

from time to time propose to revise these experience requirements for new and existing MAP lenders and underwriters, as market conditions or HUD's experience indicate would be prudent to adequately protect the FHA General Insurance Fund from unacceptable risk, through notice and the opportunity for public comment. The purpose of this notice is to propose the minimum number and type of closings required for MAP lender and underwriter approval at each qualification tier, and the time frame within which the loans must have closed within the tier to be found by HUD to be acceptable experience.

This practice would mitigate risk, since MAP lenders and underwriters will now be approved at a tier level commensurate to their demonstrated experience.

**III. Tier Approval Experience Requirements**

As would be provided in § 200.1411(b) of the proposed rule, an FHA lender or underwriter may use MAP to process or underwrite only those loan transactions that are covered by the lender or underwriter's MAP approval tier. The tiers are as follows:

*Tier 1:* Acquisition and refinancing programs (i.e., the FHA 223(f) or 223(a)(7) programs) without government subsidies;

*Tier 2:* Acquisition and refinancing programs (i.e., the FHA 223(f) or 223(a)(7) programs) with or without government subsidies;

*Tier 3:* All MAP-eligible programs (i.e., the FHA 220, 223(f), 223(a)(7), 221(d), 231, and 241 programs) without government subsidies; and

*Tier 4:* All MAP-eligible programs (i.e., the FHA 220, 223(f), 223(a)(7),

221(d), 231, and 241 programs), with or without government subsidies.

In accordance with § 200.1413(b) and § 200.1415(b) of the proposed rule, a MAP lender or underwriter would be approved at a tier level commensurate with the lender or underwriter's experience in underwriting and in processing transactions that are covered by that tier, or in underwriting and processing equivalent non-FHA loan transactions. (A non-FHA transaction may be deemed equivalent to a given FHA-covered loan transaction as provided in § 200.1413(b)(1)(i) or § 200.1415(a)(1), as applicable.) To qualify a lender or underwriter for MAP approval at a tier level, the loan transactions would be required to have closed and to be of the quantities, characteristics, and recency provided in the following table:

| Tier         | Experience requirements   |
|--------------|---|
| Tier 1 ..... | Five firm commitments issued or closings of 223(f) or closing of equivalent transactions within the past 5 years.   |
| Tier 2 ..... | Five firm commitments issued or closings of 223(f) or closing of equivalent transactions within the past 5 years, and at least three of the transactions must have been with government subsidies.*             |
| Tier 3 ..... | Five firm commitments issued or closings of 220, 221(d), 231, 232, or 241 or equivalent transactions within the past 5 years.   |
| Tier 4 ..... | Five firm commitments issued or closings of 220, 221(d), 231, 232, or 241 or equivalent transactions within the past 5 years, and at least three of the transactions must have been with government subsidies.* |

\* See section II.A of the proposed rule's preamble for a discussion of qualifying government subsidies.

The requirement for new and existing lenders and underwriters to have undertaken five transactions within 5 years in order to demonstrate qualification at a tier represents an increase compared to HUD's current policy of requiring underwriters to have undertaken three transactions within 3 years for general MAP approval. HUD has observed that lenders whose underwriters had only three qualifying transactions within 3 years have often had insufficient familiarity with the programs and their responsibilities under the MAP program. To ensure appropriate management of risk to the FHA insurance fund, it is essential that new and existing MAP lenders and underwriters have adequate transactional experience before they undertake their first transaction pursuant to their MAP approval at a given tier. HUD, therefore, proposes to increase the minimum number of transactions to five, but, accordingly, to provide that the transactions must have occurred within 5 years of when approval is sought, rather than within 3 years.

Dated: March 16, 2012.  
**Carol J. Galante,**  
*Acting Assistant Secretary for Housing—  
 Federal Housing Commissioner.*  
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**DEPARTMENT OF THE INTERIOR**

**Office of the Secretary**

**Proposed Renewal of Information Collection: Applicant Background Survey**

**AGENCY:** U.S. Department of the Interior.  
**ACTION:** Notice and Request for Comments.

**SUMMARY:** In compliance with section 3506(c)(2)(A) of the Paperwork Reduction Act of 1995, the Office of Civil Rights, Office of the Secretary, Department of the Interior (DOI) announces the proposed extension of a public information collection and seeks public comments on the provisions thereof.

**DATES:** Consideration will be given to all comments received by June 11, 2012.

**ADDRESSES:** Send your written comments to the U.S. Department of the Interior, Office of the Secretary, Office

of Civil Rights, Attn: Ophelia Anderson, Chief, Compliance and Programs Division, 1849 C St. NW., MS 4309 Main Interior Building, Washington, DC 20240. Send any faxed comments to (202) 208-6112, Attn: Ophelia Anderson. Comments may also be emailed to [Ophelia\\_Anderson@ios.doi.gov](mailto:Ophelia_Anderson@ios.doi.gov).

**FOR FURTHER INFORMATION CONTACT:** Requests for additional information on this renewed information collection or its Applicant Background Survey Form should be directed to the above address. Before including your address, phone number, email address, or other personal identifying information in your comment, you should be aware that your entire comment—including your personal identifying information—may be made publicly available at any time. While you can ask us in your comment to withhold your personal identifying information from public review, we cannot guarantee that we will be able to do so.

