

The upfront and annual premiums on mortgages for which new FHA case number assignments are made on or after October 1, 2008 and before October 1, 2009, are as follows:

Upfront Premiums: FHA will charge an upfront premium in an amount equal to the following percentages of the mortgage:

- Purchase Money Mortgages and Full-Credit Qualifying Refinances = 1.75 Percent
 - Streamline Refinances (all types) = 1.50 Percent
 - FHA Secure (Delinquent Mortgages) = 3.00 Percent.
- Annual Premiums: An annual premium, shown in basis points below,

to be remitted on a monthly basis, will also be charged based on the initial loan-to-value ratio and length of the mortgage (except for FHA Secure delinquent mortgages) according to the following schedule:

- Purchase Money Mortgages, Full-Qualifying Refinances, and Streamline Refinances:

LTV	Annual for Loans >15 years	LTV	Annual for Loans ≤15 years
≤95	50	≤90	None
>95	55	>90	25

- FHA Secure (delinquent mortgages):

LTV	Annual (all loan terms)
≤95	50
>95	55

FHA will issue another notice that will formally advise when the moratorium is concluded and the premium pricing structure that should be followed once the moratorium ends.

V. Additional Premium Pricing Requirements

All FHA-approved mortgagees must begin to modify their systems and procedures to be in compliance with the following additional requirements applicable to any mortgages for which new FHA case number assignments are made on or after October 1, 2008 and before October 1, 2009:

1. The LTV ratio, computed to two decimals (e.g., 95.65) is calculated by dividing the mortgage amount prior to adding on any upfront mortgage insurance premium by the property's sale price or appraised value, whichever is lower.

2. Borrowers who have decision credit scores below 500 must have loan-to-value ratios less than 90 percent to qualify for an FHA-insured mortgage.

3. A "decision credit score" is determined for each applicant according to the following guidelines: when three scores are available (one from each national consumer reporting agency: Equifax, TransUnion, and Experian®), the middle value is used; when only two are available, the lesser of the two is chosen; when only one is available, then that score is used. If more than one individual is applying for the same mortgage, the lender should determine the decision credit score for each individual borrower and then use the lowest score to determine the final decision credit score for the application.

4. All borrowers with eligible decision credit scores must be scored by TOTAL.

5. The premium rates established in this notice apply to those forward mortgages insured under FHA's Mutual Mortgage Insurance (MMI) fund, the Section 203(k) rehabilitation mortgage insurance program, and individual condominium units insured under Section 234(c). The premiums in this notice do not apply to mortgages insured under Title I of the National Housing Act, nor to reverse mortgages under FHA's Home Equity Conversion Mortgage (HECM) program. The premiums in this notice also do not apply to Section 223(e) (declining neighborhoods), Section 238(c) (military impact areas in Georgia and New York), Section 247 (Hawaiian Homelands), and Section 248 (Indian Reservations).

Dated: August 26, 2008.

Brian D. Montgomery,
Assistant Secretary for Housing—Federal Housing Commissioner.
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DEPARTMENT OF THE INTERIOR

Fish and Wildlife Service

[FWS-R3-R-2008-N00168; 30136-1265-0000-S3]

Seney National Wildlife Refuge, Schoolcraft County, MI

AGENCY: Fish and Wildlife Service, Interior.

ACTION: Notice of availability: draft comprehensive conservation plan and environmental assessment; request for comments.

SUMMARY: We, the U.S. Fish and Wildlife Service (Service), announce the availability of a draft comprehensive conservation plan (CCP) and draft environmental assessment (EA) for Seney National Wildlife Refuge (NWR) for public review and comment. In this

draft CCP/EA, we describe how we propose to manage the refuge for the next 15 years.

DATES: To ensure consideration, we must receive your written comments by October 8, 2008. An open house style meeting will be held during the comment period to receive comments and provide information on the draft plan. Special mailings, newspaper articles, Internet postings, and other media announcements will inform people of the meetings and opportunities for written comments.

ADDRESSES: Send your comments or requests for more information by any of the following methods. You may also drop off comments in person at Seney NWR.

- *Agency Web site:* View or download a copy of the document and comment at <http://www.fws.gov/midwest/planning/Seney>.

- *E-mail:* r3planning@fws.gov. Include "Seney Draft CCP/EA" in the subject line of the message.

- *Fax:* 906-586-3800.

- *Mail:* Refuge Manager, Seney National Wildlife Refuge, 1674 Refuge Entrance Road, Seney, MI 49883-9501.

FOR FURTHER INFORMATION CONTACT: Tracy Casselman, 906-586-9851 Ext 11.

SUPPLEMENTARY INFORMATION:

Introduction

With this notice, we continue the CCP process for Seney NWR, which was started with the notice of intent we published in the **Federal Register** on April 21, 2006 (71 FR 20722). For more about the initial process and the history of this refuge, see that notice. Seney NWR was established in 1935 by Executive Order under the Migratory Bird Conservation Act for the protection and production of migratory birds and other wildlife. The Refuge encompasses approximately 95,238 acres; of this area, 25,150 acres comprise the Seney Wilderness Area, in which is contained the Strangmoor Bog National Natural

Landmark. The Refuge is also responsible for the 33-acre Whitefish Point Unit, a former Coast Guard Station at Whitefish Point, in Chippewa County.

