

Territory Communities have major concerns about availability of American-made products from the U.S. Mainland and continue to struggle with challenges because of their distance away from main supply sources. Pacific Island/Territory Communities are already facing major challenges with accessing construction materials, and major cost overruns due to a lack of available materials—particularly in remote Pacific Island/Territory Communities.

During the 18-month waiver period, HUD will thoroughly engage Pacific Island/Territory housing practitioners, stakeholders, and FFA recipients. HUD will do so by soliciting written feedback from Pacific Island/Territory Communities and stakeholders specifically addressing the impact of the BAP on HUD's Pacific Island/Territory programs. After engaging and receiving feedback, HUD will seek to implement the BAP in a manner that advances the Made in America objectives while also ensuring that the BAP implementation does not serve as a major barrier to Pacific Island/Territory Communities' efforts to develop critical infrastructure. HUD will implement the BAP in a thoughtful manner that ensures that Pacific Island/Territory Recipients can effectively implement the BAP without substantial negative impacts on planned and ongoing critical infrastructure projects. HUD will also seek to provide additional technical assistance resources to ensure that Pacific Island/Territory Recipients can build capacity and be in a better position to comply with the BAP.

VII. Assessment of Cost Advantage of a Foreign-Sourced Product

Under OMB Memorandum M–22–11, “Memorandum for Heads of Executive Departments and Agencies,” published on April 18, 2022, agencies are expected to assess “whether a significant portion of any cost advantage of a foreign-sourced product is the result of the use of dumped steel, iron, or manufactured products or the use of injuriously subsidized steel, iron, or manufactured products” as appropriate before granting a public interest waiver. HUD's analysis has concluded that this assessment is not applicable to this waiver, as this waiver is not based on the cost of foreign-sourced products.

VIII. Limited Duration of the Waiver

HUD remains committed to the successful implementation of the important BAP across its programs providing covered FFA for infrastructure projects, while recognizing the unique needs and geographically related challenges of

Pacific Island/Territory Communities. HUD is committed to engaging with Island/Territory Communities, stakeholders, and FFA recipients as noted above to further this goal.

IX. Solicitation of Comments

HUD is soliciting comment from the public on the proposed waiver described in this Notice for a period of 30 days from the date of publication on HUD's web page. If issued, this waiver will be applicable to Pacific Island/Territory FFA that HUD obligates on or after the effective date of the final waiver and in connection with the expenditure of FFA, which had been previously obligated by HUD, throughout the applicable waiver period.

Dated: August 2, 2023.

Marcia L. Fudge,
Secretary.

[FR Doc. 2023–16798 Filed 8–4–23; 8:45 am]

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DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR–6409–N–01]

Mortgage and Loan Insurance Programs Under the National Housing Act—Debenture Interest Rates

AGENCY: Office of the Assistant Secretary for Housing, HUD.

ACTION: Notice.

SUMMARY: This Notice announces changes in the interest rates to be paid on debentures issued with respect to a loan or mortgage insured by the Federal Housing Administration under the provisions of the National Housing Act (the Act). The interest rate for debentures issued under the Act during the 6-month period beginning July 1, 2023, is 3½ percent. The interest rate for debentures issued under any other provision of the Act is the rate in effect on the date that the commitment to insure the loan or mortgage was issued, or the date that the loan or mortgage was endorsed (or initially endorsed if there are two or more endorsements) for insurance, whichever rate is higher. The interest rate for debentures issued under these other provisions with respect to a loan or mortgage committed or endorsed during the 6-month period beginning July 1, 2023, is 3⅞ percent.

FOR FURTHER INFORMATION CONTACT: Elizabeth Olazabal, Department of Housing and Urban Development, 451 Seventh Street SW, Room 5146, Washington, DC 20410–8000; telephone (202) 402–4608 (this is not a toll-free

number). Individuals with speech or hearing impairments may access this number through TTY by calling the toll-free Federal Information Relay Service at (800) 877–8339.

