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July 2025 Regulatory Report

Agencies Issue Statements on Referrals for Potential Criminal Enforcement.

- The Bureau of Consumer Financial Protection (CFPB) issued a policy statement to describe its plan to address criminally liable regulatory offenses. The policy statement is applicable **06/27/2025**. The policy statement may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-06-27/pdf/2025-11982.pdf>. *Federal Register*, Vol. 90, No. 122, 06/27/2025, 27530-27531.
- The Federal Deposit Insurance Corporation (FDIC) issued a notice which describes plans to address criminally liable regulatory offenses under the recent Executive Order, Fighting Overcriminalization in Federal Regulations. The notice also announces a general policy, subject to appropriate exceptions and to the extent consistent with law, that when FDIC is deciding whether to refer alleged violations of criminal regulatory offenses to the Department of Justice, officers and employees of FDIC are to consider, among other factors, the information included in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-06-20/pdf/2025-11329.pdf>. *Federal Register*, Vol. 90, No. 117, 06/20/2025, 26413-26414.
- The Department of the Treasury (Treasury) issued guidance on referrals for potential criminal enforcement. Pursuant to the recent Executive Order, Fighting Overcriminalization in Federal Regulations, the notice announces <https://www.govinfo.gov/content/pkg/FR-2025-06-25/pdf/2025-11691.pdf>. *Federal Register*, Vol. 90, No. 120, 06/25/2025, 27017.
- The Office of the Comptroller of the Currency (OCC) issued a notice which describes plans to address criminally liable regulatory offenses under the recent Executive Order, Fighting Overcriminalization in Federal Regulations. The notice also announces a general policy, subject to appropriate exceptions and to the extent consistent with law, that when OCC is deciding whether to refer alleged violations of criminal regulatory offenses to the Department of Justice, officers and employees of OCC are to consider, among other factors, the information included in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-06-20/pdf/2025-11329.pdf>. *Federal Register*, Vol. 90, No. 117, 06/20/2025, 26413-26414.

plans to address criminally liable regulatory offenses, including factors to be considered in deciding whether to refer alleged violations of criminal regulatory offenses to the Department of Justice. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-07-03/pdf/2025-12453.pdf>.

Federal Register, Vol. 90, No. 126, 07/03/2025, 29628-29629.

- The Federal Communications Commission (FCC) issued a notice which describes plans to address criminally liable regulatory offenses under the recent Executive Order, Fighting Overcriminalization in Federal Regulations. The notice also announces a general policy, subject to appropriate exceptions and to the extent consistent with law, that when FCC is deciding whether to refer alleged violations of criminal regulatory offenses to the Department of Justice, officers and employees of FCC are to consider, among other factors, the information included in the notice. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-06-23/pdf/2025-11503.pdf>.
Federal Register, Vol. 90, No. 118, 06/23/2025, 26583-26584.
- The Appraisal Subcommittee (ASC) of the Federal Financial Institutions Examination Council (FFIEC) issued a notice which describes plans to address criminally liable regulatory offenses under the recent Executive Order, Fighting Overcriminalization in Federal Regulations. The notice also announces a general policy, subject to appropriate exceptions and to the

extent consistent with law, that when ASC is deciding whether to refer alleged violations of criminal regulatory offenses to the Department of Justice, officers and employees of ASC are to consider, among other factors, the information included in the notice. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-26/pdf/2025-11749.pdf>.

Federal Register, Vol. 90, No. 121, 06/26/2025, 27303.

- The Securities and Exchange Commission (SEC) issued a policy statement concerning referrals by SEC for potential criminal enforcement. The statement was issued pursuant to Executive Order, 14294. The statement is a framework for SEC consideration of whether to refer potential violations, including of criminal regulatory offenses, to the Department of Justice. The policy statement is effective **06/20/2025**. The policy statement may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-06-20/pdf/2025-11332.pdf>.
Federal Register, Vol. 90, No. 117, 06/20/2025, 26203-26204.
- The Department of Labor (DOL) issued a notice which describes plans to address criminally liable regulatory offenses under the recent Executive Order, Fighting Overcriminalization in Federal Regulations. The notice also announces a general policy, subject to appropriate exceptions and to the extent consistent with law, that when DOL is deciding whether to refer alleged violations of criminal regulatory offenses to the Department of Justice, officers and employees of

DOL are to consider, among other factors, the information included in the notice. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-25/pdf/2025-11679.pdf>.
Federal Register, Vol. 90, No. 120, 06/25/2025, 27057.

