III. Lenders That Failed To Meet
Requirements for Annual
Recertification of HUD/FHA Approval

Action: The Board voted to withdraw the FHA approval of each of the lenders listed below for a period of one (1) year.

Cause: The Board took this action based upon allegations that the lenders listed below were not in compliance with HUD’s annual recertification requirements.

1. Great Lakes Credit Union, Sylvania, OH ($4,500) [Docket No. 14–1885–MRT]
2. Highlands Union Bank, Abingdon, VA ($4,500) [Docket No. 14–1914–MRT]
5. American Housing Capital, LLC, Rapid City, SD ($4,500) [Docket No. 14–1968–MRT]
8. Approved Funding Corporation, Brooklyn, NY ($9,623) [Docket No. 14–1985–MRT]
12. Chicago Mortgage Solutions Corporation, Lincolnshire, IL ($9,623) [Docket No. 14–1989–MRT]
15. Directors Financial Group, Costa Mesa, CA [Docket No. 17–1913–MRT]
16. EMC Holdings, L.L.C., Greenwood Village, CO [Docket No. 18–1910–MRT]
17. First California Mortgage Company, Petaluma, CA [Docket No. 20–2055–MRT]
18. First Mortgage Company, LLC, Oklahoma City, OK [Docket No. 18–1909–MRT]
19. First South Bank, Jackson, TN [Docket No. 18–1928–MRT]
20. First Utah Bank, Sandy, UT [Docket No. 20–2056–MRT]
22. Georgetown Bank, Georgetown, MA [Docket No. 20–2057–MRT]
23. Hartford Financial Services, Schaumburg, IL [Docket No. 20–2058–MRT]
24. Heartland Credit Union, Hutchinson, KS [Docket No. 18–1866–MRT]
25. Hello Mortgage, Inc., Austin, TX [Docket No. 20–2059–MRT]
26. Home Mortgage Corporation, Atlanta, GA [Docket No. 20–2060–MRT]
29. Landmark Mortgage, LLC, Dallas, TX [Docket No. 18–1926–MRT]
31. Liberty Mortgage Company, Columbus, OH [Docket No. 20–2061–MRT]
33. Peoples State Bank, Lake City, FL [Docket No. 19–1958–MRT]
34. Peoples State Bank of Commerce, Nolensville, TN [Docket No. 18–1900 MRT]
38. Sagamore Home Mortgage, LLC, Indianapolis, IN [Docket No. 18–1805–MRT]
41. The Mortgage Company, Inc., West Fargo, ND [Docket No. 18–1907–MRT]
42. Wholesale Capital Corporation, Moreno Valley, CA [Docket No. 20–2063–MRT]

The Assistant Secretary for Housing—Federal Housing Commissioner, Chairman, Mortgagee Review Board, Brian D. Montgomery, having reviewed and approved this document, is delegating the authority to electronically sign this document to Aaron Santa Anna, who is the Federal Register Liaison for HUD, for purposes of publication in the Federal Register.

Dated: April 7, 2020.

Aaron Santa Anna,
Federal Register Liaison, U.S. Department of Housing and Urban Development.

[FPR Doc. 2020–07640 Filed 4–10–20; 8:45 am]
BILLING CODE 4210–67–P

DEPARTMENT OF THE INTERIOR

Fish and Wildlife Service

Fish and Wildlife Service, Interior.

ACTION: Notice of receipt of permit renewal application; request for comments.

SUMMARY: We, the U.S. Fish and Wildlife Service (Service), have received an application from Pauma Estates, Inc., for renewal of an incidental take permit pursuant to the Endangered Species Act. The applicant has requested a renewal that will extend permit authorization by 5 years from the date the permit is reissued. If the permit is renewed, no additional take above the original authorized limit of 10.74 acres of habitat will be authorized. The permit would authorize take of the federally endangered arroyo toad, incidental to otherwise lawful activities associated with the low-effect habitat conservation plan (HCP) for Pauma Estates in San Diego County, California. We invite the public and local, State, Tribal, and Federal agencies to comment on the application, which includes the applicant’s proposed HCP and the Service’s preliminary determination that this HCP qualifies as “low-effect,” categorically excluded, under the National Environmental Policy Act. To make this determination, we used our environmental action statement and

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The arroyo toad was listed by the United States Fish and Wildlife Service as endangered on December 16, 1973, as amended (ESA; 16 U.S.C. 1531 et seq.). The arroyo toad was first issued for the HCP on April 20, 2015, and will expire on April 20, 2020. The applicant has agreed to follow all of the existing habitat conservation plan (HCP) conditions. If the permit is renewed, no additional take above the original authorized limit of 10.74 acres of habitat will be authorized. The permit would authorize take of the federally endangered arroyo toad (*Anaxyrus Californicus*), incidental to otherwise lawful activities associated with the low-effect HCP for Pauma Estates.

We invite the public and local, State, Tribal, and Federal agencies to comment on the application, which includes the applicant’s proposed HCP and the Service’s preliminary determination that this HCP qualifies as “low-effect,” categorically excluded, under the National Environmental Policy Act. To make this determination, we used our environmental action statement and low-effect screening form, both of which are also available for public review.

**Background**

The arroyo toad was listed by the Service as endangered on December 16, 1994 (59 FR 64859). Section 9 of the ESA and its implementing Federal regulations prohibit the “take” of animal species listed as endangered or threatened. “Take” is defined under the ESA as to “harass, harm, pursue, hunt, shoot, wound, kill, trap, capture, or collect [listed animal species], or to attempt to engage in such conduct” (16 U.S.C. 1538). “Harm” includes significant habitat modification or degradation that actually kills or injures listed wildlife by significantly impairing essential behavioral patterns, such as breeding, feeding, or sheltering (50 CFR 17.3). However, under section 10(a) of the ESA, the Service may issue permits to authorize incidental take of listed species. “Incidental taking” is defined by the ESA implementing regulations as taking that is incidental to, and not the purpose of, carrying out an otherwise lawful activity (50 CFR 17.3).

Regulations governing incidental take permits for endangered and threatened species, respectively, are found in the Code of Federal Regulations at 50 CFR, 17.22 and 50 CFR 17.32. Issuance of an incidental take permit also must not jeopardize the existence of federally listed fish, wildlife, or plan species. All species included in the incidental take permit would receive assurances under our “No Surprises” regulations (50 CFR 17.22(b)(5) and 17.32(b)(5)).

The applicant has applied for the renewal of their permit for incidental take for the endangered arroyo toad. The potential taking would occur by activities associated with the construction of a residential development (as defined in the HCP) in an area that supports suitable habitat for the covered species. The project is located on an approximately 26-acre property in the Pauma Valley area of unincorporated San Diego County, California. An incidental take permit was first issued for the HCP on April 20, 2015, and will expire on April 20, 2020.

**Public Availability of Comments**

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 may 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.

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