ii. Assume that, under the terms of a credit card account, a consumer is required to pay $125 in fees for the issuance or availability of credit during the first year after account opening. At account opening on January 1 of year one, the credit limit for the account is $500. Section 1026.52(a)(1) permits the card issuer to charge the $125 in fees to the account. However, §1026.52(a)(1) prohibits the card issuer from requiring the consumer to make payments to the card issuer for additional non-exempt fees with respect to the account [prior to account opening or] during the first year after account opening. Section 1026.52(a)(1) also prohibits the card issuer from requiring the consumer to open a separate credit account with the card issuer to fund the payment of additional non-exempt fees [prior to the opening of the credit card account or] during the first year after the credit card account is opened.

[jii. Assume that, on January 1 of year one, a consumer is required to pay a $100 fee in order to apply for a credit card account. On January 5, the card issuer approves the consumer’s application, assigns the account a credit limit of $1,000, and provides the consumer with account-opening disclosures consistent with §1026.6. The date on which the account may first be used by the consumer to engage in transactions is January 5. The consumer is required to pay $150 in fees for the issuance or availability of credit, which §1026.52(a)(1) permits the card issuer to charge to the account on January 5. However, because the $100 application fee is subject to the 25 percent limit in §1026.52(a)(1), the card issuer is prohibited from requiring the consumer to pay any additional non-exempt fees with respect to the account until January 5 of year two.]

* * * * *

3. Changes in credit limit during first year.
   i. Increases in credit limit. If a card issuer increases the credit limit during the first year after the account is opened, § 1026.52(a)(1) does not permit the card issuer to require the consumer to pay additional fees that would otherwise be prohibited (such as a fee for increasing the credit limit). For example, assume that, at account opening on January 1, the credit limit for a credit card account is $400 and the consumer is required to pay $100 in fees for the issuance or availability of credit. On July 1, the card issuer increases the credit limit for the account to $500. Section 1026.52(a)(1) does not permit the card issuer to require the consumer to pay additional fees based on the increased credit limit.
   ii. Decreases in credit limit. If a card issuer decreases the credit limit during the first year after the account is opened, §1026.52(a)(1) requires the card issuer to waive or remove any fees charged to the account that exceed 25 percent of the reduced credit limit or to credit the account for an amount equal to any fees the consumer was required to pay with respect to the account that exceed 25 percent of the reduced credit limit within a reasonable amount of time but no later than the end of the billing cycle following the billing cycle during which the credit limit was reduced. For example:[i][i]

[A. Assume][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a][a]
Administration (NOAA) has initiated a review of the Thunder Bay National Marine Sanctuary and Underwater Preserve (TBNMS or sanctuary) boundaries, to evaluate the opportunity and effects of expanding the sanctuary’s boundary. The process required by NMSA will be conducted concurrently with a public process under the National Environmental Policy Act (NEPA; 42 U.S.C. 4321 et seq.). This notice also informs the public that NOAA will coordinate its responsibilities under section 106 of the National Historic Preservation Act (NHPA, 16 U.S.C. 470) with its ongoing NEPA process, pursuant to 36 CFR 800.8(e) including the use of NEPA documents and public and stakeholder meetings to also meet the requirements of section 106. NOAA anticipates completion of the final environmental impact statement and concomitant documents will require approximately twelve months from the date of publication of this notice of intent.

DATES: Comments must be received by May 25, 2012. Dates for scoping meetings are:
1. April 17, 2012.

ADDRESSES: Comments may be submitted by any one of the following methods:
- **Mail:** Jeff Gray, Sanctuary Superintendent, Thunder Bay National Marine Sanctuary, 500 West Fletcher Street, Alpena, MI 49707.

Instructions
All comments received are a part of the public record. All Personal Identifying Information (for example, name, address, etc.) voluntarily submitted by the commenter may be publicly accessible. Do not submit confidential business information or otherwise sensitive or protected information. NOAA will accept anonymous comments (enter N/A in the required fields to remain anonymous). Attachments to electronic comments will be accepted in Microsoft Word, Excel, WordPerfect, or Adobe PDF file formats only.

FOR FURTHER INFORMATION CONTACT: Ellen Brody, Great Lakes Regional Coordinator, Telephone: (734) 741–2270.

SUPPLEMENTARY INFORMATION:

### Background Information

In 2000, NOAA designated the 448-square-mile Thunder Bay National Marine Sanctuary (TBNMS or sanctuary), which is jointly managed by NOAA and the State of Michigan (65 FR 39041). The sanctuary’s mission is to preserve nationally significant shipwrecks and other maritime heritage resources through resource protection, education, and research. Well-preserved Lake Huron’s cold, fresh water, these shipwrecks span a century and a half of Great Lakes maritime history and include virtually all types of vessels used on the Great Lakes. Within the existing sanctuary boundary are approximately one hundred shipwrecks.

NOAA has received a number of comments expressing interest in expanding the sanctuary’s boundary to include the waters adjacent to Alcona and Presque Isle Counties since the scoping process in 2006 for the sanctuary’s management plan review. Several local government and non-governmental organizations passed resolutions or submitted written letters of support for boundary expansion (see www.thunderbay.noaa.gov/management/mpr/boundexp for copies of those documents). In 2007, the Thunder Bay Sanctuary Advisory Council adopted a resolution to increase the boundary to include Alcona, Alpena, and Presque Isle Counties to the international border with Canada to provide protection for those known maritime heritage resources and those yet to be discovered. The expanded sanctuary could include all or part of a study area proposed by the Thunder Bay Sanctuary Advisory Council. The study area for possible expansion contains approximately one hundred shipwrecks. Among them are a number of historically, archaeologically, and recreationally significant shipwrecks not currently included in the sanctuary.