- The National Credit Union Administration (NCUA) issued a notice which describes its plans to address criminally liable regulatory offenses under the recent Executive Order, Fighting Overcriminalization in Federal Regulations. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-07-02/pdf/2025-12330.pdf>.
Federal Register, Vol. 90, No. 125, 07/02/2025, 29049.

Agencies Propose to Modify Supplementary Leverage Ratio.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) issued a proposed rule to modify the enhanced supplementary leverage ratio standards applicable to U.S. bank holding companies identified as global systemically important bank holding companies (GSIBs) and their depository institution subsidiaries. The proposal would modify the enhanced supplementary leverage ratio buffer standard applicable to GSIBs to equal 50 percent of the bank holding company's method 1 surcharge as determined by FRB's GSIB risk-based capital surcharge framework. The proposal would also modify the enhanced supplementary leverage ratio standard for depository

institution subsidiaries of GSIBs to have the same form and calibration as the GSIB parent level standard. FRB has also proposed to amend its total loss-absorbing capacity and long-term debt requirements to maintain alignment between the requirements and the enhanced supplementary leverage ratio standards. OCC has proposed to revise the methodology used to identify which national banks and Federal savings associations are subject to the enhanced supplementary leverage ratio standards to better align with the agencies' regulatory tailoring framework for large banking organizations and ensure that the standards apply only to those national banks and Federal savings associations that are subsidiaries of a GSIB. FRB has also proposed to make conforming amendments to relevant regulatory reporting forms. FRB and FDIC have also proposed to make certain technical corrections to the capital rule. Comments are due **08/26/2025**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-07-10/pdf/2025-12787.pdf>.
Federal Register, Vol. 90, No. 130, 07/10/2025, 30780-30817.

Agencies Seek Comment on Potential Actions to Address Payments Fraud.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) seek input on questions related to payments fraud. The agencies seek ways the agencies could take actions collectively or independently in their varying respective roles to help consumers, businesses, and financial institutions mitigate check, automated

clearing house (ACH), wire, and instant payments fraud. Comments are due **09/18/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-20/pdf/2025-11280.pdf>.

Federal Register, Vol. 90, No. 117, 06/20/2025, 26293-26298.

Agencies Seek Comment on Call Reports.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) seeks comment regarding revisions to information collections associated with the FFIEC 031, FFIEC 041, and FFIEC 051 Call Report. The agencies have proposed revisions to the Call Report related to proposed revisions to the enhanced supplementary leverage ratio standard applicable to depository institution subsidiaries of global systemically important bank holding companies under the agencies' regulatory capital rules as highlighted in an earlier paragraph in this publication. Comments are due **09/08/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-07-10/pdf/2025-12788.pdf>.

Federal Register, Vol. 90, No. 130, 07/10/2025, 30641-30644.

CFPB Revises Rulemaking Procedure.

The Bureau of Consumer Financial Protection (CFPB) issued a final rule to rescind its rule specifying how CFPB issues rules and when rules are considered issued. Pursuant to its authority under sections 1012(a)(1) and 1022(b) of the Consumer Financial

Protection Act, CFPB has rescinded the rule and regulations adopted **12/28/2012**, Procedure Relating to Rulemaking, and codified in 12 CFR part 1074.1 (2012 Rule).

The 2012 Rule established that a CFPB rule is deemed issued upon the earlier of (1) when the final rule is posted on CFPB's website or (2) when the final rule is published in the *Federal Register*. CFPB has reconsidered the necessity of deeming a rule to have been issued as of the date it is posted on CFPB's website, which typically occurs at the time the final rule is transmitted to the Office of the Federal Register but before that office makes the document available for public inspection and publishes it in the *Federal Register*. The final rule is effective **06/18/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-18/pdf/2025-11241.pdf>.

Federal Register, Vol. 90, No. 116, 06/18/2025, 25883-25884.

CFPB Postpones Section 1071 Rule.

