

notice. It is not for individual case status inquiries. Applicants seeking information about the status of their individual cases can check Case Status Online, available at the USCIS website at <http://www.uscis.gov>, or call the USCIS Contact Center at 800-375-5283 (TTY 800-767-1833).

#### SUPPLEMENTARY INFORMATION:

##### Comments

You may access the information collection instrument with instructions, or additional information by visiting the Federal eRulemaking Portal site at: <http://www.regulations.gov> and enter USCIS-2007-0038 in the search box. All submissions will be posted, without change, to the Federal eRulemaking Portal at <http://www.regulations.gov>, and will include any personal information you provide. Therefore, submitting this information makes it public. You may wish to consider limiting the amount of personal information that you provide in any voluntary submission you make to DHS. DHS may withhold information provided in comments from public viewing that it determines may impact the privacy of an individual or is offensive. For additional information, please read the Privacy Act notice that is available via the link in the footer of <http://www.regulations.gov>.

Written comments and suggestions from the public and affected agencies should address one or more of the following four points:

(1) Evaluate whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information will have practical utility;

(2) Evaluate the accuracy of the agency's estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used;

(3) Enhance the quality, utility, and clarity of the information to be collected; and

(4) Minimize the burden of the collection of information on those who are to respond, including through the use of appropriate automated, electronic, mechanical, or other technological collection techniques or other forms of information technology, e.g., permitting electronic submission of responses.

##### Overview of this information collection:

(1) *Type of Information Collection:* Revision of a Currently Approved Collection.

(2) *Title of the Form/Collection:* Application to Extend/Change Nonimmigrant Status.

(3) *Agency form number, if any, and the applicable component of the DHS sponsoring the collection:* Form I-539 and I-539A; USCIS.

(4) *Affected public who will be asked or required to respond, as well as a brief abstract:* Primary: Individuals or households. This form will be used for nonimmigrants to apply for an extension of stay, for a change to another nonimmigrant classification, or for obtaining V nonimmigrant classification.

(5) *An estimate of the total number of respondents and the amount of time estimated for an average respondent to respond:* The estimated total number of respondents for the information collection Form I-539 (paper) is 149,800 and the estimated hour burden per response is 2.38 hours, the estimated total number of respondents for the information collection I-539 (electronic) is 64,200 and the estimated hour burden per response is 1.083 hours; and the estimated total number of respondents for the information collection I-539A is 98,566 and the estimated hour burden per response is 0.583 hours; biometrics processing is 312,566 total respondents requiring an estimated 1.17 hours per response.

(6) *An estimate of the total public burden (in hours) associated with the collection:* The total estimated annual hour burden associated with this collection is 849,219 hours.

(7) *An estimate of the total public burden (in cost) associated with the collection:* The estimated total annual cost burden associated with this collection of information is \$48,235,600.

Dated: May 14, 2020.

**Samantha L Deshommes,**

Chief, Regulatory Coordination Division, Office of Policy and Strategy, U.S. Citizenship and Immigration Services, Department of Homeland Security.

[FR Doc. 2020-10766 Filed 5-18-20; 8:45 am]

BILLING CODE 9111-97-P

#### DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR-7024-N-22]

#### 30-Day Notice of Proposed Information Collection: Application for FHA Insured Mortgages; OMB Control No.: 2502-0059

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

**ACTION:** Notice.

**SUMMARY:** HUD has submitted the proposed information collection requirement described below to the Office of Management and Budget (OMB) for review, in accordance with the Paperwork Reduction Act. The purpose of this notice is to allow for an additional 30 days of public comment.

**DATES:** *Comments Due Date:* June 18, 2020.

**ADDRESSES:** Interested persons are invited to submit comments regarding this proposal. Written comments and recommendations for the proposed information collection should be sent within 30 days of publication of this notice to [www.reginfo.gov/public/do/StartPrintedPage15501PRAMain](http://www.reginfo.gov/public/do/StartPrintedPage15501PRAMain). Find this particular information collection by selecting “Currently under 30-day Review—Open for Public Comments” or by using the search function.