The sanctuary’s final management plan (2009) included the following strategy: “Evaluate and assess a proposed expansion of the sanctuary to a 3,662-square-mile area from Alcona County to Presque Isle County, east to the international border with Canada to protect, manage, and interpret additional shipwrecks and other potential maritime heritage resources.”

In accordance with Section 304(e) of the National Marine Sanctuaries Act, as amended (NMSA), 16 U.S.C. 1431 et seq., the Office of National Marine Sanctuaries (ONMS) of the National Oceanic and Atmospheric Administration (NOAA) is initiating a review of the Thunder Bay National Marine Sanctuary boundaries to “evaluate and assess a proposed expansion” for the sanctuary. Expanding the sanctuary boundary to include some of the best preserved shipwrecks in the Great Lakes would provide protection to maritime heritage resources under the NMSA. Designation as a sanctuary draws public attention to the fact that these cultural resources have national significance and inclusion in the national marine sanctuary system could provide additional opportunities for tourism and economic growth.

### Review Process
The review process is composed of four primary stages:
1. Information collection and characterization, including public scoping meetings;
2. Preparation and release of a draft environmental impact statement (DEIS) as required by Section 304(a) of the NMSA that identifies boundary expansion alternatives, as well as a notice of proposed rulemaking (NPRM) to amend the sanctuary regulations to reflect any new boundary if proposed.
3. Public review and comment on the DEIS and NPRM; and
4. Preparation and release of a final environmental impact statement, including a response to public comments, with a final rule if appropriate.

NOAA anticipates that the completion of the final environmental impact statement and concomitant documents will require approximately twelve months.

At this time, NOAA is opening a public comment period to:
1. Gather information and public comments from individuals, organizations, and government agencies on whether TBNMS should expand its boundary, suggestions for the extent of an expanded boundary, and the potential effects of a boundary expansion;
2. Help determine the scope of issues to be addressed in the preparation of an environmental impact statement (EIS) pursuant to the National Environmental Policy Act (NEPA) (43 U.S.C. 4321 et seq.), if warranted; and
3. Conduct a series of public scoping meetings to collect public comment. The public scoping meeting schedule is presented below.

**Public Scoping Meetings:** The public scoping meetings will be held on the following dates and at the following locations beginning at 5:30 p.m. unless otherwise noted:
1. Alpena, MI
   Date: April 17, 2012.
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

24 CFR Part 200
[Docket No. FR–5444–P–01]
RIN 2502–AJ09

Federal Housing Administration (FHA): Multifamily Accelerated Processing—Enhancing and Strengthening Multifamily Accelerated Processing

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

ACTION: Proposed rule.

SUMMARY: Multifamily Accelerated Processing (MAP) is a processing system introduced in 2000 as a pilot program to facilitate the accelerated processing of loan applications for FHA multifamily mortgage insurance, which generally involve the refinance, purchase, new construction, or rehabilitation of multifamily properties. These transactions are costly, complicated, and time-consuming to process. Prior to MAP, HUD field offices were encouraged to develop and test individual fast-track processing systems for use by qualified FHA-approved lenders that were experienced in processing loan applications for multifamily mortgages. The intent was to considerably reduce the processing time of applications. These test procedures included providing qualified lenders with the option of preparing FHA forms and undertaking preliminary underwriting for certain types of loan applications. Fast-track processing procedures developed by individual HUD offices that facilitated processing applications without sacrificing quality or increasing risk were consolidated into a national test of fast-track style processing of multifamily mortgage insurance applications under the name "MAP." MAP has been administered to date through direct instructions to FHA-approved lenders under a MAP Guide. Given its experience to date with MAP, HUD believes the MAP accelerated processing procedures have been successful. To ensure the continued quality and efficiency of MAP procedures, HUD is codifying in regulations key provisions of MAP and introducing new provisions to strengthen MAP, to assure the integrity and competency of FHA-approved lenders as directed by the Helping Families Save Their Homes Act of 2009.

DATES: Comment Due Date: June 11, 2012.

ADDRESSES: Interested persons are invited to submit comments regarding this proposed rule to the Regulations Division, Office of General Counsel, Department of Housing and Urban Development, 451 7th Street SW., Room 10276, Washington, DC 20410–0500. Communications must refer to the above docket number and title. There are two methods for submitting public comments. All submissions must refer to the above docket number and title.

1. Submission of Comments by Mail. Comments may be submitted by mail to the Regulations Division, Office of General Counsel, Department of Housing and Urban Development, 451 7th Street SW., Room 10276, Washington, DC 20410–0500.

2. Electronic Submission of Comments. Interested persons may submit comments electronically through the Federal eRulemaking Portal at www.regulations.gov. HUD strongly encourages commenters to submit comments electronically. Electronic submission of comments allows the commenter maximum time to prepare and submit a comment, ensures timely receipt by HUD, and enables HUD to make them immediately available to the public. Comments submitted electronically through the www.regulations.gov Web site can be viewed by other commenters and interested members of the public. Commenters should follow the instructions provided on that site to submit comments electronically.

Note: To receive consideration as public comments, comments must be submitted through one of the two methods specified above. Again, all submissions must refer to the docket number and title of the rule.

No Facsimile Comments. Facsimile (FAX) comments are not acceptable.

Public Inspection of Public Comments. All properly submitted comments and communications submitted to HUD will be available for public inspection and copying between 8 a.m. and 5 p.m. weekdays at the above address. Due to security measures at the HUD Headquarters building, an appointment to review the public comments must be scheduled in advance by calling the Regulations Division at 202–708–3055 (this is not a toll-free number). Individuals with speech or hearing impairments may access this number via TTY by calling the Federal Relay Service at 800–877–