CFPB issued an interim final rule to amend Regulation B to extend the compliance dates set forth in its 2023 small business lending rule (Section 1071), as amended by a 2024 interim final rule, and to make other date-related conforming adjustments. The compliance dates have been postponed approximately a year. The interim final rule is effective **07/18/2025**. Comments are due **07/18/2025**. The interim final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-18/pdf/2025-11244.pdf>.

Federal Register, Vol. 90, No. 116, 06/18/2025, 25874-25883.

CFPB Proposes to Amend Use of Consumer Financial Civil Penalty Fund.

CFPB issued a proposed rule to amend its 2013 rule implementing the provision of the Consumer Financial Protection Act (CFPA) that establishes a Consumer Financial Civil Penalty Fund. Under the CFPA, the Civil Penalty Fund may be used for payments to victims of activities subject to civil penalties; to the extent victims cannot be located or payments are not practicable, CFPB may use funds for consumer education and financial literacy programs. The proposed rule would remove references to allocating funds for consumer education and financial literacy programs. Comments are due **07/18/2025**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-18/pdf/2025-11248.pdf>.

Federal Register, Vol. 90, No. 116, 06/18/2025, 25904-25906.

FDIC Reinstates Statement of Policy on Bank Merger Transactions.

The Federal Deposit Insurance Corporation (FDIC) has taken final action to rescind the Statement of Policy on Bank Merger Transactions published in 2024 (2024 Statement of Policy) and reinstate its Statement of Policy on Bank Merger Transactions that was in effect prior to the 2024 Statement of Policy (Bank Merger Statement of Policy). The reinstated Bank Merger Statement of Policy will remain in effect pending FDIC's review of all aspects of the regulatory framework governing FDIC's review of merger transactions in connection with a future proposal to comprehensively revise its merger policy. The Bank Merger Statement of Policy supersedes the 2024

Statement of Policy, effective **08/04/2025**. The final rescission and reinstatement of statement of policy may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-07-03/pdf/2025-12493.pdf>.

Federal Register, Vol. 90, No. 126, 07/30/2025, 29413-29417.

FDIC Issues Updated Listing of Financial Institutions in Liquidation.

FDIC issued a notice to announce it has been appointed the sole receiver for the financial institution listed in the notice. The appointment is effective as of the "date closed" indicated in the listing. The list (as updated from time to time in the *Federal Register*) may be relied upon as "of record" notice that FDIC has been appointed receiver for purposes of the statement policy published in the **07/02/1992**, issue of the *Federal Register*. For further information concerning the identification of any institutions which have been placed in liquidation, please visit FDIC's website at:

<https://www.fdic.gov/bank-failures/failed-bank-list>

or contact the Manager of Receivership Oversight in the appropriate service center. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-07-02/pdf/2025-12350.pdf>.

Federal Register, Vol. 90, No. 125, 07/02/2025, 29010.

FDIC Seeks Comment on Information Collections.

- FDIC seeks comment regarding the following information collections: Reporting Requirements for Transfer Agents, Market Risk Capital Requirements, and Interagency

Guidance on Leveraged Lending. See the notice for further description of each information collection.

Comments are due **08/22/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-23/pdf/2025-11419.pdf>.

Federal Register, Vol. 90, No. 118, 06/23/2025, 26584-26587.

- FDIC seeks comment regarding the following information collections: ID Theft Red Flags, Loans in Areas Having Special Flood Hazards, and Certification of Compliance with Mandatory Bars to Employment. See the notice for further description of each information collection. Comments are due **08/07/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-08/pdf/2025-12612.pdf>. *Federal Register*, Vol. 90, No. 128, 07/08/2025, 30068-30071.

OCC Seeks Comment on Information Collections.

- The Office of the Comptroller of the Currency (OCC) seeks comment regarding an information collection titled, Regulation C, Home Mortgage Disclosure. The Bureau of Consumer Financial Protection's Regulation C, which implements the Home Mortgage Disclosure Act (HMDA), requires certain depository and non-depository institutions that make certain mortgage loans to collect, report, and disclose data about originations and purchases of mortgage loans as well as data about loan applications that do not result in originations as further explained in the notice. The information collection is

used in connection with the recordkeeping requirements under HMDA. Comments are due

08/18/2025. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-17/pdf/2025-11109.pdf>.

Federal Register, Vol. 90, No. 115, 06/17/2025, 25746-25748.

