

determines a pesticide may affect a listed species or its designated critical habitat, EPA must initiate consultation with the U.S. Fish and Wildlife Service and/or the National Marine Fisheries Service (collectively referred to as the Service), as appropriate.

B. Background

Cupron Cuprous Iodide Masterbatch (EPA Reg. No. 84542-9) containing the new active ingredient, cuprous iodide, was registered October 6, 2015. Cuprous Iodide Masterbatch is a material preservative that is incorporated into manufactured products to suppress the growth of algae, mold, mildew, fungi, and bacteria which may cause unpleasant odors, discoloration, staining, deterioration, or corrosion. This product is mixed with a compatible polymer used to create fibers, plastics, and films. Cuprous iodide is incorporated at a rate not exceed 5.0% by weight and is evenly distributed throughout the final article. The Cupron Cuprous Iodide Masterbatch label allows a myriad of uses including but not limited to bedding, apparel, outerwear, undergarments, hosiery, carpets, plastic composites, floor coverings, carpet, draperies, upholstery, plumbing supplies, tiles, wallboard, shoes, sails, and awnings. As the cuprous iodide is expected to be tightly bound within the polymer matrices, environmental exposure to cuprous iodide from these uses is extremely limited and is not reasonably expected to reach concentrations high enough to cause any discernible effects.

On March 4, 2019, the Center of Biological Diversity (CBD) filed a lawsuit against the Agency alleging that EPA violated the ESA by failing to ensure that the registration of Cupron Cuprous Iodide Masterbatch would not jeopardize any listed species or destroy or modify their critical habitat, and by failing to consult with the U.S. Fish and Wildlife Service and the National Marine Fisheries Service as required under the ESA.

The primary pathway by which cuprous iodide would be expected to be released to the aquatic environment is from down-the-drain discharges by leaching during in-service use of manufactured products via fabric washing at institutional facilities, commercial establishments, and residences. In order to facilitate settlement of the lawsuit, Cupron submitted a label amendment removing from its label approved uses in articles that could be frequently washed such as bedding, mattress covers, apparel, outerwear, undergarments, and hosiery.

The Agency conducted an ecological risk assessment for federally listed species for cuprous iodide for the subset of uses that would remain on the revised label. The proposed label includes uses for fibers (fiberfill for quilts and pillows, vacuum cleaner bags, sleeping bags, brush bristles, air and dust filters, book covers, carpets, rugs, mats, carpet underlay, carpet backing, broadloom and tile carpeting, conveyor belts that do not come in contact with any type of food, automotive and truck upholstery, automotive and truck carpeting and interior liners, shoes, gloves and helmets, sails, ropes, canvas, ducking, awnings, umbrellas) and for plastics and films (automotive and vehicular parts, brush handles, building materials and components (excluding shingles), wood composites, non-food contact plastic composites, conveyor belts that do not come in contact with any type of food, floor covering, flooring, footwear including boots, furniture, gaskets, glazing for cement tile and for toilets, indoor furniture, insulation for wire and cable, insulators, kitchen and bathroom hardware, plumbing supplies and fixtures including sinks, indoor sports equipment, tape, tiles, tubing, vacuum cleaner bags, wallboard, walls, waste containers, personal hygiene devices such as combs, brushes, and hairclips). The Cupron Cuprous Iodide Masterbatch label would specify that it may not be used as a coating, film, or laminate on any other product than those listed on the label.

The draft ecological risk assessment for federally listed species for cuprous iodide shows that the potential exposures to terrestrial and aquatic organisms (including listed species) from cuprous iodide are not reasonably expected to occur at levels that would result in a discernible effect from the uses that would be allowed on the revised Cupron Cuprous Iodide Masterbatch label. The Agency proposes to make a No Effects (NE) determination for all Federally-listed-threatened/endangered species and critical habitats for the narrowed set of uses of cuprous iodide that would be allowed under the proposed label amendments.

C. Public Comments Sought

After reviewing public comments on the draft ecological risk assessment for federally listed species for cuprous iodide, EPA will issue, if necessary, a revised ecological risk assessment and a response to comments document before amending the registration. If EPA determines that this set of pesticide uses may affect listed species and/or their designated critical habitat, EPA will

initiate consultation with the Services, as appropriate.

Authority: 7 U.S.C. 136 *et seq.*

Dated: August 7, 2020.

Alexandra Dapolito Dunn,

Assistant Administrator, Office of Chemical Safety and Pollution Prevention.

[FR Doc. 2020-17702 Filed 8-12-20; 8:45 am]

BILLING CODE 6560-50-P

FARM CREDIT ADMINISTRATION

Privacy Act of 1974; System of Records

AGENCY: Farm Credit Administration.

