

II. Lenders That Failed To Timely Meet Requirements for Annual Recertification of FHA Approval but Came Into Compliance.

Action: The Board entered into settlement agreements with the following lenders, which required the lender to pay a civil money penalty without admitting fault or liability.

Cause: The Board took these actions based upon allegations that the listed lenders failed to comply with FHA's annual recertification requirements in a timely manner.

The following lenders paid civil money penalties of \$10,366:

1. *Home Financing Center, Inc., Coral Gables, FL* [Docket No. 22-2057-MRT]
2. *Magnolia Bank, Magnolia, KY* [Docket No. 22-2032-MRT]
3. *Obsidian Financial Services, Inc., Melbourne, FL* [Docket No. 22-2043-MRT]
4. *Republic First Bank d/b/a Republic Bank, Philadelphia, PA* [Docket No. 22-2063-MRT]

The following lender paid civil money penalties of \$10,245:

Industrial Bank NA, Washington, DC [Docket No. 21-2230-MRT]

The following lenders paid civil money penalties of \$5,000.

1. *A Plus Mortgage Services Inc., Muskego, WI* [Docket No. 22-2044-MRT]
2. *Accunet Mortgage L.L.C., Waukesha, WI* [Docket No. 22-2046-MRT]
3. *Advantis Credit Union, Milwaukee, WI* [Docket No. 22-2031-MRT]
4. *Augusta Financial Inc., Santa Clarita, CA* [Docket No. 22-2053-MRT]
5. *Bank, Wapello, IA* [Docket No. 22-2033-MRT]
6. *GenHome Mortgage Corporation f/k/a Beckam Funding Corp., Irvine, CA* [Docket No. 21-2237-MRT]
7. *Devon Bank, Chicago, IL* [Docket No. 22-2016-MRT]
8. *First Service Credit Union, Houston, TX* [Docket No. 22-2030-MRT]
9. *Forbright Bank, Chevy Chase, MD* [Docket No. 22-2039-MRT]
10. *Statebridge Company, L.L.C., Greenwood Village, CO* [Docket No. 22-2050-MRT]
11. *Verve, a Credit Union, Oshkosh, WI* [Docket No. 22-2042-MRT]

Julia R. Gordon,

Assistant Secretary for Housing—Federal Housing Administration, Mortgage Review Board, Chairperson.

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DEPARTMENT OF THE INTERIOR

Fish and Wildlife Service

[Docket No. FWS-R4-ES-2023-0028; FXES11130400000-223-FF04EF4000]

Receipt of Incidental Take Permit Application and Proposed Habitat Conservation Plan for the Sand Skink and Blue-Tailed Mole Skink; Polk County, FL; Categorical Exclusion

AGENCY: Fish and Wildlife Service, Interior.

ACTION: Notice of availability; request for comments and information.

SUMMARY: We, the Fish and Wildlife Service (Service), announce receipt of an application from Luxer Development, LLC (applicant) for an incidental take permit (ITP) under the Endangered Species Act. The applicant requests the ITP to take the federally threatened sand skink (*Plestiodon reynoldsi*) and the federally threatened blue-tailed mole-skink (*Eumeces egregius lividus*) incidental to the construction of a residential development in Polk County, Florida. We request public comment on the application, which includes the applicant's proposed habitat conservation plan (HCP), and on the Service's preliminary determination that the proposed permitting action may be eligible for a categorical exclusion pursuant to the Council on Environmental Quality's National Environmental Policy Act (NEPA) regulations, the Department of the Interior's (DOI) NEPA regulations, and the DOI Departmental Manual. To make this preliminary determination, we prepared a draft environmental action statement and low-effect screening form, both of which are also available for public review. We invite comment from the public and local, State, Tribal, and Federal agencies.

DATES: We must receive your written comments on or before April 24, 2023.

ADDRESSES:

Obtaining Documents: You may obtain copies of the documents online in Docket No. FWS-R4-ES-2023-0028 at <https://www.regulations.gov>.