**SUPPLEMENTARY INFORMATION:**

**I. Abstract**

DOI is below parity with the Relevant Civilian Labor Force representation for many mission critical occupations. The DOI Strategic Plan identifies the job skills that will be needed in its current

and future workforce. The job skills it will need are dispersed throughout its nine bureaus and include, among others, making visitors welcome to various facilities, such as parks and refuges, processing permits for a wide variety of uses of the public lands, collecting royalties for minerals extracted from the public lands, rounding-up and adopting-out wild horses and burros found in the west, protecting archeological and cultural resources of the public lands, and enforcing criminal laws of the United States. As a result of this broad spectrum of duties and services, the DOI touches the lives of most Americans.

The people who deal with the DOI bring with them a wide variety of backgrounds, cultures, and experiences. A diverse workforce enables the DOI to provide a measure of understanding to its customers by relating to the diverse background of those customers. By including employees of all backgrounds, all DOI employees gain a measure of knowledge, background, experience, and comfort in serving all of the DOI's customers.

In order to determine if there are barriers in our recruitment and selection processes, DOI must track the demographic groups that apply for its jobs. The most effective and statistically valid method to make these determinations is information directly from applicants. The data collected is not provided to selecting officials and plays no part in the merit staffing or the selection processes. The data collected will be used in summary form to determine trends covering the demographic make-up of applicant pools and job selections within a given occupation or organizational group. The records of those applicants not selected are destroyed in accordance with DOI's records management procedures.

## II. Data

(1) *Title:* Applicant Background Survey.

*OMB Control Number:* 1091-0001.

*Current Expiration Date:* July 31, 2012.

*Type of Review:* Information Collection Renewal.

*Affected Entities:* Applicants for DOI jobs.

*Estimated annual number of respondents:* 13,433.

*Frequency of Response:* One per job application.

(2) *Annual reporting and record keeping burden: Average reporting burden per application:* 5 minutes.

*Total annual reporting:* 1,119 hours.

(3) *Description of the need and use of the information:* This information is

required to obtain the source of recruitment, ethnicity, race, and disability data on job applicants to determine if the recruitment is effectively reaching all aspects of relevant labor pools and to determine if there are proportionate acceptance rates at various stages of the recruitment process. Response is optional. The information is used for evaluating recruitment only, and plays no part in the selection of who is hired.

## III. Request for Comments

Comments are invited on: (a) Whether the proposed collection of information is necessary for the proper performance of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency's estimate of the burden of the proposed information collection; (c) ways to enhance the quality, utility and clarity of the information to be collected; and (d) ways to minimize the burden of the information collection on respondents, including through the use of automated collection techniques or other forms of information technology.

Burden means the total time, effort, or financial resources expended by persons to generate, maintain, retain, disclose or provide information to or for a federal agency. This includes the time needed to review instructions; to develop, acquire, install and utilize technology and systems for the purpose of collecting, validating and verifying information, processing and maintaining information, and disclosing and providing information; to train personnel and to be able to respond to a collection of information, to search data sources, to complete and review the collection of information, and to transmit or otherwise disclose the information.

All written comments will be available for public inspection in the Main Interior Building, 1849 C Street NW., Washington, DC during normal business hours, excluding legal holidays. For an appointment to inspect comments, please contact Ophelia Anderson by telephone on (202) 219-0805, or by email at [Ophelia.Anderson@ios.doi.gov](mailto:Ophelia.Anderson@ios.doi.gov). A valid picture identification is required for entry into the Department of the interior.

Dated: April 5, 2012.

**Sharon Eller,**

*Director, Office of Civil Rights, Office of the Secretary.*

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## DEPARTMENT OF THE INTERIOR

### Fish and Wildlife Service

[FWS-R4-ES-2012-N027;  
FXES11130400000C2-123-FF04E00000]

### Endangered and Threatened Wildlife and Plants; Notice of Availability of a Technical/Agency Draft Recovery Plan for Alabama Sturgeon

**AGENCY:** Fish and Wildlife Service, Interior.

**ACTION:** Notice of availability and request for public comment.

**SUMMARY:** We, the Fish and Wildlife Service, announce the availability of the technical/agency draft recovery plan for the endangered Alabama Sturgeon. The draft recovery plan includes specific recovery objectives and criteria that would have to be met in order for us to downlist the species to be threatened under the Endangered Species Act of 1973, as amended (Act). We request review and comment on this draft recovery plan from local, State, and Federal agencies, and the public.

**DATES:** In order to be considered, comments on the draft recovery plan must be received on or before June 11, 2012.

**ADDRESSES:** If you wish to review this technical/agency draft recovery plan, you may obtain a copy by contacting Jeff Powell, U.S. Fish and Wildlife Service, Alabama Field Office, 1208-B Main Street, Daphne, AL 36532; tel. (251) 441-6630, or by visiting either the Service's recovery plan Web site at <http://endangered.fws.gov/recovery/index.html#plans> or the Daphne Field Office Web site at <http://www.fws.gov/daphne/>.

If you wish to comment, you may submit your comments by one of the following methods:

- You may submit written comments and materials to Jeff Powell, at the above address.
- You may hand-deliver written comments to our Alabama Field Office, at the above address, or fax them to (251) 441-6222.
- You may send comments by email to [jeff\\_powell@fws.gov](mailto:jeff_powell@fws.gov).

For additional information about submitting comments, see the "Request for Public Comments" section below.

**FOR FURTHER INFORMATION CONTACT:** Jeff Powell, at the above addresses or by telephone: (251) 441-5858.

### SUPPLEMENTARY INFORMATION:

#### Background

The Alabama sturgeon (*Scaphirhynchus suttkusi*) was listed as