ACTION: Notice of a modified system of records.

SUMMARY: Pursuant to the provisions of the Privacy Act of 1974, notice is hereby given that the Farm Credit Administration (FCA or Agency) is amending an existing system of records, FCA-13—Correspondence Files—FCA. The Correspondence Files—FCA system is used to track incoming and outgoing correspondence and to draft correspondence and other memoranda. The Agency is updating the notice to include more details in the categories of individuals and categories of records in the system, and to make administrative updates and non-substantive changes to conform to the SORN template requirements prescribed in the Office of Management and Budget (OMB) Circular No. A-108.

DATES: You may send written comments on or before September 14, 2020. FCA filed an amended System Report with Congress and the Office of Management and Budget on May 29, 2020. This notice will become effective without further publication on September 22, 2020 unless modified by a subsequent notice to incorporate comments received from the public.

ADDRESSES: We offer a variety of methods for you to submit your comments. For accuracy and efficiency, commenters are encouraged to submit comments by email or through the FCA's website. As facsimiles (fax) are difficult for us to process and achieve compliance with section 508 of the Rehabilitation Act, we are no longer accepting comments submitted by fax. Regardless of the method you use, please do not submit your comment multiple times via different methods. You may submit comments by any of the following methods:

- **Email:** Send us an email at reg-comm@fca.gov.
- **FCA Website:** <http://www.fca.gov>. Click inside the “I want to . . .” field,

near the top of the page; select “comment on a pending regulation” from the dropdown menu; and click “Go.” This takes you to an electronic public comment form.

- **Mail:** David Grahn, Director, Office of Regulatory Policy, Farm Credit Administration, 1501 Farm Credit Drive, McLean, VA 22102–5090.

You may review copies of comments we receive at our office in McLean, Virginia, or from our website at <http://www.fca.gov>. Once you are in the website, click inside the “I want to . . .” field, near the top of the page; select “find comments on a pending regulation” from the dropdown menu; and click “Go.” This will take you to the Comment Letters page, where you can select the SORN for which you would like to read public comments. The comments will be posted as submitted but, for technical reasons, items such as logos and special characters may be omitted. Identifying information that you provide, such as phone numbers and addresses, will be publicly available. However, we will attempt to remove email addresses to help reduce internet spam.

FOR FURTHER INFORMATION CONTACT:
Autumn R. Agans, Privacy Act Officer, Farm Credit Administration, McLean, Virginia 22102–5090, (703) 883–4020, TTY (703) 883–4019.

SUPPLEMENTARY INFORMATION: This publication satisfies the requirement of the Privacy Act of 1974 that agencies publish a system of records notice in the **Federal Register** when there is a revision, change, or addition to the system of records. The substantive changes and modifications to the currently published version of FCA–13—Correspondence Files—FCA include:

1. Identifying the records in the system as unclassified.
 2. Updating the system location to reflect the system’s current location.
 3. Updating the system managers to reflect the system’s current owner.
 4. Expanding and clarifying the categories of individuals and categories of records to ensure they are consistent with the intended purpose for which the records are collected.
 5. Clarifying the record source categories.
 6. Revising the retention and disposal section to reflect updated guidance from the National Archives and Records Administration.
 7. Revising the safeguards section to reflect updated cybersecurity guidance and practices.
- Additionally, non-substantive changes have been made to the notice to

align with the latest guidance from OMB.

The amended system of records is: FCA–13—Correspondence Files—FCA. As required by 5 U.S.C. 552a(r) of the Privacy Act, as amended, FCA sent notice of this proposed system of records to the Office of Management and Budget, the Committee on Oversight and Government Reform of the House of Representatives, and the Committee on Homeland Security and Governmental Affairs of the Senate. The notice is published in its entirety below.

SYSTEM NAME AND NUMBER:

FCA–13—Correspondence Files—FCA.

SECURITY CLASSIFICATION:

Unclassified.

SYSTEM LOCATION:

Office of Congressional and Public Affairs, Farm Credit Administration, 1501 Farm Credit Drive, McLean, VA 22102–5090.

SYSTEM MANAGER:

Director, Office of Congressional and Public Affairs, Farm Credit Administration, 1501 Farm Credit Drive, McLean, VA 22102–5090.

AUTHORITY FOR MAINTENANCE OF THE SYSTEM:

12 U.S.C. 2243, 2252.

PURPOSES OF THE SYSTEM:

We use information in this system of records to track incoming and outgoing correspondence and to draft correspondence and other memoranda.