The CCP Process

The National Wildlife Refuge System Administration Act of 1966, as amended by the National Wildlife Refuge System Improvement Act of 1997 (16 U.S.C. 668dd–668ee), requires us to develop a comprehensive conservation plan for each national wildlife refuge. The purpose in developing a CCP is to provide refuge managers with a 15-year strategy for achieving refuge purposes and contributing toward the mission of the National Wildlife Refuge System, consistent with sound principles of fish and wildlife management, conservation, legal mandates, and our policies. In addition to outlining broad management direction on conserving wildlife and their habitats, plans identify wildlife-dependent recreational opportunities available to the public, including opportunities for hunting, fishing, wildlife observation, wildlife photography, and environmental education and interpretation.

CCP Alternatives and Our Preferred Alternative

Priority Issues

During the public scoping process, we, other governmental partners, and the public identified several priority issues, which include habitat management, invasive and exotic species, and demand for additional visitor services. To address these issues, we developed and evaluated the following alternatives during the planning process.

Alternative 1, Current Management Direction of Opportunistic Conservation, Restoration, and Preservation (No Action)

The current management direction of Seney NWR would be maintained under this alternative. For NEPA purposes, this is referred to as the “No Action” alternative, a misnomer as some changes will occur over the next 15 years. Management includes conservation, restoration and preservation but occurs opportunistically as budgets allow. Some programs, especially environmental education and outreach, would see improvements only if budgets increase in the future.

Alternative 2: Management Gradient of Conservation Emphasis (Unit 1), to Conservation-Restoration Emphasis (Unit 2), to Restoration-Preservation Emphasis (Unit 3) and Wilderness Preservation (Unit 4) (Preferred Alternative)

Alternative 2 would segment the Refuge into four general units and apply a management strategy to each unit. The units would follow a general gradient of management from low intensity (wilderness) to higher manipulation (managed impoundments and visitor use). Some high and low intensity management actions would occur in all units. Wildlife needs always receive priority when in conflict with visitor services.

Alternative 3: Management to Emphasize Historic Patterns and Processes through Restoration and Preservation (All Anthropogenic Habitats Removed in Units 2 and 3), and Wilderness Preservation (Unit 4)

Alternative 3 would include the Refuge striving to manage its forests and water to allow unfettered succession to take place. Dynamic events such as windstorms, insect and tree disease outbreaks, flooding and wildfire would play a more substantial role in shaping habitats. Natural events may lead to limitation or closure of some exiting visitor use areas or services. However, crucial Refuge infrastructure such as roads and dikes would be protected from or repaired after destructive circumstances.

Public Meeting

We will give the public an opportunity to provide comments at a public meeting. You may obtain the schedule from the addresses listed in this notice (see **ADDRESSES**). You may also submit comments anytime during the comment period.

Public Availability of Comments

Before including your address, phone number, e-mail address, or other personal identifying information in your comment, you should know 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.

Dated: July 22, 2008.

Charles M. Wooley,

Acting Regional Director, U.S. Fish and Wildlife Service, Fort Snelling, Minnesota.

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DEPARTMENT OF THE INTERIOR

Bureau of Land Management

[F–14938–A, F–14938–B, and F–14938–D; AK–962–1410–HY–P]

Alaska Native Claims Selection

AGENCY: Bureau of Land Management, Interior.

ACTION: Notice of decision approving lands for conveyance.

SUMMARY: As required by 43 CFR 2650.7(d), notice is hereby given that an appealable decision approving lands for conveyance pursuant to the Alaska Native Claims Settlement Act will be issued to St. Michael Native Corporation. The lands are in the vicinity of St. Michael, Alaska, and are located in:

Lot 2, U.S. Survey No. 12417, Alaska
Containing 54.85 acres.

Kateel River Meridian, Alaska

T. 24 S., R. 15 W.,
Secs. 1 and 12.

Containing 1,280.00 acres.

T. 23 S., R. 17 W.,
Sec. 18.

Containing 1.17 acres.

T. 24 S., R. 18 W.,

Secs. 6, 7, and 8; Sec. 15; Secs. 17 to 22,
inclusive.

Containing 5,646.37 acres.

Aggregating 6,982.39 acres.

The subsurface estate in these lands will be conveyed to Bering Straits Native Corporation when the surface estate is conveyed to St. Michael Native Corporation. Notice of the decision will also be published four times in the Nome Nugget.

DATES: The time limits for filing an appeal are:

1. Any party claiming a property interest which is adversely affected by the decision shall have until October 3, 2008 to file an appeal.

2. Parties receiving service of the decision by certified mail shall have 30 days from the date of receipt to file an appeal.

Parties who do not file an appeal in accordance with the requirements of 43 CFR part 4, Subpart E, shall be deemed to have waived their rights.

ADDRESSES: A copy of the decision may be obtained from: Bureau of Land Management, Alaska State Office, 222