

SUMMARY: Notice is hereby given that Inwater Research Group, Inc., 4160 NE Hyline Dr., Jensen Beach, FL 34957 (Responsible Party: Michael Bresette) and the NMFS Northeast Fisheries Science Center (NEFSC), 166 Water Street, Woods Hole, MA 02543 (Responsible Party: Jon Hare), have applied in due form for a permit to take green (*Chelonia mydas*), hawksbill (*Eretmochelys imbricata*), Kemp's ridley (*Lepidochelys kempii*), leatherback (*Dermochelys coriacea*), loggerhead (*Caretta caretta*), and unidentified hardshell sea turtles for purposes of scientific research.

DATES: Written, telefaxed, or email comments must be received on or before August 9, 2021.

ADDRESSES: The application and related documents are available for review by selecting "Records Open for Public Comment" from the "Features" box on the Applications and Permits for Protected Species (APPS) home page, <https://apps.nmfs.noaa.gov>, and then selecting File No. 25696 or 25716 from the list of available applications. These documents are also available upon written request via email to NMFS.Pr1Comments@noaa.gov.

Written comments on this application should be submitted via email to NMFS.Pr1Comments@noaa.gov. Please include the relevant File No. in the subject line of the email comment.

Those individuals requesting a public hearing should submit a written request via email to NMFS.Pr1Comments@noaa.gov. The request should set forth the specific reasons why a hearing on this application would be appropriate.

FOR FURTHER INFORMATION CONTACT: Amy Hapeman or Jordan Rutland, (301) 427-8401.

SUPPLEMENTARY INFORMATION: The subject permit is requested under the authority of the Endangered Species Act of 1973, as amended (ESA; 16 U.S.C. 1531 *et seq.*) and the regulations governing the taking, importing, and exporting of endangered and threatened species (50 CFR parts 222-226).

File No. 25696: The applicant proposes to study the habitat preference, species abundance, size frequencies, and fibropapillomatosis rates of sea turtles inhabiting inshore lagoons and nearshore reefs between Indian River and Miami-Dade Counties in southeastern Florida. Annually up to 200 green, 25 loggerhead, 10 Kemp's ridley and 10 hawksbill sea turtles would be counted and captured by hand, dip net, or tangle net. Captured turtles would be measured, weighed, temporarily marked, flipper tagged, and passive integrated transponder (PIT)

tagged, photographed, and skin and blood sampled prior to release. In addition, all loggerhead sea turtles would receive a sonic or satellite transmitter and all green sea turtles would undergo gastric lavage prior to release. A subset of greens would be transported to a local facility for imaging and/or receive a transmitter prior to their return to the wild. Another 1,350 green, 100 loggerhead, 75 hawksbill, and 20 Kemp's ridley sea turtles may be pursued during unsuccessful capture attempts annually. The permit would be valid for 10 years.

File No. 25716: The NEFSC proposes to continue studying sea turtles legally bycaught within commercial fisheries operating in the Northwest Atlantic Ocean. The objective is to monitor the take of ESA listed sea turtle species in observed commercial fisheries and to collect data to help estimate total bycatch. Up to 50 loggerhead, 10 Kemp's ridley, 10 green, 20 leatherback, and 20 unidentified sea turtles would be photographed, measured, weighed, flipper tagged and PIT tagged, and skin biopsied prior to release annually. Carcasses, tissues or parts also may be salvaged from dead sea turtles. The permit would be valid for 5 years.

Dated: July 2, 2021.

Julia Marie Harrison,
Chief, Permits and Conservation Division,
Office of Protected Resources, National
Marine Fisheries Service.

[FR Doc. 2021-14570 Filed 7-7-21; 8:45 am]

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DEPARTMENT OF COMMERCE

National Oceanic and Atmospheric Administration

[RTID 0648-XB213]

Marine Mammals; File No. 24054

AGENCY: National Marine Fisheries Service (NMFS), National Oceanic and Atmospheric Administration (NOAA), Commerce.

ACTION: Notice; receipt of application.