#### FOR FURTHER INFORMATION CONTACT:

Colette Pollard, US Department of Housing and Urban Development, 451 7th Street SW, Room 4176, Washington, DC 20410-5000; telephone 202-402-3400 (this is not a toll-free number) or email at [Colette.Pollard@hud.gov](mailto:Colette.Pollard@hud.gov). Persons with hearing or speech impairments may access this number through TTY by calling the toll-free Federal Relay Service at (800) 877-8339. Copies of available documents submitted to OMB may be obtained from Ms. Pollard. Stakeholders may also view the proposed certification at: [https://www.hud.gov/program\\_offices/housing/sfh/SFH\\_policy\\_drafts](https://www.hud.gov/program_offices/housing/sfh/SFH_policy_drafts).

**SUPPLEMENTARY INFORMATION:** This notice informs the public that HUD is seeking approval from OMB for the information collection described in Section A. The **Federal Register** notice that solicited public comment on the information collection for a period of 60 days was published on October 25, 2019 at 84 FR 57464.

#### A. Overview of Information Collection

*Title of Information Collection:* Application for FHA Insured Mortgages. *OMB Approval Number:* 2502-0059. *Type of Request:* Revision of currently approved collection.

*Form Number:* HUD-92900-A, HUD-92900-B, HUD-92900-LT, HUD-92561, Model Notice for Informed Consumer Choice Disclosure, Model Pre-Insurance Review/Checklist, Settlement Certification (previously known as Addendum to HUD-1) and HUD-92544.

*Description of the need for the information and proposed use:* Specific forms and related documents are needed to determine the eligibility of the borrower and proposed mortgage transaction for FHA's insurance

endorsement. The Uniform Residential Loan Application (URLA) and form HUD-92900-A (Addendum to the URLA) are used in every case by the lender to make application for FHA mortgage insurance. Together they describe the parties involved, the property, and the conditions and terms on which the mortgage insurance will be based. The form HUD-92900-A was updated to: Revise certifications to reflect regulations and other legal requirements; ensure accuracy of information provided to FHA; reduce uncertainty in the industry; maintain the ability to enforce FHA program requirements; and remove VA requirements and certifications from the 92900-A. Lenders seeking FHA's insurance prepare certain forms to collect data.

*Respondents (i.e. affected public):* Individuals (loan applicants) and Business or other for-profit (lenders).

*Estimated Number of Respondents:* 15,871.

*Estimated Number of Responses:* 5,798,629.

*Frequency of Response:* 365.3631781236.

*Average Hours per Response:* 0.1194309943.

*Total Estimated Burdens:* 692,542.

## B. Solicitation of Public Comment

This notice is soliciting comments from members of the public and affected parties concerning the collection of information described in Section A on the following:

(1) Whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information will have practical utility.

(2) The accuracy of the agency's estimate of the burden of the proposed collection of information;

(3) Ways to enhance the quality, utility, and clarity of the information to be collected; and

(4) Ways to minimize the burden of the collection of information on those who are to respond, including through the use of appropriate automated collection techniques or other forms of information technology, *e.g.*, permitting electronic submission of responses.

(5) ways to minimize the burden of the collection of information on those who are to respond, including the use of automated collection techniques or other forms of information technology.

HUD encourages interested parties to submit comment in response to these questions.

## C. Authority

Section 3507 of the Paperwork Reduction Act of 1995, 44 U.S.C. Chapter 35.

## D. Summary of Form HUD-92900-A Comments and HUD Responses

*Comment:* A commenter requested copies of all forms included in the collection for review.

*HUD Response:* HUD emailed the requested forms to the commenter.

*Comment:* A commenter asked how these changes would impact the Veteran's Administration URLA, VA Form 26-1802a.

*HUD Response:* HUD and the Department of Veterans Affairs (VA) both use the HUD/VA Addendum to Uniform Residential Application, but the form has two different form numbers and expiration dates. VA uses VA Form 26-1802a, which expires 02/29/2020 and HUD uses Form HUD-99200-A, which expires on 09/30/2022. HUD has notified VA that it was making changes to HUD's version of the form to ensure accuracy of information provided to HUD; reduce uncertainty in the industry; and maintain the ability to enforce HUD program requirements by customizing the requirements and loan-level certifications. Once, HUD's changes are final and effective, the form HUD-92900-A must be used for HUD loans. However, these changes do not affect VA form 26-1802a. HUD does not have any information on the status of VA Form 26-1802a.

*Comment:* A commenter shared their expectation that the revised loan-level certification, along with related reforms, will increase borrower access to FHA mortgage credit, encourage depository institutions to return to FHA lending, and maximize compliance with FHA requirements.

*HUD Response:* HUD appreciates this feedback and shares the expectations for increased access to and compliance with FHA requirements.

*Comment:* A commenter suggested that HUD add a knowledge qualifier in the Loan Level Certification by replacing "I certify that the statements above are materially correct." with "I certify, to the best of my knowledge, that the above statements are materially correct."

*HUD Response:* HUD appreciates this comment. HUD does not believe the knowledge qualifier should be included in the certification statement because the Department has already committed to taking into account knowledge as part of the Defect Taxonomy, which provides the framework for the evaluation of all defects in loan origination.

*Comment:* A commenter suggested that the proposed Loan-Level Certification is too inclusive because the referenced sections are overbroad. The Commenter suggested editing the certification to read "to the extent that no material defect exists in connection with the underwriting of this mortgage such that the approval is inconsistent with the Handbook Section and with FHA standards, policies and guidance."

*HUD Response:* HUD appreciates this comment. HUD does not believe the suggested language is necessary because the certification as proposed by HUD already captures the approval of the mortgage in accordance with FHA requirements and also provides that analysis of any defect would be made in light of the Defect Taxonomy. HUD does not believe that any greater clarity is afforded by the language proffered by the commenter.

*Comment:* A commenter stated that the Certification's references to the HUD Defect Taxonomy creates an ambiguity that suggests that the Taxonomy defines the limit of mortgagee liability only when the Department is involved. To be consistent with the Taxonomy and to support the program and mortgagees, the Commenter recommends that the reference should be more generic.

*HUD Response:* HUD does not believe that the reference to the Defect Taxonomy creates any ambiguity. HUD's Defect Taxonomy does not itself establish or limit liability for violations of HUD requirements, rather the Defect Taxonomy demonstrates HUD's commitment to evaluation of any defects within the confines of the framework of the Taxonomy.

*Comment:* A commenter provided their support for HUD's MOU with DOJ and offered assistance with implementation. Specifically the commenter suggested that the Department: (1) Define the numerical trigger that accounts for differences in lender size and volume, along with attaching a defined time period over which the trigger will be assessed; and (2) clarify that "aggravating factors" means "systematic and widespread violations" and only ones that form a "pattern" of violations; and (3) specifically define the term "violation" to clarify that it means a final Department finding.

*HUD Response:* HUD appreciates the comment, but this issue is outside of the proposed information collection in this notice.

*Comment:* A commenter stated that under the MOU, the MRB will play an outsized role in acting as gatekeeper and administrator of the new focus on administrative enforcement, rather than

on abusive FCA suits. The Commenter welcomes this development but believes with that increased role comes a need to design an MRB process that is open, fair to lenders, and transparent.

**HUD Response:** HUD appreciates the comment, but this issue is outside of the proposed information collection in this notice.

Dated: May 13, 2020.

**Colette Pollard,**

*Department Reports Management Officer,  
Office of the Chief Information Officer.*

[FR Doc. 2020-10659 Filed 5-18-20; 8:45 am]

**BILLING CODE P**

## DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR-6209-N-01]

### Credit Watch Termination Initiative; Termination of Direct Endorsement (DE) Approval

**AGENCY:** Office of the Assistant Secretary for Housing—Federal Housing Commissioner, Department of Housing and Urban Development (HUD).

**ACTION:** Notice.

**SUMMARY:** This notice advises of the cause and effect of termination of Direct Endorsement (DE) approval taken by HUD's Federal Housing Administration (FHA) against HUD-approved mortgagees through the FHA Credit Watch Termination Initiative. This notice includes a list of mortgagees that have had their DE Approval terminated.

