corporation, Calabasas, California, and thereby indirectly acquire Countrywide Bank, FSB, Alexandria, Virginia, Countrywide Home Loans, Inc., Calabasas, California, Countrywide Financial Corporation, Calabasas, California, Countrywide Financial Holding Company, Inc., Calabasas, California, Effinity Financial Corporation, Alexandria, Virginia, Countrywide Tax Services Corporation, Simi Valley, California, CTC Real Estate Services, Calabasas, California, Countrywide Servicing Exchange, Calabasas, California, Countrywide Asset Management Corp., Calabasas, California, Landsafe Appraisal Services, Inc., Plano, Texas, Landsafe Credit, Inc., Richardson, Texas, Landsafe Flood Determination, Inc., Richardson, Texas, Landsafe Title of California, Inc., Rosemead, California, Landsafe Title of Texas, Inc., Rosemead, California, Landsafe Title of Florida, Inc., Calabasas, California, Countrywide Warehouse Lending, Calabasas, California, Countrywide Home Loans

Servicing LP, Plano, Texas, Countrywide Mortgage Ventures, LLC, Calabasas, California, Countrywide Commercial Real Estate Finance, Inc., Calabasas, California, The Countrywide Foundation, Calabasas, California, Recontrust Company, National Association, Thousand Oaks, California, CWB Community Assets, Inc., Thousand Oaks, California, Countrywide Commercial Administration LLC, Calabasas, California, Recontrust Company (Nevada) Thousand Oaks, California, Countrywide KB Home Loans, LLC, Thousand Oaks, California, CWB Mortgage Ventures, LLC, Thousand Oaks, California, Landsafe Services of Alabama, Inc., Rosemead, California, Landsafe Title of Maryland, Inc., Calabasas, California and thereby engage in (1) operating a savings association; (2) operating a nondepository trust company; (3) community development activities; (4) extending credit and servicing loans; (5) real estate and personal property appraising; (6) credit bureau services; (7) asset management, servicing, and collection activities; (8) acquiring debt in default; and (9) providing tax services for residential mortgage transaction pursuant to sections 225.28(b)(1), 225.28(b)(2), 225.28(b)(4), 225.28(b)(5), 225.28(b)(6) and 225.28(b)(12) of Regulation Y.

In connection with this proposal Bank of America Corporation, has applied to acquire from Bank of America, National Association, Charlotte, North Carolina, 20,000 shares of Series B Non-Voting Convertible Preferred Stock of Countrywide Financial Corporation, Calabasas, California, which is convertible at the option of the holder into approximately 15.7 percent of the voting common stock of Countrywide Financial Corporation.

Comments on this application must be received by April 29, 2008.

Board of Governors of the Federal Reserve System, March 31, 2008.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. E8-6924 Filed 4-2-08; 8:45 am]

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## FEDERAL TRADE COMMISSION

[File No. 052 3094]

### Reed Elsevier Inc. and Seisint, Inc.; Analysis of Proposed Consent Order to Aid Public Comment

**AGENCY:** Federal Trade Commission.

**ACTION:** Proposed Consent Agreement.

**SUMMARY:** The consent agreement in this matter settles alleged violations of federal law prohibiting unfair or deceptive acts or practices or unfair methods of competition. The attached Analysis to Aid Public Comment describes both the allegations in the draft complaint and the terms of the consent order—embodied in the consent agreement—that would settle these allegations.

**DATES:** Comments must be received on or before April 28, 2008.

**ADDRESSES:** Interested parties are invited to submit written comments. Comments should refer to “Reed Elsevier and Seisint, File No. 052 3094,” to facilitate the organization of comments. A comment filed in paper form should include this reference both in the text and on the envelope, and should be mailed or delivered to the following address: Federal Trade Commission/Office of the Secretary, Room 135-H, 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580. Comments containing confidential material must be filed in paper form, must be clearly labeled “Confidential,” and must comply with Commission Rule 4.9(c). 16 CFR 4.9(c) (2005).<sup>1</sup> The FTC is requesting that any comment filed in paper form be sent by courier or overnight service, if possible, because U.S. postal mail in the Washington area and at the Commission is subject to delay due to heightened security precautions. Comments that do not contain any nonpublic information may instead be filed in electronic form by following the instructions on the web-based form at <http://secure.commentworks.com/ftc-ReedElsevierSeisint>. To ensure that the Commission considers an electronic comment, you must file it on that web-based form.

The FTC Act and other laws the Commission administers permit the collection of public comments to consider and use in this proceeding as appropriate. All timely and responsive public comments, whether filed in paper or electronic form, will be considered by the Commission, and will be available to the public on the FTC website, to the extent practicable, at [www.ftc.gov](http://www.ftc.gov). As a matter of discretion, the FTC makes every effort to remove home contact information for

<sup>1</sup> The comment must be accompanied by an explicit request for confidential treatment, including the factual and legal basis for the request, and must identify the specific portions of the comment to be withheld from the public record. The request will be granted or denied by the Commission's General Counsel, consistent with applicable law and the public interest. See Commission Rule 4.9(c), 16 CFR 4.9(c).