SUMMARY: Notice is hereby given that Terrie Williams, Ph.D., University of California at Santa Cruz, Long Marine Lab, Center for Ocean Health, 115 McAllister Way, Santa Cruz, CA 95060, has applied in due form for a permit to conduct research on captive marine mammals.

DATES: Written, telefaxed, or email comments must be received on or before August 9, 2021.

ADDRESSES: The application and related documents are available for review by

selecting "Records Open for Public Comment" from the "Features" box on the Applications and Permits for Protected Species (APPS) home page, <https://apps.nmfs.noaa.gov>, and then selecting File No. 24054 from the list of available applications. These documents are also available upon written request via email to NMFS.Pr1Comments@noaa.gov.

Written comments on this application should be submitted via email to NMFS.Pr1Comments@noaa.gov. Please include File No. 24054 in the subject line of the email comment.

Those individuals requesting a public hearing should submit a written request via email to NMFS.Pr1Comments@noaa.gov. The request should set forth the specific reasons why a hearing on this application would be appropriate.

FOR FURTHER INFORMATION CONTACT: Jennifer Skidmore or Courtney Smith, Ph.D., (301) 427-8401.

SUPPLEMENTARY INFORMATION: The subject permit is requested under the authority of the Marine Mammal Protection Act of 1972, as amended (MMPA; 16 U.S.C. 1361 *et seq.*), the regulations governing the taking and importing of marine mammals (50 CFR part 216), the Endangered Species Act of 1973, as amended (ESA; 16 U.S.C. 1531 *et seq.*), the regulations governing the taking, importing, and exporting of endangered and threatened species (50 CFR parts 222-226), and the Fur Seal Act of 1966, as amended (16 U.S.C. 1151 *et seq.*).

The applicant is requesting a permit to continue research activities to compare the energetic and cardiovascular responses and diving physiology of captive cetaceans and pinnipeds to determine key biological capabilities. A maximum of 4 dolphins (*Tursiops truncatus*), 10 California sea lions (*Zalophus californianus*), and 3 Hawaiian monk seals (*Neomonachus schauinslandi*) would be maintained and participate in the research at Long Marine Laboratory at any given time. Up to 60 bottlenose dolphins from the U.S. Navy, and up to 10 Hawaiian monk seals and 1 non-releasable Cook Inlet beluga whale (*Delphinapterus leucas*) at other permitted facilities may also participate in the research at their respective facilities.

Other species in rehabilitation status may also be added opportunistically and transported to Long Marine Laboratory for research purposes (up to 10 species per year with less than 6 animals onsite at a time). Typical rehabilitation species are bottlenose dolphins, harbor porpoises (*Phocoena phocoena*), Guadalupe fur seals

(*Arctocephalus townsendi*), and Northern fur seals (*Callorhinus ursinus*), among others.

Research methods include training for voluntary participation to the maximum extent feasible to (1) assess body condition and morphometrics, (2) measure metabolic rate, (3) sample blood, (4) attach instruments (e.g., ECG/accelerometer), (5) monitor tissue blood flow via a portable near-infrared spectroscopy, heat flux tags, and ultrasound, (6) measure heat flow, and skin or body temperature (see application for details by method). In addition, receipt, import, and export activities are requested for marine mammal parts from up to 140 individuals per taxon group (pinniped and cetacean) world-wide. The permit is requested for the maximum duration of 5 years.

In compliance with the National Environmental Policy Act of 1969 (42 U.S.C. 4321 *et seq.*), an initial determination has been made that the activity proposed is categorically excluded from the requirement to prepare an environmental assessment or environmental impact statement.

Concurrent with the publication of this notice in the **Federal Register**, NMFS is forwarding copies of the application to the Marine Mammal Commission and its Committee of Scientific Advisors.

Dated: July 2, 2021.

Julia Marie Harrison,

Chief, Permits and Conservation Division,
Office of Protected Resources, National
Marine Fisheries Service.

[FR Doc. 2021-14548 Filed 7-7-21; 8:45 am]

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BUREAU OF CONSUMER FINANCIAL PROTECTION

Supervisory Highlights, Issue 24, Summer 2021

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Supervisory highlights.

SUMMARY: The Bureau of Consumer Financial Protection (CFPB or Bureau) is issuing its twenty fourth edition of *Supervisory Highlights*.