SUPPLEMENTARY INFORMATION: Section 224 of the National Housing Act (12 U.S.C. 1715o) provides that debentures issued under the Act with respect to an insured loan or mortgage (except for debentures issued pursuant to section 221(g)(4) of the Act) will bear interest at the rate in effect on the date the commitment to insure the loan or mortgage was issued, or the date the loan or mortgage was endorsed (or initially endorsed if there are two or more endorsements) for insurance, whichever rate is higher. This provision is implemented in HUD's regulations at 24 CFR 203.405, 203.479, 207.259(e)(6), and 220.830. These regulatory provisions state that the applicable rates of interest will be published twice each year as a notice in the **Federal Register**.

Section 224 further provides that the interest rate on these debentures will be set from time to time by the Secretary of HUD, with the approval of the Secretary of the Treasury, in an amount not in excess of the annual interest rate determined by the Secretary of the Treasury pursuant to a statutory formula based on the average yield of all outstanding marketable Treasury obligations of maturities of 15 or more years.

The Secretary of the Treasury (1) has determined, in accordance with the provisions of section 224, that the statutory maximum interest rate for the period beginning July 1, 2023, is 3⅞ percent; and (2) has approved the establishment of the debenture interest rate by the Secretary of HUD at 3⅞ percent for the 6-month period beginning July 1, 2023. This interest rate will be the rate borne by debentures issued with respect to any insured loan or mortgage (except for debentures issued pursuant to section 221(g)(4)) with insurance commitment or endorsement date (as applicable) within the next 6 months of 2023).

For convenience of reference, HUD is publishing the following chart of debenture interest rates applicable to mortgages committed or endorsed since January 1, 1980:

Effective interest rate	On or after	Prior to
9½	Jan. 1, 1980	July 1, 1980.
9⅞	July 1, 1980	Jan. 1, 1981.
11¾	Jan. 1, 1981	July 1, 1981.
12⅞	July 1, 1981	Jan. 1, 1982.
12¾	Jan. 1, 1982	Jan. 1, 1983.
10¼	Jan. 1, 1983	July 1, 1983.