CATEGORIES OF INDIVIDUALS COVERED BY THE SYSTEM:

Individuals who have correspondence with FCA and the Farm Credit System Insurance Corporation (FCSIC) and current and former FCA and FCSIC employees assigned to process review and/or respond to the correspondence.

CATEGORIES OF RECORDS IN THE SYSTEM:

This system contains incoming and outgoing correspondence and internal reports and memoranda, which are part of a general correspondence file maintained by the office(s) involved. Additionally, information about the correspondence is captured, including, but not limited to: (1) The type of correspondence (letter, fax, email); (2) dates and times received or sent; (3) name and office of FCA or FCSIC employee assigned to the correspondence; and (4) basic contact information (name, address, email address, phone number) related to the correspondence.

RECORD SOURCE CATEGORIES:

Persons corresponding with FCA and FCISC and FCA and FCSIC employees.

ROUTINE USES OF RECORDS MAINTAINED IN THE SYSTEM, INCLUDING CATEGORIES OF USERS AND PURPOSES OF SUCH USES:

See the “General Statement of Routine Uses” (64 FR 8175).

DISCLOSURE TO CONSUMER REPORTING AGENCIES: NONE.

POLICIES AND PRACTICES FOR STORAGE OF RECORDS:

Records are maintained in file folders and on a computerized database.

POLICIES AND PRACTICES FOR RETRIEVAL OF RECORDS:

Records are retrieved by name.

POLICIES AND PROCEDURES FOR RETENTION AND DISPOSAL OF RECORDS:

Records are retained in accordance with the National Archives and Records Administration’s General Records Schedule, and with the FCA Comprehensive Records Schedule.

ADMINISTRATIVE, TECHNICAL, AND PHYSICAL SAFEGUARDS:

FCA implements multiple layers of security to ensure access to records is limited to those with a need-to-know in support of their official duties. Records are physically safeguarded in a secured environment using locked file rooms, file cabinets, or locked offices and other physical safeguards. Computerized records are safeguarded through use of user roles, passwords, firewalls, encryption, and other information technology security measures. Only personnel with a need-to-know in support of their duties have access to the records.

RECORD ACCESS PROCEDURES:

To obtain a record, contact: Privacy Act Officer, Farm Credit Administration, 1501 Farm Credit Drive, McLean, VA 22102–5090, as provided in 12 CFR part 603.

CONTESTING RECORD PROCEDURES:

Direct requests for amendments to a record to: Privacy Act Officer, Farm Credit Administration, 1501 Farm Credit Drive, McLean, VA 22102–5090, as provided in 12 CFR part 603.

NOTIFICATION PROCEDURE:

Address inquiries about this system of records to: Privacy Act Officer, Farm Credit Administration, McLean, VA 22102–5090.

EXEMPTIONS PROMULGATED FOR THE SYSTEM:

None.

HISTORY:

Federal Register Vol. 64, No. 100/Tuesday, May 25, 1999 page 21875. Vol. 70, No. 183/Thursday, September 22, 2005, page 55621.

Dated: August 10, 2020.

Dale Aultman,
Secretary, Farm Credit Administration Board.
[FR Doc. 2020-17737 Filed 8-12-20; 8:45 am]

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FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL

[Docket No. AS20-08]

Appraisal Subcommittee; Order Extending Commercial Real Estate Transaction Temporary Waiver Relief

AGENCY: Appraisal Subcommittee, Federal Financial Institutions Examination Council.

ACTION: Order extending, with specified terms and conditions, commercial real estate transaction temporary waiver relief.

SUMMARY: The Appraisal Subcommittee (ASC) of the Federal Financial Institutions Examination Council (FFIEC), with approval of the FFIEC, is issuing an Order pursuant to section 1119(b) of Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, as amended (Title XI) and the rules promulgated thereunder, extending temporary waiver relief of appraiser credentialing requirements for appraisals of federally related transactions (FRTs) under \$1,000,000 for commercial real estate transactions throughout the State of North Dakota for an additional one-year period and subject to specified terms and conditions.

DATES: Applicable August 7, 2020.

FOR FURTHER INFORMATION CONTACT: James R. Park, Executive Director, at (202) 595-7575, or Alice M. Ritter, General Counsel, at (202) 595-7577, ASC, 1325 G Street NW, Suite 500, Washington, DC 20005.

SUPPLEMENTARY INFORMATION: Section 1119(b) of Title XI authorizes the ASC to waive, on a temporary basis and subject to the approval of the FFIEC, "any requirement relating to certification or licensing of a person to perform appraisals under [Title XI]" upon "a written determination that there is a scarcity of certified or licensed appraisers to perform appraisals in connection with [FRTs]¹ in a State, or

in any geographical political subdivision of a State, leading to significant delays in the performance of such appraisals."² The ASC has promulgated regulations that set forth procedures³ that govern the processing of temporary waiver requests.