- OCC seeks comment regarding an information collection titled, Leveraged Lending. On **03/22/2013**, the federal banking agencies issued guidance to the financial institutions they supervise on how to evaluate and monitor credit risks in leveraged loans, understand the effect of changes in borrowers' enterprise values on credit portfolio quality, and assess the sensitivity of future credit losses to changes in enterprise values. While not requirements, the recommended policies within the guidance qualify as "collections of information" as defined by the Paperwork Reduction Act. Comments are due **07/23/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-06-23/pdf/2025-11502.pdf>. *Federal Register*, Vol. 90, No. 118, 06/23/2025, 26675-26676.
- OCC seeks comment regarding an information collection titled, Community and Economic Development Entities, Community Development Projects, and Other Public Welfare Investments. In 12 CFR Part 24, a national bank may notify OCC, or request OCC approval, of certain community development investments. The information collection is used to file information with OCC about such investments.

Comments are due by **08/22/2025**.

The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-23/pdf/2025-11454.pdf>.

Federal Register, Vol. 90, No. 118, 06/23/2025, 26676-26677.

- OCC seeks comment regarding an information collection titled, Interagency Guidance on Asset Securitization Activities. In 1999, OCC issued the Interagency Guidance on Asset Securitization Activities in response to a determination that some institutions involved in asset securitization activities had significant weaknesses in their asset securitization practices. The information collection contained in the guidance applies to financial institutions engaged in asset securitization activities and provides that any institution engaged in the activities should maintain a written asset securitization policy, document the fair value of retained interests, and maintain a management information system to monitor asset securitization activities. Financial institution management use the information collected to ensure the safe and sound operation of the institution's asset securitization activities. OCC uses the information to evaluate the quality of an institution's risk management practices. Comments are due **08/22/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-06-23/pdf/2025-11410.pdf>.
Federal Register, Vol. 90, No. 118, 06/23/2025, 26677-26678.
- OCC seeks comment regarding an information collection titled, Municipal

Securities Dealers and Government Securities Brokers and Dealers, Registration and Withdrawal. The information collection is required to satisfy the requirements of section 15B and section 15C of the Securities Exchange Act, which require, in part, any national bank or Federal savings association that acts as a government securities broker/dealer or a municipal securities dealer to file the appropriate form with OCC regarding its broker/dealer activities. OCC uses the information to determine which national banks and Federal savings associations are acting as government securities broker/dealers and municipal securities dealers and to monitor entry into and exit from these activities by institutions and registered persons. OCC also uses the information in planning national bank and Federal savings association examinations. Comments are due **08/22/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-23/pdf/2025-11415.pdf>.

Federal Register, Vol. 90, No. 118, 06/23/2025, 26678-26679.

- OCC seeks comment regarding an information collection titled, Bank Secrecy Act/Money Laundering Risk Assessment. The collection is also known as the Money Laundering Risk (MLR) System. The MLR System enhances the ability of examiners and bank management to identify and evaluate Bank Secrecy Act/Money Laundering (BSA/ML) and Office of Foreign Asset Control (OFAC) sanctions risks associated with banks' products, services, customers, and locations. As new products and

services are introduced, existing products and services change, and banks expand through mergers and acquisitions, banks' evaluation of money laundering and terrorist financing risks should evolve as well. Consequently, the MLR risk assessment is an important tool in OCC's BSA/ML and OFAC supervision activities. Comments are due **08/25/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-24/pdf/2025-11545.pdf>.
Federal Register, Vol. 90, No. 118, 06/24/2025, 26902-26905.

- OCC seeks comment regarding an information collection titled, Market Risk. OCC's market risk capital rule (12 CFR part 3, subpart F) applies to national banks and Federal savings associations with significant exposure to market risk, which include those national banks and Federal savings associations with aggregate trading assets and trading liabilities equal to 10 percent or more of quarter-end total assets or \$1 billion or more. The information collection requirements are located at 12 CFR 3.203 through 3.212. Comments are due **07/28/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-06-26/pdf/2025-11752.pdf>.
Federal Register, Vol. 90, No. 121, 06/26/2025, 27387-27388.
- OCC seeks comment regarding an information collection titled, Community Reinvestment Act Qualifying Activities Confirmation Request Form. OCC created the form to address the need for a qualifying

activities confirmation process that would allow banks and interested parties to ascertain whether an activity qualifies under the Community Reinvestment Act. Comments are due **07/28/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-06-26/pdf/2025-11832.pdf>.
Federal Register, Vol. 90, No. 121, 06/26/2025, 27388-27389.