Effective interest rate	On or after	Prior to	Effective interest rate	On or after	Prior to
10 ³ / ₈	July 1, 1983	Jan. 1, 1984.	2 ³ / ₄	July 1, 2012	Jan. 1, 2013.
11 ¹ / ₂	Jan. 1, 1984	July 1, 1984.	2 ¹ / ₂	Jan. 1, 2013	July 1, 2013.
13 ³ / ₈	July 1, 1984	Jan. 1, 1985.	2 ⁷ / ₈	July 1, 2013	Jan. 1, 2014.
11 ⁵ / ₈	Jan. 1, 1985	July 1, 1985.	3 ⁵ / ₈	Jan. 1, 2014	July 1, 2014.
11 ¹ / ₈	July 1, 1985	Jan. 1, 1986.	3 ¹ / ₄	July 1, 2014	Jan. 1, 2015.
10 ¹ / ₄	Jan. 1, 1986	July 1, 1986.	3	Jan. 1, 2015	July 1, 2015.
8 ¹ / ₄	July 1, 1986	Jan. 1, 1987.	2 ⁷ / ₈	July 1, 2015	Jan. 1, 2016.
8	Jan. 1, 1987	July 1, 1987.	2 ⁷ / ₈	Jan. 1, 2016	July 1, 2016.
9	July 1, 1987	Jan. 1, 1988.	2 ¹ / ₂	July 1, 2016	Jan. 1, 2017.
9 ¹ / ₈	Jan. 1, 1988	July 1, 1988.	2 ³ / ₄	Jan. 1, 2017	July 1, 2017.
9 ³ / ₈	July 1, 1988	Jan. 1, 1989.	2 ⁷ / ₈	July 1, 2017	Jan. 1, 2018.
9 ¹ / ₄	Jan. 1, 1989	July 1, 1989.	2 ³ / ₄	Jan. 1, 2018	July 1, 2018.
9	July 1, 1989	Jan. 1, 1990.	3 ¹ / ₈	July 1, 2018	Jan. 1, 2019.
8 ¹ / ₈	Jan. 1, 1990	July 1, 1990.	3 ³ / ₈	Jan 1, 2019	Jan. 1, 2019.
9	July 1, 1990	Jan. 1, 1991.	2 ³ / ₄	July 1, 2019	Jan 1, 2020.
8 ³ / ₄	Jan. 1, 1991	July 1, 1991.	2 ¹ / ₄	Jan 1, 2020	July 1, 2020.
8 ¹ / ₂	July 1, 1991	Jan. 1, 1992.	1 ¹ / ₄	July 1, 2020	Jan. 1, 2021.
8	Jan. 1, 1992	July 1, 1992.	1 ³ / ₈	Jan 1, 2021	July 1, 2021.
8	July 1, 1992	Jan. 1, 1993.	2 ¹ / ₄	July, 1 2021	Jan 1, 2022.
7 ³ / ₄	Jan. 1, 1993	July 1, 1993.	1 ⁷ / ₈	Jan 1, 2022	July 1, 2022.
7	July 1, 1993	Jan. 1, 1994.	3 ¹ / ₄	July 1,2022	Jan 1, 2023.
6 ⁵ / ₈	Jan. 1, 1994	July 1, 1994.	4 ¹ / ₄	Jan 1, 2023	July 1, 2023.
7 ³ / ₄	July 1, 1994	Jan. 1, 1995.	3 ⁷ / ₈	July 1, 2023	Jan 1, 2024.
8 ³ / ₈	Jan. 1, 1995	July 1, 1995.			
7 ¹ / ₄	July 1, 1995	Jan. 1, 1996.			
6 ¹ / ₂	Jan. 1, 1996	July 1, 1996.			
7 ¹ / ₄	July 1, 1996	Jan. 1, 1997.			
6 ³ / ₄	Jan. 1, 1997	July 1, 1997.			
7 ¹ / ₈	July 1, 1997	Jan. 1, 1998.			
6 ³ / ₈	Jan. 1, 1998	July 1, 1998.			
6 ¹ / ₈	July 1, 1998	Jan. 1, 1999.			
5 ¹ / ₂	Jan. 1, 1999	July 1, 1999.			
6 ¹ / ₈	July 1, 1999	Jan. 1, 2000.			
6 ¹ / ₂	Jan. 1, 2000	July 1, 2000.			
6 ¹ / ₂	July 1, 2000	Jan. 1, 2001.			
6	Jan. 1, 2001	July 1, 2001.			
5 ⁷ / ₈	July 1, 2001	Jan. 1, 2002.			
5 ¹ / ₄	Jan. 1, 2002	July 1, 2002.			
5 ³ / ₄	July 1, 2002	Jan. 1, 2003.			
5	Jan. 1, 2003	July 1, 2003.			
4 ¹ / ₂	July 1, 2003	Jan. 1, 2004.			
5 ¹ / ₈	Jan. 1, 2004	July 1, 2004.			
5 ¹ / ₂	July 1, 2004	Jan. 1, 2005.			
4 ⁷ / ₈	Jan. 1, 2005	July 1, 2005.			
4 ¹ / ₂	July 1, 2005	Jan. 1, 2006.			
4 ⁷ / ₈	Jan. 1, 2006	July 1, 2006.			
5 ³ / ₈	July 1, 2006	Jan. 1, 2007.			
4 ³ / ₄	Jan. 1, 2007	July 1, 2007.			
5	July 1, 2007	Jan. 1, 2008.			
4 ¹ / ₂	Jan. 1, 2008	July 1, 2008.			
4 ⁵ / ₈	July 1, 2008	Jan. 1, 2009.			
4 ¹ / ₈	Jan. 1, 2009	July 1, 2009.			
4 ¹ / ₈	July 1, 2009	Jan. 1, 2010.			
4 ¹ / ₄	Jan. 1, 2010	July 1, 2010.			
4 ¹ / ₈	July 1, 2010	Jan. 1, 2011.			
3 ⁷ / ₈	Jan. 1, 2011	July 1, 2011.			
4 ¹ / ₈	July 1, 2011	Jan. 1, 2012.			
2 ⁷ / ₈	Jan. 1, 2012	July 1, 2012.			

the face amount of the debentures that would otherwise be issued, plus an amount equivalent to the interest which the debentures would have earned, computed to a date to be established pursuant to regulations issued by the Secretary. The implementing HUD regulations for multifamily insured mortgages at 24 CFR 207.259(e)(1) and (e)(6), when read together, provide that debenture interest on a multifamily insurance claim that is paid in cash is paid from the date of the loan default at the debenture rate in effect at the time of commitment or endorsement (or initial endorsement if there are two or more endorsements) of the loan, whichever is higher.