On August 1, 2018, the Governor of North Dakota, the North Dakota Department of Financial Institutions, and the North Dakota Bankers Association (Requesters) submitted a temporary waiver request to the ASC. The Requesters sought a temporary waiver of not less than five years of appraiser credentialing requirements for appraisals for FRTs under \$500,000 for 1-to-4 family residential real estate transactions and under \$1,000,000 for agricultural and commercial real estate transactions throughout the State of North Dakota.⁴

On July 9, 2019, the ASC convened a Special Meeting to consider the request. Based on the information provided by the Requester, the North Dakota Real Estate Appraiser Qualifications and Ethics Board (Appraiser Board), and by the public through comment letter submissions, the ASC issued an Order (2019 Order) approving a limited version of the waiver request.⁵ The 2019 Order was published in the **Federal Register**,⁶ and in pertinent part⁷ included a temporary waiver of appraiser credentialing requirements for appraisals of FRTs under \$1,000,000 for commercial real estate transactions

(a) A federal financial institutions regulatory agency engages in, contracts for, or regulates; and (b) requires the services of an appraiser. (Title XI § 1121 (4), 12 U.S.C. 3350.)

² 12 U.S.C. 3348(b).

³ 12 CFR part 1102, subpart A.

⁴ On September 7, 2018, ASC staff responded with a request for clarification and additional information, and on April 10, 2019, the Requesters submitted an additional letter with a clarification of the request and additional information.

⁵ An approval of a temporary waiver by the ASC is subject to the approval of the FFIEC. (See 12 U.S.C. 3348(b); 12 CFR 1102.5.) On July 12, 2019, the FFIEC approved the temporary waiver granted by the ASC on July 9, 2019.

⁶ 84 FR 38630 (August 7, 2019).

⁷ The Order also included a temporary waiver of appraiser credentialing requirements for appraisals of FRTs under \$500,000 for 1-to-4 family residential real estate transactions throughout the State of North Dakota for a period of one year, subject to earlier termination in the event the federal banking agencies issued a rule increasing appraisal exemption threshold limits for residential real estate transactions, in which case the residential waiver would terminate 60 days after the effective date of that threshold increase. The federal banking agencies issued a final rule increasing the appraisal exemption threshold for residential real estate transactions with an effective date of October 9, 2019. 83 FR 63110 (December 7, 2018). The temporary waiver for residential real estate transactions terminated by its own terms 60 days after the effective date of that rule on December 8, 2019.

throughout the State of North Dakota for a period of one year. The 2019 Order also provided that, among other things, the parties requesting the waiver should submit certain information to the ASC at least 30 days prior to the expiration of the one-year period and the ASC would consider the information submitted and by vote in open session may extend the temporary waiver for an additional one-year period.

On July 6, 2020, Requesters submitted certain information and as amended on July 8, 2020, sought extension of the commercial real estate transaction temporary waiver relief for an additional one-year period.⁸ On July 29, 2020, the ASC convened a Special Meeting via teleconference to consider the information as presented by the Requesters and voted to extend the commercial real estate transaction temporary waiver relief in North Dakota for an additional one-year period, subject to specified terms and conditions, and subject to FFIEC approval. The FFIEC met on August 7, 2020, via WebEx, and a quorum of the Council being present, took the following action: Pursuant to § 1119(b) of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, as amended, the Council approved the attached waiver extension that was approved by the ASC on July 29, 2020.

ASC Discussion

In order to extend the commercial real estate transaction temporary waiver relief in North Dakota for an additional one-year period, the 2019 Order set forth the following specified terms and conditions:

1. During the one-year period, the Requester is expected to develop a plan through continued dialogue with North Dakota stakeholders, including the Appraiser Board, to identify potential solutions to address appraiser scarcity and appraisal delay.

2. At least 30 days prior to the expiration of the one-year period, the Requester should provide (1) a status report to the ASC on the plan that was developed in collaboration with stakeholders and any implementation progress made on that plan toward identifying meaningful solutions to resolve appraiser scarcity and delay issues faced in North Dakota; and (2) supporting data showing that appraiser scarcity leading to significant delays continues to exist, which may include information to identify specific localities affected by appraiser scarcity. The ASC will consider the information as presented by the Requester, and by vote in open session, may extend the temporary waiver for an additional one-year period.

⁸ Requesters were joined in their July 6 submission by the Credit Union Association of the Dakotas and the Independent Community Banks of North Dakota.

¹ "Federally related transaction" (FRT) refers to any real estate related financial transaction which: