

determines a pesticide may affect a listed species or its designated critical habitat, EPA must initiate consultation with the U.S. Fish and Wildlife Service and/or the National Marine Fisheries Service (collectively referred to as the Service), as appropriate.

B. Background

Cupron Cuprous Iodide Masterbatch (EPA Reg. No. 84542-9) containing the new active ingredient, cuprous iodide, was registered October 6, 2015. Cuprous Iodide Masterbatch is a material preservative that is incorporated into manufactured products to suppress the growth of algae, mold, mildew, fungi, and bacteria which may cause unpleasant odors, discoloration, staining, deterioration, or corrosion. This product is mixed with a compatible polymer used to create fibers, plastics, and films. Cuprous iodide is incorporated at a rate not exceed 5.0% by weight and is evenly distributed throughout the final article. The Cupron Cuprous Iodide Masterbatch label allows a myriad of uses including but not limited to bedding, apparel, outerwear, undergarments, hosiery, carpets, plastic composites, floor coverings, carpet, draperies, upholstery, plumbing supplies, tiles, wallboard, shoes, sails, and awnings. As the cuprous iodide is expected to be tightly bound within the polymer matrices, environmental exposure to cuprous iodide from these uses is extremely limited and is not reasonably expected to reach concentrations high enough to cause any discernible effects.

On March 4, 2019, the Center of Biological Diversity (CBD) filed a lawsuit against the Agency alleging that EPA violated the ESA by failing to ensure that the registration of Cupron Cuprous Iodide Masterbatch would not jeopardize any listed species or destroy or modify their critical habitat, and by failing to consult with the U.S. Fish and Wildlife Service and the National Marine Fisheries Service as required under the ESA.

The primary pathway by which cuprous iodide would be expected to be released to the aquatic environment is from down-the-drain discharges by leaching during in-service use of manufactured products via fabric washing at institutional facilities, commercial establishments, and residences. In order to facilitate settlement of the lawsuit, Cupron submitted a label amendment removing from its label approved uses in articles that could be frequently washed such as bedding, mattress covers, apparel, outerwear, undergarments, and hosiery.

The Agency conducted an ecological risk assessment for federally listed species for cuprous iodide for the subset of uses that would remain on the revised label. The proposed label includes uses for fibers (fiberfill for quilts and pillows, vacuum cleaner bags, sleeping bags, brush bristles, air and dust filters, book covers, carpets, rugs, mats, carpet underlay, carpet backing, broadloom and tile carpeting, conveyor belts that do not come in contact with any type of food, automotive and truck upholstery, automotive and truck carpeting and interior liners, shoes, gloves and helmets, sails, ropes, canvas, ducking, awnings, umbrellas) and for plastics and films (automotive and vehicular parts, brush handles, building materials and components (excluding shingles), wood composites, non-food contact plastic composites, conveyor belts that do not come in contact with any type of food, floor covering, flooring, footwear including boots, furniture, gaskets, glazing for cement tile and for toilets, indoor furniture, insulation for wire and cable, insulators, kitchen and bathroom hardware, plumbing supplies and fixtures including sinks, indoor sports equipment, tape, tiles, tubing, vacuum cleaner bags, wallboard, walls, waste containers, personal hygiene devices such as combs, brushes, and hairclips). The Cupron Cuprous Iodide Masterbatch label would specify that it may not be used as a coating, film, or laminate on any other product than those listed on the label.

The draft ecological risk assessment for federally listed species for cuprous iodide shows that the potential exposures to terrestrial and aquatic organisms (including listed species) from cuprous iodide are not reasonably expected to occur at levels that would result in a discernible effect from the uses that would be allowed on the revised Cupron Cuprous Iodide Masterbatch label. The Agency proposes to make a No Effects (NE) determination for all Federally-listed-threatened/ endangered species and critical habitats for the narrowed set of uses of cuprous iodide that would be allowed under the proposed label amendments.

C. Public Comments Sought

After reviewing public comments on the draft ecological risk assessment for federally listed species for cuprous iodide, EPA will issue, if necessary, a revised ecological risk assessment and a response to comments document before amending the registration. If EPA determines that this set of pesticide uses may affect listed species and/or their designated critical habitat, EPA will

initiate consultation with the Services, as appropriate.

Authority: 7 U.S.C. 136 *et seq.*

Dated: August 7, 2020.

Alexandra Dapolito Dunn,

Assistant Administrator, Office of Chemical Safety and Pollution Prevention.

[FR Doc. 2020-17702 Filed 8-12-20; 8:45 am]

BILLING CODE 6560-50-P

FARM CREDIT ADMINISTRATION

Privacy Act of 1974; System of Records

AGENCY: Farm Credit Administration.

ACTION: Notice of a modified system of records.

SUMMARY: Pursuant to the provisions of the Privacy Act of 1974, notice is hereby given that the Farm Credit Administration (FCA or Agency) is amending an existing system of records, FCA-13—Correspondence Files—FCA. The Correspondence Files—FCA system is used to track incoming and outgoing correspondence and to draft correspondence and other memoranda. The Agency is updating the notice to include more details in the categories of individuals and categories of records in the system, and to make administrative updates and non-substantive changes to conform to the SORN template requirements prescribed in the Office of Management and Budget (OMB) Circular No. A-108.

DATES: You may send written comments on or before September 14, 2020. FCA filed an amended System Report with Congress and the Office of Management and Budget on May 29, 2020. This notice will become effective without further publication on September 22, 2020 unless modified by a subsequent notice to incorporate comments received from the public.

ADDRESSES: We offer a variety of methods for you to submit your comments. For accuracy and efficiency, commenters are encouraged to submit comments by email or through the FCA's website. As facsimiles (fax) are difficult for us to process and achieve compliance with section 508 of the Rehabilitation Act, we are no longer accepting comments submitted by fax. Regardless of the method you use, please do not submit your comment multiple times via different methods. You may submit comments by any of the following methods:

- **Email:** Send us an email at reg-comm@fca.gov.
- **FCA Website:** <http://www.fca.gov>. Click inside the "I want to . . ." field,

near the top of the page; select “comment on a pending regulation” from the dropdown menu; and click “Go.” This takes you to an electronic public comment form.

- *Mail:* David Grahn, Director, Office of Regulatory Policy, Farm Credit Administration, 1501 Farm Credit Drive, McLean, VA 22102-5090.

You may review copies of comments we receive at our office in McLean, Virginia, or from our website at <http://www.fca.gov>. Once you are in the website, click inside the “I want to . . .” field, near the top of the page; select “find comments on a pending regulation” from the dropdown menu; and click “Go.” This will take you to the Comment Letters page, where you can select the SORN for which you would like to read public comments. The comments will be posted as submitted but, for technical reasons, items such as logos and special characters may be omitted. Identifying information that you provide, such as phone numbers and addresses, will be publicly available. However, we will attempt to remove email addresses to help reduce internet spam.

FOR FURTHER INFORMATION CONTACT: Autumn R. Agans, Privacy Act Officer, Farm Credit Administration, McLean, Virginia 22102-5090, (703) 883-4020, TTY (703) 883-4019.

SUPPLEMENTARY INFORMATION: This publication satisfies the requirement of the Privacy Act of 1974 that agencies publish a system of records notice in the **Federal Register** when there is a revision, change, or addition to the system of records. The substantive changes and modifications to the currently published version of FCA-13—Correspondence Files—FCA include:

1. Identifying the records in the system as unclassified.
2. Updating the system location to reflect the system’s current location.
3. Updating the system managers to reflect the system’s current owner.
4. Expanding and clarifying the categories of individuals and categories of records to ensure they are consistent with the intended purpose for which the records are collected.
5. Clarifying the record source categories.
6. Revising the retention and disposal section to reflect updated guidance from the National Archives and Records Administration.
7. Revising the safeguards section to reflect updated cybersecurity guidance and practices.

Additionally, non-substantive changes have been made to the notice to

align with the latest guidance from OMB.

The amended system of records is: FCA-13—Correspondence Files—FCA. As required by 5 U.S.C. 552a(r) of the Privacy Act, as amended, FCA sent notice of this proposed system of records to the Office of Management and Budget, the Committee on Oversight and Government Reform of the House of Representatives, and the Committee on Homeland Security and Governmental Affairs of the Senate. The notice is published in its entirety below.

SYSTEM NAME AND NUMBER:

FCA-13—Correspondence Files—FCA.

SECURITY CLASSIFICATION:

Unclassified.

SYSTEM LOCATION:

Office of Congressional and Public Affairs, Farm Credit Administration, 1501 Farm Credit Drive, McLean, VA 22102-5090.

SYSTEM MANAGER:

Director, Office of Congressional and Public Affairs, Farm Credit Administration, 1501 Farm Credit Drive, McLean, VA 22102-5090.

AUTHORITY FOR MAINTENANCE OF THE SYSTEM:

12 U.S.C. 2243, 2252.

PURPOSES OF THE SYSTEM:

We use information in this system of records to track incoming and outgoing correspondence and to draft correspondence and other memoranda.

CATEGORIES OF INDIVIDUALS COVERED BY THE SYSTEM:

Individuals who have correspondence with FCA and the Farm Credit System Insurance Corporation (FCSIC) and current and former FCA and FCSIC employees assigned to process review and/or respond to the correspondence.