Section 221(g)(4) of the Act provides that debentures issued pursuant to that paragraph (with respect to the assignment of an insured mortgage to the Secretary) will bear interest at the “going Federal rate” in effect at the time the debentures are issued. The term “going Federal rate” is defined to mean the interest rate that the Secretary of the Treasury determines, pursuant to a statutory formula based on the average yield on all outstanding marketable Treasury obligations of 8- to 12-year maturities, for the 6-month periods of January through June and July through December of each year. Section 221(g)(4) is implemented in the HUD regulations at 24 CFR 221.255 and 24 CFR 221.790.

The Secretary of the Treasury has determined that the interest rate to be borne by debentures issued pursuant to section 221(g)(4) during the 6-month period beginning July 1, 2023, is 3 1/2 percent. The subject matter of this notice falls within the categorical exemption from HUD’s environmental clearance procedures set forth in 24 CFR 50.19(c)(6). For that reason, no environmental finding has been prepared for this notice.

(Authority: Sections 211, 221, 224, National Housing Act, 12 U.S.C. 1715b, 1715l, 1715o; section 7(d), Department of HUD Act, 42 U.S.C. 3535(d).)

Julia Gordon,
Assistant Secretary for Housing, Federal Housing Commissioner.

Section 215 of Division G, Title II of Public Law 108–199, enacted January 23, 2004 (HUD’s 2004 Appropriations Act) amended section 224 of the Act, to change the debenture interest rate for purposes of calculating certain insurance claim payments made in cash. Therefore, for all claims paid in cash on mortgages insured under section 203 or 234 of the National Housing Act and endorsed for insurance after January 23, 2004, the debenture interest rate will be the monthly average yield, for the month in which the default on the mortgage occurred, on United States Treasury Securities adjusted to a constant maturity of 10 years, as found in Federal Reserve Statistical Release H–15. The Federal Housing Administration has codified this provision in HUD regulations at 24 CFR 203.405(b) and 24 CFR 203.479(b).

Similarly, section 520(a) of the National Housing Act (12 U.S.C. 1735d) provides for the payment of an insurance claim in cash on a mortgage or loan insured under any section of the National Housing Act before or after the enactment of the Housing and Urban Development Act of 1965. The amount of such payment shall be equivalent to

Effective interest rate	On or after	Prior to	221(g)(4)
3.875	July 1, 2023	January 1, 2024	3.500
4.250	January 1, 2023	July 1, 2023	3.875
3.250	July 1, 2022	January 1, 2023	2.875
1.875	January 1, 2022	July 1, 2022	1.500
2.250	July 1, 2021	January 1, 2022	1.500
1.375	January 1, 2021	July 1, 2021	0.750
1.250	July 1, 2020	January 1, 2021	0.625
2.250	January 1, 2020	July 1, 2020	1.750
2.750	July 1, 2019	January 1, 2020	2.375
3.375	January 1, 2019	July 1, 2019	3.125
3.125	July 1, 2018	January 1, 2019	3.000