**FOR FURTHER INFORMATION CONTACT:** Quality Assurance Division, Office of Housing, Department of Housing and Urban Development, 451 Seventh Street SW, Room B133-P3214, Washington, DC 20410-8000; telephone (202) 708-5997 (this is not a toll-free number). Persons with hearing or speech impairments may access that number through TTY by calling the Federal Relay at (800) 877-8339 (this is a toll-free number).

**SUPPLEMENTARY INFORMATION:** HUD has the authority to address deficiencies in

the performance of lenders' loans as provided in HUD's mortgagee approval regulations at 24 CFR 202.3. On May 17, 1999, HUD published a notice (64 FR 26769) on its procedures for terminating Origination Approval Agreements with FHA lenders and placement of FHA lenders on Credit Watch status (an evaluation period). In the notice, HUD advised that it would publish in the **Federal Register** a list of mortgagees that have had their Approval Agreements terminated. HUD Handbook 4000.1 section V.E.3.a.iii outlines current procedures for terminating Underwriting Authority of Direct Endorsement mortgagees.

**Termination of Direct Endorsement Approval:** HUD approval of a DE mortgagee authorizes the mortgagee to underwrite single family mortgage loans and submit them to FHA for insurance endorsement. The approval may be terminated on the basis of poor performance of FHA-insured mortgage loans underwritten by the mortgagee. The termination of a mortgagee's DE Approval is separate and apart from any action taken by HUD's Mortgagee Review Board under HUD regulations at 24 CFR part 25.

**Cause:** HUD regulations permit HUD to terminate the DE Approval of any mortgagee having a default and claim rate for loans endorsed within the preceding 24 months that exceeds 200 percent of the default and claim rate within the geographic area served by a HUD field office, and that exceeds the national default and claim rate for insured mortgagees.

**Effect:** Termination of DE Approval precludes the mortgagee from underwriting FHA-insured single-family mortgages within the HUD field office jurisdiction(s) listed in this notice. Mortgagees authorized to hold or service FHA-insured mortgages may continue to do so.

Loans that closed or were approved before the termination became effective may be submitted for insurance endorsement. Approved loans are those already underwritten and approved by a

DE underwriter and cases covered by a firm commitment issued by HUD. Cases at earlier stages of processing cannot be submitted for insurance by the terminated mortgagee; however, the cases may be transferred for completion of processing and underwriting to another mortgagee with DE Approval in that geographic area. Mortgagees must continue to pay existing insurance premiums and meet all other obligations associated with insured mortgages.

A terminated mortgagee may apply for reinstatement if their DE Approval in the affected area or areas has been terminated for at least six months and the mortgagee continues to be an approved mortgagee meeting the requirements of 24 CFR 202.5, 202.6, 202.7, 202.10 and 202.12. The mortgagee's application for reinstatement must be in a format prescribed by the Secretary and signed by the mortgagee. In addition, the application must be accompanied by an independent analysis of the terminated office's operations as well as its mortgage production, specifically including the FHA-insured mortgages cited in its termination notice. This independent analysis shall identify the underlying cause for the mortgagee's high default and claim rate. The analysis must be prepared by an independent Certified Public Accountant (CPA) qualified to perform audits under Government Auditing Standards as provided by the Government Accountability Office. The mortgagee must also submit a written corrective action plan to address each of the issues identified in the CPA's report, along with evidence that the plan has been implemented. The application for reinstatement must be submitted through the Lender Electronic Assessment Portal (LEAP). The application must be accompanied by the CPA's report and the corrective action plan.

**Action:** The following mortgagees have had their DE Approval terminated by HUD:

Mortgagee name	Mortgagee home office address	HUD office jurisdiction	Termination effective date	Homeownership center
Independent Bank .....	3111 Unicorn Lake Boulevard, Suite 120, Denton, TX 76210-0118.	San Antonio .....	4/3/2020	Denver.

The Deputy Assistant Secretary for Housing—Federal Housing Commissioner, Brian D. Montgomery, having reviewed and approved this document, is delegating the authority to electronically sign this document to

submitter, Aaron Santa Anna, who is the Federal Register Liaison for HUD, for purposes of publication in the **Federal Register**.

Dated: May 13, 2020.

**Aaron Santa Anna,**

*Federal Register Liaison for the Department of Housing and Urban Development.*

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