

17. Diversified Members Credit Union, Detroit, MI (\$4,500) [Docket No. 17-1895-MRT]
18. Eagle Bank and Trust Company, Hillsboro, MO (\$4,500) [Docket No. 16-1791-MRT]
19. Eagle Mortgage & Funding, Inc., Memphis, TN (\$8,500) [Docket No. 16-1790-MRT]
20. East West Bank. Pasadena, CA (\$4,500) [Docket No. 16-1746-MRT]
21. Fidelity Direct Mortgage, LLC., Gaithersburg, MD (\$4,500) [Docket No. 17-1725-MRT]
22. First National Bank of Granbury, Granbury, TX (\$4,500) [Docket No. 17-1871-MRT]
23. First National Bank of Pasco, Dade City, FL (\$4,500) [Docket No. 17-1881-MRT]
24. First State Bank, Barboursville, WV (\$4,500) [Docket No. 16-1833-MRT]
25. Fulton Savings Bank, Fulton, NY (\$4,500) [Docket No. 16-1735-MRT]
26. Gladewater National Bank, Gladewater, TX (\$4,500) [Docket No. 16-1789-MRT]
27. Great Western Financial Services, Plano, TX (\$4,500) [Docket No. 16-1781-MRT]
28. Herring Bank, Amarillo, TX (\$4,500) [Docket No. 17-1876-MRT]
29. Home Bank and Trust, Wichita, KS (\$4,500) [Docket No. 17-1885-MRT]
30. Hometown Bank of the Hudson Valley, Walden, NY (\$4,500) [Docket No. 78716]
31. Idaho First Bank, Boise, ID (\$4,500) [Docket No. 16-1792-MRT]
32. Industrial Bank N.A., Washington, DC (\$4,500) [Docket No. 16-1784-MRT]
33. Intercap Lending Inc., Albuquerque, NM (\$4,500) [Docket No. 16-1749-MRT]
34. Ixonia Bank, Ixonia, WI (\$4,500) [Docket No. 16-1806-MRT]
35. Krkabob, Inc., d/b/a Argus Lending, Pleasant Hill, CA (\$4,500) [Docket No. 16-1728-MRT]
36. Landings Credit Union, Tempe, AZ (\$4,500) [Docket No. 17-1841-MRT]
37. Mazuma Credit Union, Overland Park, KS (\$4,500) [Docket No. 16-1801-MRT]
38. New Windsor State Bank, New Windsor, MD (\$4,500) [Docket No. 16-1800-MRT]
39. One Bank and Trust, N.A., Little Rock, AR (\$4,500) [Docket No. 16-1793-MRT]
40. Premier Members Credit Union, Boulder, CO (\$8,500) [Docket No. 17-1731-MRT]
41. Prime Source Mortgage, Inc., Murrieta, CA (\$4,500) [Docket No. 16-1858-MRT]
42. Private Bank of Buckhead, Atlanta, GA (\$4,500) [Docket No. 16-1740-MRT]
43. Republic Mortgage Commercial, Salt Lake City, UT (\$4,500) [Docket No. 16-1754-MRT]
44. Signal Financial Federal Credit Union, Kensington, MD (\$4,500) [Docket No. 16-1748-MRT]
45. Sindeo, Inc., San Francisco, CA (\$8,500) [Docket No. 16-1695-MRT]
46. SN Servicing Corporation, Baton Rouge, LA (\$4,500) [Docket No. 16-1803-MRT]
47. Somerville National Bank, Somerville, OH (\$4,500) [Docket No. 16-1776-MRT]
48. TRM, LLC., San Juan, PR (\$8,500) [Docket No. 16-1743-MRT]
49. U.S. Bank Trust National Association, New York, NY (\$4,500) [Docket No. 16-1761-MRT]
50. United Heritage Credit Union, Austin, TX (\$4,500) [Docket No. 16-1725-MRT]
51. Wendover Financial Service Corporation, Greensboro, NC (\$8,500) [Docket No. 16-1731-MRT]
52. Wolverine Bank, FSB, Midland, MI (\$4,500) [Docket No. 16-1752-MRT]
13. Hendricks County Bank and Trust Company, Brownsburg, IN [Docket No. 16-1715-MRT]
14. Kentucky Federal Savings & Loan Association, Covington, KY [Docket No. 16-1707-MRT]
15. Michigan Community Credit Union, Jackson, MI [Docket No. 18-1846-MRT]
16. Municipal Housing Authority, Yonkers, NY [Docket No. 17-1732-MRT]
17. Oak Mortgage Group Inc., Dallas, TX [Docket No. 18-1847-MRT]
18. Oneida Savings Bank, Oneida, NY [Docket No. 16-1804-MRT]
19. Proficio Mortgage Ventures, LLC., Henderson, NV [Docket No. 16-1794-MRT]
20. Royal Bank of Missouri, St. Louis, MO [Docket No. 18-1805-MRT]
21. Southeast Funding Alliance, Orlando, FL [Docket No. 15-1934-MRT]
22. Vanguard Funding, LLC., Garden City, NY [Docket No. 18-1848-MRT]
23. Vision Bank, N.A., Ada, OK [Docket No. 16-1750-MRT]