DATES: The Bureau released this edition of the *Supervisory Highlights* on its website on June 29, 2021. The findings included in this report cover examinations in the areas of auto servicing, consumer reporting, debt collection, deposits, fair lending, mortgage origination, mortgage servicing, private education loan

origination, payday lending, and student loan servicing that were completed from January 1, 2020 to December 31, 2020.

FOR FURTHER INFORMATION CONTACT: Jaclyn Sellers, Counsel, at (202) 435-7449. If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov.

SUPPLEMENTARY INFORMATION:

1. Introduction

The consumer financial marketplace saw significant impacts from the COVID-19 pandemic beginning around March 2020. The Bureau of Consumer Financial Protection (CFPB or Bureau) adapted its work by, among other things, focusing approximately half of its supervisory activities on prioritized assessments (PAs) starting in May 2020. PAs were designed to obtain real-time information from a broad group of supervised entities that operate in markets posing elevated risk of consumer harm due to pandemic-related issues. The Bureau analyzed pandemic-related market developments to determine which markets were most likely to pose risk to consumers. Observations from the Bureau's PA work were detailed in a special edition of *Supervisory Highlights*, Issue 23.¹

This issue of *Supervisory Highlights* covers findings from the other supervisory work the Bureau has engaged in since its last regular edition, Issue 22.² The findings included in this report cover examinations in the areas of auto servicing, consumer reporting, debt collection, deposits, fair lending, mortgage origination, mortgage servicing, private education loan origination, payday lending, and student loan servicing that were completed from January 1, 2020 to December 31, 2020. To maintain the anonymity of the supervised institutions discussed in this edition of *Supervisory Highlights*, references to institutions generally are in the plural and the related findings pertain to one or more institutions unless otherwise noted.

The information contained in *Supervisory Highlights* is disseminated to help institutions and the general public better understand how the Bureau examines institutions for compliance with Federal consumer financial law. *Supervisory Highlights* summarizes existing requirements under the law and summarizes findings

¹ A copy of Issue 23, Jan. 2021, is available at https://files.consumerfinance.gov/f/documents/cfpb_supervisory-highlights_issue-23_2021-01.pdf.

² A copy of Issue 22, Sept. 2020, is available at https://files.consumerfinance.gov/f/documents/cfpb_supervisory-highlights_issue-22_2020-09.pdf.

made in the course of exercising the Bureau's supervisory and enforcement authority.³

2. Supervisory Observations

2.1 Auto Servicing

The Bureau continues to examine auto loan servicing activities, primarily to assess whether entities have engaged in any unfair, deceptive or abusive acts or practices prohibited by the Consumer Financial Protection Act (CFPA). Examiners identified two unfair acts or practices related to lender-placed collateral protection insurance. Examiners also found unfair or deceptive acts or practices related to payment application. And examiners identified an unfair act or practice related to payoff amounts where consumers had ancillary product rebates due.

2.1.1 Collateral Protection Insurance

Auto finance contracts generally require consumers to maintain comprehensive and collision insurance that covers physical damage to the vehicle in order to protect the value of the collateral. If the consumer fails to maintain appropriate coverage, some contracts provide that servicers can purchase insurance for the vehicle, often called collateral protection insurance (CPI). CPI policies only cover damage to the vehicle. Charges for CPI policies are added to consumers' accounts and paid on a monthly basis. Servicers generally use electronic databases to monitor whether consumers are maintaining adequate insurance coverage. If the database suggests that a consumer is not maintaining adequate coverage, the servicer will send a notice requesting proof of insurance and stating that if the borrower does not provide proof of insurance, then a CPI policy will be purchased at the consumer's expense. When the CPI policy is purchased, the servicer sends the consumer another notice with information about the policy. If the consumer later proves that they had adequate insurance during any portion of the CPI policy period, the servicer will generally remove any CPI charges for that period. Examiners identified unfair and deceptive acts or practices related to placement and removal of CPI policies and charges.

³ If a supervisory matter is referred to the Office of Enforcement, Enforcement may cite additional violations based on these facts or uncover additional information that could impact the conclusion as to what violations may exist.