Submitting Comments: If you wish to submit comments on any of the documents, you may do so in writing by one of the following methods:

- **Online:** <https://www.regulations.gov>. Follow the instructions for submitting comments on Docket No. FWS-R4-ES-2023-0028.
- **U.S. mail:** Public Comments Processing, Attn: Docket No. FWS-R4-ES-2023-0028; U.S. Fish and Wildlife Service, MS: PRB/3W, 5275 Leesburg Pike, Falls Church, VA 22041-3803.

FOR FURTHER INFORMATION CONTACT:

Alfredo Begazo, by U.S. mail (see **ADDRESSES**), via telephone at 772-469-4234 or by email at alfredo_begazo@fws.gov. Individuals in the United States who are deaf, deafblind, hard of hearing, or have a speech disability may dial 711 (TTY, TDD, or TeleBraille) to access telecommunications relay services. Individuals outside the United States should use the relay services offered within their country to make international calls to the point-of-contact in the United States.

SUPPLEMENTARY INFORMATION: We, the Fish and Wildlife Service (Service), announce receipt of an application from Luxer Development, LLC (applicant) for an incidental take permit (ITP) under the Endangered Species Act of 1973, as amended (ESA; 16 U.S.C. 1531 *et seq.*). The applicant requests the ITP to take the federally listed sand skink (*Plestiodon reynoldsi*) and blue-tailed mole-skink (*Eumeces egregius lividus*) (skinks) incidental to the construction and use of a residential development in Polk County, Florida. We request public comment on the application, which includes the applicant's habitat conservation plan (HCP), and on the Service's preliminary determination that this proposed ITP qualifies as "low effect," and may qualify for a categorical exclusion pursuant to the Council on Environmental Quality's National Environmental Policy Act (NEPA) regulations (40 CFR 1501.4), the Department of the Interior's (DOI) NEPA regulations (43 CFR 46), and the DOI's Departmental Manual (516 DM 8.5(C)(2)). To make this preliminary determination, we prepared a draft environmental action statement and low-effect screening form, both of which are also available for public review.

Proposed Project

The applicant requests a 5-year ITP to take the two skink species via the conversion of approximately 13.69 acres (ac) of occupied nesting, foraging, and sheltering skink habitat incidental to the construction and use of a residential development on a 114.35-ac parcel in Sections 32 and 33, Township 28 South, Range 28 East in Polk County, Florida. The applicant proposes to mitigate for take of the skinks by purchasing credits equivalent to 27.38 ac of skink-occupied habitat from a Service-approved conservation bank. The Service would require the applicant to purchase the credits prior to engaging in any construction of the project.

Public Availability of Comments

Before including your address, phone number, email address, or other

personal identifying information in your comment, be aware that your entire comment, including your personal identifying information, may be made available to the public. While you may request that we withhold your personal identifying information, we cannot guarantee that we will be able to do so.

Our Preliminary Determination

The Service has made a preliminary determination that the applicant's proposed project—including the construction of multiple single-family residences, driveways, parking spaces, green areas, stormwater pond, and associated infrastructure (e.g., electric, water, and sewer lines)—would individually and cumulatively have a minor effect on the skinks and the human environment. Therefore, we have preliminarily determined that the proposed ESA section 10(a)(1)(B) permit would be a “low-effect” ITP that individually or cumulatively would have a minor effect on the species and may qualify for application of a categorical exclusion pursuant to the Council on Environmental Quality's NEPA regulations, DOI's NEPA regulations, and the DOI Departmental Manual. A “low-effect” incidental take permit is one that would result in (1) minor or negligible effects on species covered in the HCP; (2) nonsignificant effects on the human environment; and (3) impacts that, when added together with the impacts of other past, present, and reasonable foreseeable actions, would not result in significant cumulative effects to the human environment.

Next Steps

The Service will evaluate the application and the comments to determine whether to issue the requested permit. We will also conduct an intra-Service consultation pursuant to section 7 of the ESA to evaluate the effects of the proposed take. After considering the preceding and other matters, we will determine whether the permit issuance criteria of section 10(a)(1)(B) of the ESA have been met. If met, the Service will issue ITP number PER 0068768 to Luxer Development, LLC.