Dated: April 10, 2018.

**Dana T. Wade,**

*General Deputy Assistant Secretary for Housing/FHA Commissioner, Chairman, Mortgagee Review Board.*

[FR Doc. 2018-08669 Filed 4-24-18; 8:45 am]

**BILLING CODE 4210-67-P**

## DEPARTMENT OF THE INTERIOR

### Fish and Wildlife Service

[FWS-R3-ES-2018-N003;  
FXES11130300000-189-FF03E00000]

### Endangered and Threatened Wildlife and Plants; Initiation of 5-Year Status Reviews of Five Listed Animal Species

**AGENCY:** Fish and Wildlife Service, Interior.

**ACTION:** Notice of initiation of reviews; request for information.

**SUMMARY:** We, the U.S. Fish and Wildlife Service, are initiating 5-year status reviews under the Endangered Species Act of 1973, as amended, for five animal species. A 5-year status review is based on the best scientific and commercial data available at the time of the review; therefore, we are requesting submission of any such information that has become available since the last review for the species.

**DATES:** To ensure consideration, please send your written information by June 25, 2018. However, we will continue to accept new information about any listed species at any time.

### III. Lenders That Failed To Meet Requirements for Annual Recertification of HUD/FHA Approval

**Action:** The Board voted to withdraw the FHA approval of each of the lenders listed below for a period of one (1) year.

**Cause:** The Board took this action based upon allegations that the lenders listed below were not in compliance with HUD's annual recertification requirements.

1. AAA Concordia Mortgage Corp., San Juan, PR [Docket No. 18-1839-MRT]
2. Banco Popular North America, New York, NY [Docket No. 18-1840-MRT]
3. Bristol County Savings Bank, Taunton, MA [Docket No. 16-1874-MRT]
4. Canon National Bank of Canon City, Canon City, CO [Docket No. 18-1841-MRT]
5. Citywide Bank, Denver, CO [Docket No. 16-1741-MRT]
6. Community 1st Federal Credit Union, Miles City, MT [Docket No. 16-1760-MRT]
7. Cooperativa De Ahorro Y Credito Hermanos, Hato Rey, PR [Docket No. 17-1722-MRT]
8. Covenant Bank, Clarksdale, MS [Docket No. 16-1797-MRT]
9. Eastland Financial Corp, Irvine, CA [Docket No. 18-1842-MRT]
10. Ecom Mortgage Inc., Covina, CA [Docket No. 18-1843-MRT]
11. First Community Bank, Austin, TX [Docket No. 18-1844-MRT]
12. First National Bank, Massillon, OH [Docket No. 18-1845-MRT]

**ADDRESSES:** For instructions on how to submit information for each species, see the table in the **SUPPLEMENTARY INFORMATION** section.

