

the burden of the collection of information on the respondents, including the use of automated collection techniques or other forms of information technology; and ways to further reduce the information collection burden on small business concerns with fewer than 25 employees.

The FCC may not conduct or sponsor a collection of information unless it displays a currently valid Office of Management and Budget (OMB) control number. No person shall be subject to any penalty for failing to comply with a collection of information subject to the PRA that does not display a valid OMB control number.

**DATES:** Written PRA comments should be submitted on or before October 22, 2021. If you anticipate that you will be submitting comments but find it difficult to do so within the period of time allowed by this notice, you should advise the contact listed below as soon as possible.

**ADDRESSES:** Direct all PRA comments to Cathy Williams, FCC, via email to [PRA@fcc.gov](mailto:PRA@fcc.gov) and to [Cathy.Williams@fcc.gov](mailto:Cathy.Williams@fcc.gov).

**FOR FURTHER INFORMATION CONTACT:** For additional information about the information collection, contact Cathy Williams at (202) 418-2918.

**SUPPLEMENTARY INFORMATION:**

*OMB Control No.:* 3060-0625.

*Title:* Section 24.103, Construction requirements.

*Form No.:* N/A.

*Type of Review:* Extension of a currently-approved collection.

*Respondents:* Business or other for-profit, individuals or household, not-for-profit institutions, and state, local or tribal government.

*Number of Respondents and Responses:* 9 respondents and 20 responses.

*Estimated Time per Response:* 3 hours.

*Frequency of Response:* Recordkeeping requirement, On occasion reporting requirement, 5 and 10 year reporting requirements.

*Obligation to Respond:* To ensure that licensees timely construct systems that either provide coverage to minimum geographic portions of their licensed areas, that provide service to minimum percentages of the population of those areas, or that, in the alternative, provide service that is sound, favorable, and substantially above a level of mediocre service that would barely warrant renewal.

*Total Annual Burden:* 23 hours.

*Annual Cost Burden:* \$12,375.

*Privacy Act Impact Assessment:* Yes.

*Nature and Extent of Confidentiality:* There are no requests of a sensitive

nature considered, or those considered a private matter, being sought from the applicants on this collection.

*Needs and Uses:* The information collection requirements contained in Section 24.103 require that certain narrowband PCS licensees notify Commission at specific benchmarks that they are in compliance with applicable construction requirements in order to ensure that these licensees quickly construct their systems and that, with those systems, they provide, within their respective licensed areas: Coverage to minimum geographic areas, service to minimum percentages of the population, or “substantial service” within ten years after license grant. The Commission is not currently collecting information from narrowband PCS licensees under Section 24.103 and does not expect to do so during the three year period for which it seeks extension of its current collection authority under that section. However, following the future auction of new narrowband PCS licenses, the reporting and recordkeeping requirements under this section will be used to satisfy the Commission’s rule that such licensees demonstrate compliance with these construction requirements by the 5 and 10-year benchmarks established upon the grant date of each license. Without this information, the Commission would not be able to carry out its statutory responsibilities.

*OMB Control Number:* 3060-1050.

*Title:* Section 97.303, Frequency Sharing Requirements.

*Form Number:* N/A.

*Type of Review:* Extension of a currently approved collection.

*Respondents:* Individuals or households.

*Number of Respondents:* 5,000 respondents; 5,000 responses.

*Estimated Time per Response:* 20 minutes (.33 hours).

*Frequency of Response:* Recordkeeping requirement.

*Obligation to Respond:* Required to obtain or retain benefits. Statutory authority for this information collection is contained in 47 U.S.C. 151, 154, 301, 302(a) and 303(c), and (f) of the Communications Act of 1934, as amended.

*Total Annual Burden:* 1,650 hours.

*Total Annual Cost:* No cost.

*Privacy Impact Assessment:* No impact(s).

*Nature and Extent of Confidentiality:* There is no need for confidentiality with this collection.

*Needs and Uses:* The Commission established a recordkeeping procedure in section 97.303(s) that required that amateur operator licensees using other

antennas must maintain in their station records either manufacturer data on the antenna gain or calculations of the antenna gain.

The amateur radio service governed by 47 CFR part 97 of the Commission’s rules, provides spectrum for amateur radio service licensees to participate in a voluntary noncommercial communication service which provides emergency communications and allows experimentation with various radio techniques and technologies to further the understanding of radio use and the development of technologies. The information collection is used to calculate the effective radiated power (ERP) that the station is transmitting to ensure that ERP does not exceed 100 W PEP.

Federal Communications Commission.

**Katura Jackson,**

*Federal Register Liaison Officer.*

[FR Doc. 2021-18077 Filed 8-20-21; 8:45 am]

**BILLING CODE 6712-01-P**

## FEDERAL HOUSING FINANCE AGENCY

[No. 2021-N-9]

### Proposed Collection; Comment Request

**AGENCY:** Federal Housing Finance Agency.

**ACTION:** 60-Day notice of submission of information collection for approval from the Office of Management and Budget.

**SUMMARY:** In accordance with the requirements of the Paperwork Reduction Act of 1995 (PRA), the Federal Housing Finance Agency (FHFA or the Agency) is seeking public comments concerning an information collection known as “Minimum Requirements for Appraisal Management Companies,” which has been assigned control number 2590-0013 by the Office of Management and Budget (OMB). FHFA intends to submit the information collection to OMB for review and approval of a three-year extension of the control number, which is due to expire on October 31, 2021.

**DATES:** Interested persons may submit comments on or before October 22, 2021.

**ADDRESSES:** Submit comments to FHFA, identified by “Proposed Collection; Comment Request: Minimum Requirements for Appraisal Management Companies, (No. 2021-N-9)” by any of the following methods:

- *Agency Website:* [www.fhfa.gov/open-for-comment-or-input](http://www.fhfa.gov/open-for-comment-or-input).

• *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](mailto:RegComments@fhfa.gov) to ensure timely receipt by the agency.

• *Mail/Hand Delivery*: Federal Housing Finance Agency, 400 Seventh Street SW, Washington, DC 20219, ATTENTION: Proposed Collection; Comment Request: "Minimum Requirements for Appraisal Management Companies, (No. 2021–N–9)."

We will post all public comments we receive without change, including any personal information you provide, such as your name and address, email address, and telephone number, on the FHFA website 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, 400 Seventh Street SW, Washington, DC 20219. To make an appointment to inspect comments, please call the Office of General Counsel at (202) 649–3804.

**FOR FURTHER INFORMATION CONTACT:**

Robert Witt, Senior Policy Analyst, Office of Housing and Regulatory Policy, [Robert.Witt@fhfa.gov](mailto:Robert.Witt@fhfa.gov), (202) 649–3128; or Angela Supervielle, Counsel, [Angela.Supervielle@fhfa.gov](mailto:Angela.Supervielle@fhfa.gov), (202) 649–3973 (these are not toll-free numbers); Federal Housing Finance Agency, 400 Seventh Street SW, Washington, DC 20219. The Telecommunications Device for the Deaf is (800) 877–8339.

**SUPPLEMENTARY INFORMATION:** FHFA is seeking comments on its upcoming request to OMB to renew the PRA clearance for the following collection of information:

*Title*: Minimum requirements for appraisal management companies.

*OMB Number*: 2590–0013.

*Affected Public*: Participating states and state-registered Appraisal Management Companies.

**A. Need for and Use of the Information Collection**

In 2015, FHFA, the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of the Currency (OCC), and the Board of Governors of the Federal Reserve System (Board) (collectively, the Agencies) jointly issued regulations<sup>1</sup> to implement

minimum statutory requirements to be applied by states in the registration and supervision of appraisal management companies (AMCs).<sup>2</sup> These minimum requirements apply to states that have elected to establish an appraiser certifying and licensing agency with authority to register and supervise AMCs (participating states).<sup>3</sup>

The regulations also implement the statutory requirement that states report to the Appraisal Subcommittee (ASC) of the Federal Financial Institutions Examination Council (FFIEC) the information required by the ASC to administer the national registry of AMCs (AMC National Registry or Registry).<sup>4</sup> The AMC National Registry includes AMCs that are either: (1) Subsidiaries owned and controlled by an insured depository institution (as defined in 12 U.S.C. 1813) and regulated by either the FDIC, OCC, or Board (federally regulated AMCs);<sup>5</sup> or (2) registered with, and subject to supervision of, a state appraiser certifying and licensing agency.

FHFA's AMC regulation, located at Subpart B of 12 CFR part 1222, is substantively identical to the AMC regulations of the FDIC, OCC, and Board and contains the recordkeeping and reporting requirements described below.

**1. State Reporting Requirements (IC #1)**

The regulation requires that each state electing to register AMCs for purposes of permitting AMCs to provide appraisal management services relating to covered transactions in the state submit to the ASC the information regarding such AMCs required to be submitted by ASC regulations or guidance concerning AMCs that operate in the state.<sup>6</sup>

**2. State Recordkeeping Requirements (IC #2)**

States seeking to register AMCs must have an AMC registration and supervision program. The regulation requires each participating state to establish and maintain within its appraiser certifying and licensing agency a registration and supervision program with the legal authority and mechanisms to: (i) Review and approve or deny an application for initial registration; (ii) periodically review and

the PRA of information collections contained in the joint regulations is shared only by the FDIC, OCC, Board, and FHFA.

<sup>2</sup> See 12 U.S.C. 3353(a). An AMC is an entity that serves as an intermediary for, and provides certain services to, appraisers and lenders.

<sup>3</sup> 12 U.S.C. 3346.

<sup>4</sup> See 12 U.S.C. 3353(e).

<sup>5</sup> See 12 CFR 1222.21(k) (defining "Federally regulated AMC").

<sup>6</sup> See 12 CFR 1222.26.

renew, or deny renewal of, an AMC's registration; (iii) examine an AMC's books and records and require the submission of reports, information, and documents; (iv) verify an AMC's panel members' certifications or licenses; (v) investigate and assess potential violations of laws, regulations, or orders; (vi) discipline, suspend, terminate, or deny registration renewals of, AMCs that violate laws, regulations, or orders; and (vii) report violations of appraisal-related laws, regulations, or orders, and disciplinary and enforcement actions to the ASC.<sup>7</sup>

The regulation requires each participating state to impose requirements on AMCs that are not federally regulated (non-federally regulated AMCs) to: (i) Register with and be subject to supervision by a state appraiser certifying and licensing agency in each state in which the AMC operates; (ii) use only state-certified or state-licensed appraisers for federally regulated transactions in conformity with any federally regulated transaction regulations; (iii) establish and comply with processes and controls reasonably designed to ensure that the AMC, in engaging an appraiser, selects an appraiser who is independent of the transaction and who has the requisite education, expertise, and experience necessary to competently complete the appraisal assignment for the particular market and property type; (iv) direct the appraiser to perform the assignment in accordance with the Uniform Standards of Professional Appraisal Practice; and (v) establish and comply with processes and controls reasonably designed to ensure that the AMC conducts its appraisal management services in accordance with sections 129E(a) through (i) of the Truth-in-Lending Act.<sup>8</sup>

**3. AMC Reporting Requirements (IC #3)**

The regulation provides that an AMC may not be registered by a state or included on the AMC National Registry if the company is owned, directly or indirectly, by any person who has had an appraiser license or certificate refused, denied, cancelled, surrendered in lieu of revocation, or revoked in any state for a substantive cause.<sup>9</sup> The regulation also provides that an AMC may not be registered by a state if any person that owns 10 percent or more of the AMC fails to submit to a background investigation carried out by the state appraiser certifying and licensing

<sup>7</sup> See 12 CFR 1222.23(a).

<sup>8</sup> See 12 CFR 1222.23(b). Sections 129E(a) through (i) of the Truth-in-Lending Act are located at 15 U.S.C. 1639e(a)–(i).

<sup>9</sup> See 12 CFR 1222.24(a), 1222.25(b).

<sup>1</sup> The National Credit Union Administration and the Bureau of Consumer Financial Protection also participated in the joint rulemaking but, by agreement, the responsibility for clearance under

agency.<sup>10</sup> Thus, each AMC registering with a state must provide information to the state on compliance with those ownership restrictions. Further, the regulation requires that a federally regulated AMC report to the state or states in which it operates the information required to be submitted by the state pursuant to the ASC's policies, including policies regarding the determination of the AMC National Registry fee, and information regarding compliance with the ownership restrictions described above.<sup>11</sup>

#### 4. AMC Recordkeeping Requirements (IC #4)

An entity meets the definition of an AMC that is subject to the requirements of the AMC regulation if, among other things, it oversees an appraiser panel of more than 15 state-certified or state-licensed appraisers in a state, or 25 or more state-certified or state-licensed appraisers in two or more states, within a given 12-month period.<sup>12</sup> For purposes of determining whether a company qualifies as an AMC under that definition, the regulation provides that an appraiser in an AMC's network or panel is deemed to remain on the network or panel until: (i) The AMC sends a written notice to the appraiser removing the appraiser with an explanation; or (ii) receives a written notice from the appraiser asking to be removed or a notice of the death or incapacity of the appraiser.<sup>13</sup> The AMC would retain these notices in its files.

#### B. Burden Estimate

For the information collections described above, the general methodology is to compute the industry wide burden hours for participating states and AMCs and then assign a share of the burden hours to each of the Agencies for each information collection.

As noted above, each of the Agencies' AMC regulations contains reporting and recordkeeping requirements applying to participating states and to both federally regulated and non-federally regulated AMCs. The Agencies have estimated that approximately 3,860 entities meet the regulatory definition of an "appraisal management company."<sup>14</sup> Unlike the insured depository institutions regulated by the OCC, FDIC, and Board, none of FHFA's regulated entities owns or controls an AMC or, by law, could ever own or control an AMC.

Accordingly, the Agencies have agreed that responsibility for the burdens arising from reporting and recordkeeping requirements imposed upon federally regulated AMCs are to be split evenly among the OCC, FDIC, and Board and that FHFA will not include those burdens in its totals. The four Agencies have agreed to split the total burdens imposed upon participating states and upon non-federally regulated AMCs evenly between them.

Thus, for ICs #1 and #2, which relate to reporting and recordkeeping requirements imposed upon participating states, each agency is responsible for 25 percent of the total estimated burden. For ICs #3 and #4, which relate to reporting and recordkeeping requirements imposed upon both federally regulated AMCs and non-federally regulated AMCs, the OCC, FDIC, and Board are each responsible for the 30 percent of the total burden, while FHFA is responsible only for 10 percent of the burden imposed.

The Agencies estimate the total annualized hour burden placed on respondents by the information collection in the joint AMC regulations to be 8,265 hours. FHFA estimates its share of the hour burden to be 859 hours. The calculations on which those estimations are based are described below.

#### 1. State Reporting Requirements (IC #1)

The total estimated burden hours for states reporting to the ASC are calculated by multiplying the number of states by the hour burden per state. The burden hours are then divided equally among the FDIC, OCC, Board, and FHFA, with each agency responsible for 25 percent of the total. For purposes of this calculation, the number of states is set at 55 which, in conformity with the regulatory definition of "state," includes all 50 U.S. states as well as the Commonwealth of the Northern Mariana Islands, the District of Columbia, Guam, Puerto Rico, and the U.S. Virgin Islands.<sup>15</sup> The burden estimate of 1 hour per report is unchanged from the estimate provided for the currently-approved ICR. Therefore, the estimated total state reporting burden attributable to all of the Agencies is: 55 states  $\times$  1 hour/state = 55 hours. The estimated burden hours attributable to FHFA are 55 hours  $\times$  25 percent = 14 hours (rounded to the nearest whole number).

#### 2. State Recordkeeping Requirements (IC #2)

The estimated burden hours on participating states for developing and maintaining an AMC licensing program is calculated by multiplying the number of states without a registration and licensing program by the hour burden to develop the system. The total burden hours are then equally divided among the FDIC, OCC, Board, and FHFA. According to the ASC there are four states (the territories of Guam, Mariana Islands, Puerto Rico, and the U.S. Virgin Islands) that have not developed a system to register and oversee AMCs.<sup>16</sup> The burden estimate of 40 hours per state without a registration system is unchanged from the estimate provided for the currently-approved ICR. Therefore, the total estimated burden attributable to all of the Agencies is: 4 states  $\times$  40 hours/state = 160 hours. The estimated burden hours attributable to FHFA are 160 hours  $\times$  25 percent = 40 hours.

#### 3. AMC Reporting Requirements (IC #3)

The burden for AMC reporting requirements for information needed to determine the AMC National Registry fee and information regarding compliance with the AMC ownership restrictions is calculated by multiplying the number of AMCs by the frequency of response and then by the burden per response. As described above, 30 percent of the burden hours are then assigned to each of the FDIC, OCC, and Board, while 10 percent are assigned to FHFA.

The frequency of response is estimated as the number of states that do not have an AMC registration program in which the average AMC operates.<sup>17</sup> As discussed above, 4 states do not have AMC registration or oversight programs. According to the Consumer Financial Protection Bureau (CFPB), the average AMC operates in 19.56 states.<sup>18</sup> Therefore, the average AMC operates in approximately 2 states that do not have AMC registration systems: (4 states/55 states)  $\times$  19.56 states = 1.422 states, rounded to 2 states. The burden estimate of one hour per response is unchanged from the

<sup>16</sup> Appraisal Subcommittee "States' Status on Implementation of AMC Programs," available at <https://www.asc.gov/National-Registries/StatesStatus.aspx>.

<sup>17</sup> The number of states includes all U.S. states, territories, and districts to include: The Commonwealth of the Northern Mariana Islands; the District of Columbia; Guam; Puerto Rico; and the U.S. Virgin Islands.

<sup>18</sup> The CFPB conducted a survey of 9 AMCs in 2013 regarding the provisions in the regulation and the related PRA burden.

<sup>10</sup> See 12 CFR 1222.24(b).

<sup>11</sup> See 12 CFR 1222.25(c).

<sup>12</sup> See 12 CFR 1222.21(c)(1)(iii).

<sup>13</sup> See 12 CFR 1222.22(b).

<sup>14</sup> In FHFA's regulations, this definition is set forth at 12 CFR 1222.21(c).

<sup>15</sup> See 12 CFR 1222.21(o).

estimate provided for the currently-approved ICR. Therefore, the total estimated hour burden is: 3,860 AMCs  $\times$  2 states  $\times$  1 hour = 7,720 hours. The estimated burden hours attributable to FHFA are 7,720 hours  $\times$  10 percent = 772 hours.

#### 4. AMC Recordkeeping Requirements (IC #4)

The burden for recordkeeping by AMCs of written notices of appraiser removal from a network or panel is estimated to be equal to the number of appraisers who leave the profession per year multiplied by the estimated percentage of appraisers who work for AMCs, then multiplied by burden hours per notice. As described above, 30 percent of the burden hours are then assigned to each of the FDIC, OCC, and Board, while 10 percent are assigned to FHFA.

The number of appraisers who leave an AMC annually, either by resigning, being laid off, or having their licenses revoked or surrendered, is estimated to be 4,130. The burden estimate of 0.08 hours per notice is unchanged from the estimate provided for the currently-approved ICR. Therefore, the estimated total hour burden is: 4,130 notices  $\times$  0.08 hours = 330 hours (rounded to the nearest whole number). The estimated burden hours attributable to FHFA are 330 hours  $\times$  10 percent = 33 hours.

#### C. Comments Request

FHFA requests written comments on the following: (1) Whether the collection of information is necessary for the proper performance of FHFA functions, including whether the information has practical utility; (2) the accuracy of FHFA's estimates of the burdens of the collection of information; (3) ways to enhance the quality, utility, and clarity of the information collected; and (4) ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology.

**Kevin Smith,**

*Chief Information Officer, Federal Housing Finance Agency.*

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#### FEDERAL RESERVE SYSTEM

##### Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (Act) (12 U.S.C. 1817(j)) and

§ 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the applications are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank(s) indicated below and at the offices of the Board of Governors. This information may also be obtained on an expedited basis, upon request, by contacting the appropriate Federal Reserve Bank and from the Board's Freedom of Information Office at <https://www.federalreserve.gov/foia/request.htm>. Interested persons may express their views in writing on the standards enumerated in paragraph 7 of the Act.

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue NW, Washington DC 20551-0001, not later than September 7, 2021.

*A. Federal Reserve Bank of Chicago* (Colette A. Fried, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Robert F. Hingst, Kokomo, Indiana; and Ann Hingst Vyas and Amit Vyas, both of Chicago, Illinois;* to become members of the Hingst Family Control Group, a group acting in concert, to acquire voting shares of Community First Financial Corporation and thereby indirectly acquire voting shares of Community First Bank of Indiana, both of Kokomo, Indiana.

Board of Governors of the Federal Reserve System, August 18, 2021.

**Michele Taylor Fennell,**

*Deputy Associate Secretary of the Board.*

[FR Doc. 2021-18087 Filed 8-20-21; 8:45 am]

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#### FEDERAL RESERVE SYSTEM

##### Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (Act) (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the applications are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank(s) indicated below and at the offices of the Board of Governors. This information may also be obtained on an expedited basis, upon request, by contacting the appropriate Federal Reserve Bank and from the Board's Freedom of Information Office at <https://www.federalreserve.gov/foia/request.htm>. Interested persons may express their views in writing on the standards enumerated in paragraph 7 of the Act.

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than September 7, 2021.

*A. Federal Reserve Bank of Minneapolis* (Chris P. Wangen, Assistant Vice President) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *Peter J. Nelson Trust (in formation), Kari A.M. Nelson, as trustee, both of Glenwood, Minnesota;* to join the Nelson-Martinson Family Shareholder Group, a group acting in concert, to acquire voting shares of Financial Services of Lowry, Inc., Lowry, Minnesota, and thereby indirectly retain voting shares of Lowry State Bank, Lowry, Minnesota and First National Bank of Osakis, Osakis, Minnesota.

Board of Governors of the Federal Reserve System, August 18, 2021.

**Michele Taylor Fennell,**

*Deputy Associate Secretary of the Board.*

[FR Doc. 2021-18002 Filed 8-20-21; 8:45 am]

BILLING CODE 6210-01-P

#### GENERAL SERVICES ADMINISTRATION

[OMB Control No. 3090-0317; Docket No. 2021-0001; Sequence No. 7]

##### Information Collection; Notarized Document Submittal for System for Award Management Registration

**AGENCY:** Office of Acquisition Policy, General Services Administration (GSA).

**ACTION:** Notice of request for comments regarding an extension to an existing OMB clearance.

**SUMMARY:** Under the provisions of the Paperwork Reduction Act, the Regulatory Secretariat Division will be submitting to the Office of Management