system, which means EPA will not know your identity or contact information unless you provide it in the body of your comment. If you send an email comment directly to EPA without going through www.regulations.gov, your email address will be automatically captured and included as part of the comment that is placed in the public docket and made available on the Internet. If you submit an electronic comment, EPA recommends that you include your name and other contact information in the body of your comment and with any disk or CD-ROM you submit. If EPA cannot read your comment due to technical difficulties and cannot contact you for clarification, EPA may not be able to consider your comment. Electronic files should avoid the use of special characters, any form of encryption, and be free of any defects or viruses. For additional information about EPA’s public docket visit the EPA Docket Center home page at www.epa.gov/epahome/dockets.htm.

Docket: Documents in the docket are listed in the www.regulations.gov index. Although listed in the index, some information is not publicly available, e.g., CBI or other information whose disclosure is restricted by statute. Certain other materials, such as copyrighted material, are publicly available only in hard copy. Publicly available docket materials are available either electronically in www.regulations.gov or in hard copy at the OEI Docket in the EPA Headquarters Docket Center.

Dated: June 7, 2012.

Rebecca Clark,
Acting Director, National Center for Environmental Assessment.


BILLING CODE 6590–01–P

FEDERAL HOUSING FINANCE AGENCY

[No. 2012–N–06]

Examination Rating System

AGENCY: Federal Housing Finance Agency.

ACTION: Notice with request for comments.

SUMMARY: The Federal Housing Finance Agency (FHFA) is requesting comments on a proposed new examination rating system, which would be used when examining Fannie Mae and Freddie Mac (Enterprises), the Federal Home Loan Banks (Banks), (regulated entity or entities), and the Bank’s Office of Finance. The new rating system would be based on a “CAMELSO” framework and would require an assessment of seven individual components dealing with Capital, Asset quality, Management, Earnings, Liquidity, Sensitivity to market risk, and Operational risk. The new system will replace those that had been developed by FHFA’s predecessor agencies, and FHFA intends to begin using the new ratings system for examinations that commence after January 1, 2013.

DATES: FHFA will accept comments in writing on or before July 19, 2012.

ADDRESSES: You may submit your comments by any one of the following methods. Please include the following information in the subject line of your submission: Federal Housing Finance Agency, Notice: Examination Rating System, Notice Number 2012–N–06.

F. Federal eRulemaking Portal: http://www.regulations.gov: Follow the instructions for submitting comments. If you submit your comment to the Federal eRulemaking Portal, please also send it by email to FHFA at RegComments@fhfa.gov to ensure timely receipt by FHFA.

Email: Comments to Alfred M. Pollard, General Counsel may be sent by email to RegComments@fhfa.gov.


FOR FURTHER INFORMATION CONTACT: Karen Walter, Senior Associate Director, Division of Examination Programs and Support, (202) 649–3405. Email: Karen.Walter@fhfa.gov, or Carol Connelly, Principal Examination Specialist, Division of Examination Programs and Support, (202) 649–3232, Carol.Connelly@fhfa.gov, Federal Housing Finance Agency, 400 Seventh Street SW., Washington, DC 20024.

SUPPLEMENTARY INFORMATION:

I. Comments

FHFA invites comments on all aspects of this Notice. Copies of all comments will be posted without change, including any personal information you provide, such as your name, address, and phone number, on the FHFA Web site at http://www.fhfa.gov. In addition, copies of all comments received will be available for examination by the public on business days between the hours of 10 a.m. and 3 p.m. at the Federal Housing Finance Agency, Eighth Floor, 400 Seventh Street SW., Washington, DC 20024. To make an appointment to inspect comments, please call the Office of General Counsel at (202) 649–3804.

II. Background

A. Finance Agency’s Statutory Authorities

Effective July 30, 2008, the Housing and Economic Recovery Act of 2008 (HERA), Public Law 110–289, 122 Stat. 2654 (2008), created FHFA as an independent agency of the Federal Government and transferred to it the supervisory and oversight responsibilities over the Enterprises and Banks that formerly had been vested in its predecessor agencies, the Office of Federal Housing Enterprise Oversight (OFHEO) and the Federal Housing Finance Board (Finance Board), respectively. HERA provided that the Enterprises and the Banks were to be subject to the supervision and regulation of FHFA, and granted the Director of FHFA general regulatory