**FOR FURTHER INFORMATION CONTACT:** To request information, contact the appropriate person in the table in the **SUPPLEMENTARY INFORMATION** section. Individuals who are hearing impaired or speech impaired may call the Federal Relay Service at 800-877-8339 for TTY assistance.

**SUPPLEMENTARY INFORMATION:** We are initiating 5-year status reviews under the Endangered Species Act of 1973, as amended (16 U.S.C. 1531 *et seq.*; ESA), for the Dakota skipper (*Hesperia dacotae*), Higgin’s eye pearl mussel (*Lampsilis higginsii*), Hine’s emerald dragonfly (*Somatochlora hineana*), Niangua darter (*Etheostoma nianguae*), and Poweshiek skipperling (*Oarisma poweshiek*).

**Why do we conduct 5-year reviews?**

Under the ESA (16 U.S.C. 1531 *et seq.*), we maintain Lists of Endangered

and Threatened Wildlife and Plants (which we collectively refer to as the List) in the Code of Federal Regulations (CFR) at 50 CFR 17.11 (for animals) and 17.12 (for plants). Section 4(c)(2)(A) of the ESA requires us to review each listed species’ status at least once every 5 years. Our regulations at 50 CFR 424.21 require that we publish a notice in the **Federal Register** announcing those species under active review. For additional information about 5-year reviews, go to <http://www.fws.gov/ endangered/what-we-do/recovery-overview.html>, scroll down to “Learn More about 5-Year Reviews,” and click on our factsheet.

**What information do we consider in our review?**

A 5-year review considers the best scientific and commercial data that have become available since the current listing determination or most recent status review of each species, such as:

(A) Species biology, including but not limited to population trends,

distribution, abundance, demographics, and genetics;

(B) Habitat conditions, including but not limited to amount, distribution, and suitability;

(C) Conservation measures that have been implemented that benefit the species;

(D) Threat status and trends in relation to the five listing factors (as defined in section 4(a)(1) of the ESA); and

(E) Other new information, data, or corrections, including but not limited to taxonomic or nomenclatural changes, identification of erroneous information contained in the List, and improved analytical methods.

New information will be considered in the 5-year review and ongoing recovery programs for the species.

**What species are under review?**

This notice announces our active 5-year status reviews of the species in the following table.

**ANIMALS**

Common name	Scientific name	Taxonomic group	Listing status	Where listed	Final listing rule (Federal Register citation and publication date)	Contact person, email, phone	Contact person’s U.S. mail address
Dakota skipper	<i>Hesperia dacotae</i> .	Butterfly ....	T	IA, IL, MN, ND, SD.	80 FR 59248; October 1, 2015.	Andrew Horton; <a href="mailto:Andrew.Horton@fws.gov">Andrew.Horton@fws.gov</a> ; 952-252-0092.	USFWS, 4101 American Boulevard East, Bloomington, MN 55425.
Higgins’ eye pearl mussel.	<i>Lampsilis higginsii</i> .	Mussel .....	E	IL, MN, MO, WI.	41 FR 21062; June 14, 1976.	Tamara Smith; <a href="mailto:Tamara.Smith@fws.gov">Tamara.Smith@fws.gov</a> ; 952-252-0092.	USFWS, 4101 American Boulevard East, Bloomington, MN 55425.
Hine’s emerald dragonfly.	<i>Somatochlora hineana</i> .	Insect .....	E	IL, IN, OH, WI	60 FR 5267, January 26, 1995.	Kristopher Lah; <a href="mailto:Kristopher.Lah@fws.gov">Kristopher.Lah@fws.gov</a> ; 312-216-4720.	USFWS, 230 South Dearborn, Suite 2398, Chicago, IL 60604.
Niangua darter	<i>Etheostoma nianguae</i> .	Fish .....	T	MO .....	50 FR 24649; June 12, 1985.	Bryan Simmons; <a href="mailto:Bryan.Simmons@fws.gov">Bryan.Simmons@fws.gov</a> ; 417-836-5302.	USFWS, 101 Park DeVillie Drive, Suite A, Columbia, MO 65203.
Poweshiek skipperling.	<i>Oarisma poweshiek</i> .	Butterfly ....	E	IA, IL, IN, MI, MN, ND, SD, WI.	80 FR 59248; October 1, 2015.	Nick Utrup; <a href="mailto:Nick.Utrup@fws.gov">Nick.Utrup@fws.gov</a> ; 952-252-0092.	USFWS, 4101 American Boulevard East, Bloomington, MN 55425.

**Request for Information**

To ensure that a 5-year review is complete and based on the best available scientific and commercial information, we request new information from all sources. See “What Information Do We Consider in Our Review?” for specific criteria. If you submit information, please support it with documentation such as maps, bibliographic references, methods used to gather and analyze the data, and/or

copies of any pertinent publications, reports, or letters by knowledgeable sources.

**How do I ask questions or provide information?**

If you wish to provide information for any species listed above, please submit your comments and materials to the appropriate contact in the table above. You may also direct questions to those contacts. Individuals who are hearing

impaired or speech impaired may call the Federal Relay Service at 800-877-8339 for TTY assistance.

**Public Availability of Submissions**

Before including your address, phone number, email address, or other personal identifying information in your comment, you should be aware that your entire comment—including your personal identifying information—may be made publicly available at any time.

While you can ask us in your comment to withhold your personal identifying information from public review, we cannot guarantee that we will be able to do so.

Comments and materials received will be available for public inspection, by appointment, during normal business hours at the offices where the comments are submitted.

#### Authority

We publish this notice under the authority of the Endangered Species Act of 1973, as amended (16 U.S.C. 1531 *et seq.*).

Dated: February 12, 2018.

**Lori H. Nordstrom,**

*Assistant Regional Director, Ecological Services, Midwest Region.*

[FR Doc. 2018-08630 Filed 4-24-18; 8:45 am]

BILLING CODE 4333-15-P

## DEPARTMENT OF THE INTERIOR

### Fish and Wildlife Service

[FWS-R8-ES-2018-N012;  
FXES111608MSSO0]

#### Marine Mammals; Incidental Take During Specified Activities; Proposed Incidental Harassment Authorization

**AGENCY:** Fish and Wildlife Service, Interior.

**ACTION:** Notice of receipt of application and proposed incidental harassment authorization; request for comments.

**SUMMARY:** We, the U.S. Fish and Wildlife Service (Service), have received an application from the United States Coast Guard (USCG) for authorization to take small numbers of marine mammals by harassment incidental to the replacement of pier piles and the potable water line at USCG Station Monterey in Monterey County, California. In accordance with provisions of the Marine Mammal Protection Act of 1972, as amended, we request comments on our proposed authorization for the applicant to incidentally take, by harassment, small numbers of southern sea otters during a 1-year authorization period beginning on or before June 15, 2018. We anticipate no take by injury or death and include none in this proposed authorization, which would be for take by harassment only.

**DATES:** Comments and information must be received by May 25, 2018.

**ADDRESSES:** *Comment submission:* You may submit comments by any one of the following methods:

1. *U.S. mail or hand-delivery:* Stephen P. Henry, Field Supervisor, Ventura

Fish and Wildlife Office, 2493 Portola Road, Suite B, Ventura, CA 93003.

2. *Fax:* 805-644-3958, attention to Stephen P. Henry, Field Supervisor.

3. *Electronic mail (email):* R8\_SSO-IHA\_Comment@fws.gov. Please include your name and U.S. mail address in your message.