Authority

The Service provides this notice under section 10(c) of the ESA (16 U.S.C. 1531 *et seq.*) and its implementing regulations (50 CFR 17.32), and NEPA (42 U.S.C. 4321 *et*

seq.) and its implementing regulations (40 CFR 1500–1508 and 43 CFR 46).

Robert L. Carey,

*Manager, Division of Environmental Review,
Florida Ecological Services Office.*

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DEPARTMENT OF THE INTERIOR

Fish and Wildlife Service

**[FWS–R6–ES–2023–N024;
FXES11130600000–234–FF06E00000]**

Endangered and Threatened Species; Receipt of Recovery Permit Applications

AGENCY: Fish and Wildlife Service, Interior.

ACTION: Notice of receipt of permit applications; request for comments.

SUMMARY: We, the U.S. Fish and Wildlife Service, have received applications for permits, permit renewals, and/or permit amendments to conduct activities intended to enhance the propagation or survival of endangered species under the Endangered Species Act. We invite the public and local, State, Tribal, and Federal agencies to comment on these applications. Before issuing any of the requested permits, we will take into consideration any information that we receive during the public comment period.

DATES: We must receive written data or comments on the applications by April 24, 2023.

ADDRESSES: *Document availability and comment submission:* Use one of the following methods to request documents or submit comments.

Requests and comments should specify the applicant name(s) and application number(s) (e.g., Smith, PER0123456 or ES056001):

- *Email:* permitsR6ES@fws.gov.
- *U.S. Mail:* Tom McDowell, Division Manager, Ecological Services, U.S. Fish and Wildlife Service, P.O. Box 25486 DFC, Denver, CO 80225.

FOR FURTHER INFORMATION CONTACT: Robert Krijgsman, Recovery Permits Coordinator, Ecological Services, 303–236–4347 (phone), or permitsR6ES@fws.gov (email). Individuals in the United States who are deaf, deafblind, hard of hearing, or have a speech disability may dial 711 (TTY, TDD, or TeleBraille) to access telecommunications relay services. Individuals outside the United States should use the relay services offered within their country to make

international calls to the point-of-contact in the United States.

SUPPLEMENTARY INFORMATION: We, the U.S. Fish and Wildlife Service, invite review and comment from the public and local, State, Tribal, and Federal agencies on applications we have received for permits to conduct certain activities with endangered and threatened species under section 10(a)(1)(A) of the Endangered Species Act of 1973, as amended (ESA; 16 U.S.C. 1531 *et seq.*), and our regulations in the Code of Federal Regulations (CFR) at 50 CFR part 17. Documents and other information submitted with the applications are available for review, subject to the requirements of the Privacy Act and the Freedom of Information Act.

Background

With some exceptions, the ESA prohibits take of listed species unless a Federal permit is issued that authorizes such take. The ESA's definition of “take” includes hunting, shooting, harming, wounding, or killing, and also such activities as pursuing, harassing, trapping, capturing, or collecting.

A recovery permit issued by us under section 10(a)(1)(A) of the ESA authorizes the permittee to take endangered or threatened species while engaging in activities that are conducted for scientific purposes that promote recovery of species or for enhancement of propagation or survival of species. These activities often include the capture and collection of species, which would result in prohibited take if a permit were not issued. Our regulations implementing section 10(a)(1)(A) for these permits are found at 50 CFR 17.22 for endangered wildlife species, 50 CFR 17.32 for threatened wildlife species, 50 CFR 17.62 for endangered plant species, and 50 CFR 17.72 for threatened plant species.

Permit Applications Available for Review and Comment

The ESA requires that we invite public comment before issuing these permits. Accordingly, we invite local, State, Tribal, and Federal agencies and the public to submit written data, views, or arguments with respect to these applications. The comments and recommendations that will be most useful and likely to influence agency decisions are those supported by quantitative information or studies. Proposed activities in the following permit requests are for the recovery and enhancement of propagation or survival of the species in the wild.