Effective interest rate	On or after	Prior to	221(g)(4)
2.750	January 1, 2018	July 1, 2018	2.375
2.875	July 1, 2017	January 1, 2018	2.250
2.750	January 1, 2017	July 1, 2017	2.125
2.500	July 1, 2016	January 1, 2017	1.750
2.875	January 1, 2016	July 1, 2016	2.250
2.875	July 1, 2015	January 1, 2016	2.125
3.000	January 1, 2015	July 1, 2015	2.250
3.250	July 1, 2014	January 1, 2015	2.375
3.625	January 1, 2014	July 1, 2014	2.500
2.875	July 1, 2013	January 1, 2014	1.750
2.500	January 1, 2013	July 1, 2013	1.375
2.750	July 1, 2012	January 1, 2013	1.625
2.875	January 1, 2012	July 1, 2012	1.875
4.125	July 1, 2011	January 1, 2012	3.000
3.875	January 1, 2011	July 1, 2011	2.500
4.125	July 1, 2010	January 1, 2011	3.375
4.250	January 1, 2010	July 1, 2010	3.375
4.125	July 1, 2009	January 1, 2010	3.375
4.125	January 1, 2009	July 1, 2009	3.750
4.625	July 1, 2008	January 1, 2009	3.875
4.500	January 1, 2008	July 1, 2008	4.125
5.000	July 1, 2007	January 1, 2008	4.750
4.750	January 1, 2007	July 1, 2007	4.875
5.375	July 1, 2006	January 1, 2007	5.750
4.875	January 1, 2006	July 1, 2006	5.125
4.500	July 1, 2005	January 1, 2006	4.875
4.875	January 1, 2005	July 1, 2005	5.000
5.500	July 1, 2004	January 1, 2005	5.375
5.125	January 1, 2004	July 1, 2004	5.250
4.500	July 1, 2003	January 1, 2004	5.000
5.000	January 1, 2003	July 1, 2003	5.750
5.750	July 1, 2002	January 1, 2003	6.625
5.250	January 1, 2002	July 1, 2002	6.375
5.875	July 1, 2001	January 1, 2002	6.750
6.000	January 1, 2001	July 1, 2001	7.125
500	July 1, 2000	January 1, 2001	7.500
6.500	January 1, 2000	July 1, 2000	7.125
6.125	July 1, 1999	January 1, 2000	6.625
5.500	January 1, 1999	July 1, 1999	6.000
6.125	July 1, 1998	January 1, 1999	6.250
6.375	January 1, 1998	July 1, 1998	6.250
7.125	July 1, 1997	January 1, 1998	6.375
6.750	January 1, 1997	July 1, 1997	6.375
7.250	July 1, 1996	January 1, 1997	6.875
6.500	January 1, 1996	July 1, 1996	6.000
7.250	July 1, 1995	January 1, 1996	6.750
8.375	January 1, 1995	July 1, 1995	8.000
7.750	July 1, 1994	January 1, 1995	7.250
6.625	January 1, 1994	July 1, 1994	5.750
7.000	July 1, 1993	January 1, 1994	6.000
7.750	January 1, 1993	July 1, 1993	6.875
8.000	July 1, 1992	January 1, 1993	7.500
8.000	January 1, 1992	July 1, 1992	7.500
8.500	July 1, 1991	January 1, 1992	8.125
8.750	January 1, 1991	July 1, 1991	8.250
9.000	July 1, 1990	January 1, 1991	8.625
8.125	January 1, 1990	July 1, 1990	7.750
9.000	July 1, 1989	January 1, 1990	8.625
9.250	January 1, 1989	July 1, 1989	8.625
9.375	July 1, 1988	January 1, 1989	8.625
9.125	January 1, 1988	July 1, 1988	8.375
9.000	July 1, 1987	January 1, 1988	8.250
8.000	January 1, 1987	July 1, 1987	7.000
8.250	July 1, 1986	January 1, 1987	7.500
10.250	January 1, 1986	July 1, 1986	9.250
11.125	July 1, 1985	January 1, 1986	10.125
11.625	January 1, 1985	July 1, 1985	10.625
13.375	July 1, 1984	January 1, 1985	12.000
11.500	January 1, 1984	July 1, 1984	10.500
10.375	July 1, 1983	January 1, 1984	9.375
10.250	January 1, 1983	July 1, 1983	9.750
12.750	July 1, 1982	January 1, 1983	12.500
12.750	January 1, 1982	July 1, 1982	11.625
12.875	July 1, 1981	January 1, 1982	11.625

Effective interest rate	On or after	Prior to	221(g)(4)
11.750	January 1, 1981	July 1, 1981	10.875
9.875	July 1, 1980	January 1, 1981	9.375
9.500	January 1, 1980	July 1, 1980

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BILLING CODE 4210-67-P

DEPARTMENT OF THE INTERIOR

National Park Service

[NPS-SLBE-NPS0035739; PPMWSLBES0; PPMPSPD1Z.YM0000; OMB Control Number 1024-NEW]

Agency Information Collection Activities; Sleeping Bear Dunes National Lakeshore Visitor Use Management Study

AGENCY: National Park Service, Interior.