CATEGORIES OF RECORDS IN THE SYSTEM:

This system contains incoming and outgoing correspondence and internal reports and memoranda, which are part of a general correspondence file maintained by the office(s) involved. Additionally, information about the correspondence is captured, including, but not limited to: (1) The type of correspondence (letter, fax, email); (2) dates and times received or sent; (3) name and office of FCA or FCSIC employee assigned to the correspondence; and (4) basic contact information (name, address, email address, phone number) related to the correspondence.

RECORD SOURCE CATEGORIES:

Persons corresponding with FCA and FCISC and FCA and FCSIC employees.

ROUTINE USES OF RECORDS MAINTAINED IN THE SYSTEM, INCLUDING CATEGORIES OF USERS AND PURPOSES OF SUCH USES:

See the “General Statement of Routine Uses” (64 FR 8175).

DISCLOSURE TO CONSUMER REPORTING AGENCIES: NONE.

POLICIES AND PRACTICES FOR STORAGE OF RECORDS:

Records are maintained in file folders and on a computerized database.

POLICIES AND PRACTICES FOR RETRIEVAL OF RECORDS:

Records are retrieved by name.

POLICIES AND PROCEDURES FOR RETENTION AND DISPOSAL OF RECORDS:

Records are retained in accordance with the National Archives and Records Administration’s General Records Schedule, and with the FCA Comprehensive Records Schedule.

ADMINISTRATIVE, TECHNICAL, AND PHYSICAL SAFEGUARDS:

FCA implements multiple layers of security to ensure access to records is limited to those with a need-to-know in support of their official duties. Records are physically safeguarded in a secured environment using locked file rooms, file cabinets, or locked offices and other physical safeguards. Computerized records are safeguarded through use of user roles, passwords, firewalls, encryption, and other information technology security measures. Only personnel with a need-to-know in support of their duties have access to the records.

RECORD ACCESS PROCEDURES:

To obtain a record, contact: Privacy Act Officer, Farm Credit Administration, 1501 Farm Credit Drive, McLean, VA 22102-5090, as provided in 12 CFR part 603.

CONTESTING RECORD PROCEDURES:

Direct requests for amendments to a record to: Privacy Act Officer, Farm Credit Administration, 1501 Farm Credit Drive, McLean, VA 22102-5090, as provided in 12 CFR part 603.

NOTIFICATION PROCEDURE:

Address inquiries about this system of records to: Privacy Act Officer, Farm Credit Administration, McLean, VA 22102-5090.

EXEMPTIONS PROMULGATED FOR THE SYSTEM:

None.

HISTORY:

Federal Register Vol. 64, No. 100/ Tuesday, May 25, 1999 page 21875.
Vol. 70, No. 183/Thursday, September 22, 2005, page 55621.

Dated: August 10, 2020.

Dale Aultman,

Secretary, Farm Credit Administration Board.

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BILLING CODE 6705-01-P

**FEDERAL FINANCIAL INSTITUTIONS
EXAMINATION COUNCIL**

[Docket No. AS20-08]

**Appraisal Subcommittee; Order
Extending Commercial Real Estate
Transaction Temporary Waiver Relief**

AGENCY: Appraisal Subcommittee,
Federal Financial Institutions
Examination Council.

ACTION: Order extending, with specified
terms and conditions, commercial real
estate transaction temporary waiver
relief.

SUMMARY: The Appraisal Subcommittee
(ASC) of the Federal Financial
Institutions Examination Council
(FFIEC), with approval of the FFIEC, is
issuing an Order pursuant to section
1119(b) of Title XI of the Financial
Institutions Reform, Recovery, and
Enforcement Act of 1989, as amended
(Title XI) and the rules promulgated
thereunder, extending temporary waiver
relief of appraiser credentialing
requirements for appraisals of federally
related transactions (FRTs) under
\$1,000,000 for commercial real estate
transactions throughout the State of
North Dakota for an additional one-year
period and subject to specified terms
and conditions.

DATES: Applicable August 7, 2020.

FOR FURTHER INFORMATION CONTACT:
James R. Park, Executive Director, at
(202) 595-7575, or Alice M. Ritter,
General Counsel, at (202) 595-7577,
ASC, 1325 G Street NW, Suite 500,
Washington, DC 20005.

SUPPLEMENTARY INFORMATION: Section
1119(b) of Title XI authorizes the ASC
to waive, on a temporary basis and
subject to the approval of the FFIEC,
“any requirement relating to
certification or licensing of a person to
perform appraisals under [Title XI]”
upon “a written determination that
there is a scarcity of certified or licensed
appraisers to perform appraisals in
connection with [FRTs]¹ in a State, or

¹ “Federally related transaction” (FRT) refers to
any real estate related financial transaction which:

in any geographical political
subdivision of a State, leading to
significant delays in the performance of
such appraisals.”² The ASC has
promulgated regulations that set forth
procedures³ that govern the processing
of temporary waiver requests.