*Document availability:* Electronic copies of the incidental harassment authorization request, the Marine Mammal Monitoring Plan, the draft supplemental environmental assessment, and other supporting materials, such as the list of references used in this notice, may be obtained by writing to the address specified above, telephoning the contact listed in **FOR FURTHER INFORMATION CONTACT**, or visiting the internet at <http://www.fws.gov/ventura/angered/species/info/sso.html>. Documents cited in this notice may also be viewed, by appointment, during regular business hours, at the aforementioned U.S. mail address.

**FOR FURTHER INFORMATION CONTACT:** Lilian Carswell, Southern Sea Otter Recovery & Marine Conservation Coordinator, (805) 677-3325, or by email at [Lilian\\_Carswell@fws.gov](mailto:Lilian_Carswell@fws.gov).

#### SUPPLEMENTARY INFORMATION:

##### Background

Sections 101(a)(5)(A) and (D) of the Marine Mammal Protection Act of 1972, as amended (MMPA; 16 U.S.C. 1371 (a)(5)(A) and (D)), authorize the Secretary of the Interior to allow, upon request, the incidental, but not intentional, taking of small numbers of marine mammals by U.S. citizens who engage in a specified activity (other than commercial fishing) within a specified geographical region, provided that we make certain findings and either issue regulations or, if the taking is limited to harassment, provide a notice of a proposed authorization to the public for review and comment.

We may grant authorization to incidentally take small numbers of marine mammals if we find that the taking will have a negligible impact on the species or stock(s) and will not have an unmitigable adverse impact on the availability of the species or stock(s) for subsistence uses. As part of the authorization process, we prescribe permissible methods of taking and other means of effecting the least practicable impact on the species or stock and its habitat, and requirements pertaining to the monitoring and reporting of such takings.

The term “take,” as defined by the MMPA, means to harass, hunt, capture, or kill, or to attempt to harass, hunt,

capture, or kill, any marine mammal. Harassment, as defined by the MMPA, means “any act of pursuit, torment, or annoyance which (i) has the potential to injure a marine mammal or marine mammal stock in the wild [the MMPA calls this Level A harassment], or (ii) has the potential to disturb a marine mammal or marine mammal stock in the wild by causing disruption of behavioral patterns, including, but not limited to, migration, breathing, nursing, breeding, feeding, or sheltering [the MMPA calls this Level B harassment].”

The statutory terms “negligible impact,” “small numbers,” and “unmitigable adverse impact” are defined in the Code of Federal Regulations at 50 CFR 18.27, the Service’s regulations governing take of small numbers of marine mammals incidental to specified activities. “Negligible impact” is defined as “an impact resulting from the specified activity that cannot be reasonably expected to, and is not reasonably likely to, adversely affect the species or stock through effects on annual rates of recruitment or survival.” The term “small numbers” is also defined in the regulations as “a portion of a marine mammal species or stock whose taking would have a negligible impact on that species or stock.” However, we do not rely on the definition of “small numbers” here, as it conflates the terms “small numbers” and “negligible impact,” which we recognize as two separate and distinct requirements. *See NRDC v. Evans*, 232 F. Supp. 2d 1003, 1025 (N.D. Cal.). Instead, in our small numbers determination, we evaluate whether the number of marine mammals likely to be taken is small relative to the size of the overall population.

“Unmitigable adverse impact” is determined in reference to impacts on the availability of the species or stock(s) for subsistence uses. It is defined as “an impact resulting from the specified activity (1) that is likely to reduce the availability of the species to a level insufficient for a harvest to meet subsistence needs by (i) causing the marine mammals to abandon or avoid hunting areas, (ii) directly displacing subsistence users, or (iii) placing physical barriers between the marine mammals and the subsistence hunters; and (2) that cannot be sufficiently mitigated by other measures to increase the availability of marine mammals to allow subsistence needs to be met.” Because this subsistence provision applies only to the taking of any marine mammal by any Indian, Aleut, or Eskimo who resides in Alaska and who dwells on the coast of the North Pacific