ACTION: Notice of information collection; request for comment.

SUMMARY: In accordance with the Paperwork Reduction Act of 1995 we, the National Park Service (NPS) are proposing a new information collection.

DATES: Interested persons are invited to submit comments on or before October 6, 2023.

ADDRESSES: Send your comments on this information collection request (ICR) by mail to the NPS Information Collection Clearance Officer (ADIR-ICCO), 13461 Sunrise Valley Drive, (MS-244) Reston, VA 20191 (mail); or *phadrea_ponds@nps.gov* (email). Please reference Office of Management and Budget (OMB) Control Number "1024-NEW (Sleeping Bear)" in the subject line of your comments.

FOR FURTHER INFORMATION CONTACT: To request additional information about this ICR, contact Thomas A. Ulrich, Deputy Superintendent, Sleeping Bear Dunes National Lakeshore at *tom_ulrich@nps.gov* (email) or at 231-326-4703 (telephone). Please reference OMB Control Number 1024-NEW (Sleeping Bear) in the subject line of your comments. 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: In accordance with the Paperwork Reduction Act of 1995 (PRA, 44 U.S.C. 3501 *et seq.*) and 5 CFR 1320.8(d)(1), we

provide the general public and other Federal agencies with an opportunity to comment on new, proposed, revised, and continuing collections of information. This helps us assess the impact of our information collection requirements and minimize the public's reporting burden. It also helps the public understand our information collection requirements and provide the requested data in the desired format.

We are soliciting comments on the proposed ICR that is described below. We are especially interested in public comment addressing the following issues: (1) is the collection necessary to the proper functions of the NPS; (2) will this information be processed and used in a timely manner; (3) is the estimate of burden accurate; (4) how might the NPS enhance the quality, utility, and clarity of the information to be collected; and (5) how might the NPS minimize the burden of this collection on the respondents, including through the use of information technology.

Comments that you submit in response to this notice are a matter of public record. We will include or summarize each comment in our request to OMB to approve this ICR. 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.

Abstract: The National Park Service (NPS) is authorized by 54 U.S.C. 100701 to collect information that will improve the ability of the NPS to provide management, protection, and interpretation of, and research on, the resources of the System. Sleeping Bear Dunes National Lakeshore is a 71,199-acre NPS unit that preserves natural features for the benefit of the public.

The park's 2009 General Management Plan identified areas of importance and concern, including congestion in certain areas and the preservation of designated wilderness areas. Data from a 2012-2013 visitor survey suggested that social encounters would likely increase and negatively affect social and resource conditions. Since 2013, visitation to the

park has increased by over 25%, and 32,550 acres of the park are now federally designated wilderness. Park managers are seeking data on current social and resource conditions to guide decisions to maintain and enhance visitor experiences.

This study will provide information on visitor use patterns and user characteristics during the busy summer season. The expected outcomes of this study are to:

- Provide updated information on visitor use patterns, motivations, and preferences across the park.
- Examine visitor attitudes toward management strategies and actions addressing visitor use.
- Provide information for use in future planning efforts (*e.g.*, river use plans, management plan updates).

Results from this study will be used by park managers to target resources to inform strategic planning efforts and infrastructure improvements, update visitor services and amenities, and determine appropriate staffing levels.

Title of Collection: Sleeping Bear Dunes National Lakeshore Visitor Use Management Study.

OMB Control Number: 1024-NEW.

Form Number: None.

Type of Review: New.

Respondents/Affected Public: Individuals and Households.

Total Estimated Number of Annual Responses: 2,400.

Estimated Completion Time per Response: 13 minutes.

Total Estimated Number of Annual Burden Hours: 520 Hrs.

Respondent's Obligation: Voluntary.

Frequency of Collection: Annually.

Total Estimated Annual Nonhour Burden Cost: None.

An agency may not conduct or sponsor nor is a person required to respond to a collection of information unless it displays a currently valid OMB control number.

The authority for this action is the Paperwork Reduction Act of 1995 (44 U.S.C. 3501 *et seq.*).

Phadrea Ponds,

Information Collection Clearance Officer, National Park Service.

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