On August 1, 2018, the Governor of
North Dakota, the North Dakota
Department of Financial Institutions,
and the North Dakota Bankers
Association (Requesters) submitted a
temporary waiver request to the ASC.
The Requesters sought a temporary
waiver of not less than five years of
appraiser credentialing requirements for
appraisals for FRTs under \$500,000 for
1-to-4 family residential real estate
transactions and under \$1,000,000 for
agricultural and commercial real estate
transactions throughout the State of
North Dakota.⁴

On July 9, 2019, the ASC convened a
Special Meeting to consider the request.
Based on the information provided by
the Requester, the North Dakota Real
Estate Appraiser Qualifications and
Ethics Board (Appraiser Board), and by
the public through comment letter
submissions, the ASC issued an Order
(2019 Order) approving a limited
version of the waiver request.⁵ The 2019
Order was published in the **Federal
Register**,⁶ and in pertinent part⁷
included a temporary waiver of
appraiser credentialing requirements for
appraisals of FRTs under \$1,000,000 for
commercial real estate transactions

(a) A federal financial institutions regulatory agency
engages in, contracts for, or regulates; and (b)
requires the services of an appraiser. (Title XI
§ 1121 (4), 12 U.S.C. 3350.)

² 12 U.S.C. 3348(b).

³ 12 CFR part 1102, subpart A.

⁴ On September 7, 2018, ASC staff responded
with a request for clarification and additional
information, and on April 10, 2019, the Requesters
submitted an additional letter with a clarification of
the request and additional information.

⁵ An approval of a temporary waiver by the ASC
is subject to the approval of the FFIEC. (See 12
U.S.C. 3348(b); 12 CFR 1102.5.) On July 12, 2019,
the FFIEC approved the temporary waiver granted
by the ASC on July 9, 2019.

⁶ 84 FR 38630 (August 7, 2019).

⁷ The Order also included a temporary waiver of
appraiser credentialing requirements for appraisals
of FRTs under \$500,000 for 1-to-4 family residential
real estate transactions throughout the State of
North Dakota for a period of one year, subject to
earlier termination in the event the federal banking
agencies issued a rule increasing appraisal
exemption threshold limits for residential real
estate transactions, in which case the residential
waiver would terminate 60 days after the effective
date of that threshold increase. The federal banking
agencies issued a final rule increasing the appraisal
exemption threshold for residential real estate
transactions with an effective date of October 9,
2019. 83 FR 63110 (December 7, 2018). The
temporary waiver for residential real estate
transactions terminated by its own terms 60 days
after the effective date of that rule on December 8,
2019.

throughout the State of North Dakota for
a period of one year. The 2019 Order
also provided that, among other things,
the parties requesting the waiver should
submit certain information to the ASC at
least 30 days prior to the expiration of
the one-year period and the ASC would
consider the information submitted and
by vote in open session may extend the
temporary waiver for an additional one-
year period.

On July 6, 2020, Requesters submitted
certain information and as amended on
July 8, 2020, sought extension of the
commercial real estate transaction
temporary waiver relief for an
additional one-year period.⁸ On July 29,
2020, the ASC convened a Special
Meeting via teleconference to consider
the information as presented by the
Requesters and voted to extend the
commercial real estate transaction
temporary waiver relief in North Dakota
for an additional one-year period,
subject to specified terms and
conditions, and subject to FFIEC
approval. The FFIEC met on August 7,
2020, via WebEx, and a quorum of the
Council being present, took the
following action: Pursuant to § 1119(b)
of the Financial Institutions Reform,
Recovery, and Enforcement Act of 1989,
as amended, the Council approved the
attached waiver extension that was
approved by the ASC on July 29, 2020.

ASC Discussion

In order to extend the commercial real
estate transaction temporary waiver
relief in North Dakota for an additional
one-year period, the 2019 Order set
forth the following specified terms and
conditions:

1. During the one-year period, the
Requester is expected to develop a plan
through continued dialogue with North
Dakota stakeholders, including the Appraiser
Board, to identify potential solutions to
address appraiser scarcity and appraisal
delay.

2. At least 30 days prior to the expiration
of the one-year period, the Requester should
provide (1) a status report to the ASC on the
plan that was developed in collaboration
with stakeholders and any implementation
progress made on that plan toward
identifying meaningful solutions to resolve
appraiser scarcity and delay issues faced in
North Dakota; and (2) supporting data
showing that appraiser scarcity leading to
significant delays continues to exist, which
may include information to identify specific
localities affected by appraiser scarcity. The
ASC will consider the information as
presented by the Requester, and by vote in
open session, may extend the temporary
waiver for an additional one-year period.

⁸ Requesters were joined in their July 6
submission by the Credit Union Association of the
Dakotas and the Independent Community Banks of
North Dakota.