- OCC seeks comment regarding an information collection titled, Disclosure and Reporting of CRA-Related Agreements. National banks, Federal savings associations, and their affiliates occasionally enter into agreements with non-governmental entities or persons (NGEPs) that are related to their Community Reinvestment Act responsibilities. Section 48 of the Federal Deposit Insurance Act (FDI Act) requires disclosure of certain of these agreements and imposes related reporting requirements on insured depository institutions (IDIs), their affiliates, and NGEPs. OCC's regulation, codified at 12 CFR 35, sets forth disclosure and reporting provisions of the regulation, which are collections of information. The information collections are found in 12 CFR 35.4(b); 35.6; and 35.7, and require the information as set forth in the notice. Comments are due **08/29/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-06-30/pdf/2025-11985.pdf>.
Federal Register, Vol. 90, No. 123, 06/30/2025, 27904-27905.
- OCC seeks comment regarding an information collection titled, Identity

Theft Red Flags and Address Discrepancies under the Fair and Accurate Credit Transactions Act. Section 114 of the Fair and Accurate Credit Transactions Act (FACT Act) amended section 615 of the Fair Credit Reporting Act (FCRA) to require the federal banking agencies and the Federal Trade Commission (FTC) to jointly issue guidelines and regulations for financial institutions and creditors regarding identity theft with respect to accountholders and customers. The information collection is used in connection with these requirements as discussed in the notice. Comments are due **08/07/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-07-08/pdf/2025-12628.pdf>. *Federal Register*, Vol. 90, No. 128, 07/08/2025, 30188-30190.

HUD Adjusts CMPs for Inflation.

The Department of Housing and Urban Development (HUD) issued a final rule which provides for 2025 inflation adjustments of civil monetary penalty (CMP) amounts required by the Federal Civil Penalties Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. The final rule also removes an obsolete regulation relating to the imposition of CMPs. The final rule is effective **07/14/2025**. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-06-12/pdf/2025-10519.pdf>. *Federal Register*, Vol. 90, No. 112, 06/12/2025, 24744-24748.

HUD Releases List of Terminated Direct Endorsement Approvals.

HUD issued a notice which advises of the cause and effect of the 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. The notice lists the mortgagees that have had their DE Approval terminated. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-06-13/pdf/2025-10762.pdf>. *Federal Register*, Vol. 90, No. 113, 06/13/2025, 25071-25072.

HUD Eliminates Green and Energy Efficient MIP Category for Healthcare Facilities.

On **05/19/2022**, HUD proposed mortgage insurance premium (MIP) reductions to achieve green and energy-efficiency buildings for Federal Housing Administration (FHA) insured loans on properties under specific Office of Healthcare insurance programs. HUD has eliminated the Green and Energy Efficient MIP category for Healthcare Facilities, and all projects will be subject to the rate that had been previously established through *Federal Register* notice for such FHA-insured loans. The elimination of the Green and Energy Efficient MIP category for Healthcare Facilities is effective for applications received by HUD on or after **08/25/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-06-26/pdf/2025-11808.pdf>. *Federal Register*, Vol. 90, No. 121, 06/26/2025, 27330-27331.

HUD Seeks Information on Buy Now Pay Later Unsecured Debt.

HUD seeks information to better understand the implications of Buy Now Pay Later (BNPL) lending on housing affordability and stability. Information gathered will inform HUD's efforts to ensure that the Federal Housing Administration (FHA) single-family mortgage insurance policies effectively address the evolving financial landscape and support the needs of American households. Comments are due **08/25/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-24/pdf/2025-11575.pdf>.

Federal Register, Vol. 90, No. 119, 06/24/2025, 26824-26826.

HUD Proposes Changes to FHA Multifamily Insurance Programs MIPs.

On **03/31/2019**, HUD published a notice reducing mortgage insurance premiums (MIPs) for qualifying loans under three newly established MIP rate categories: Green and Energy Efficient Housing, Affordable Housing, and Broadly Affordable Housing. On **01/20/2025**, President Trump signed a presidential memorandum, Delivering Emergency Price Relief for American Families and Defeating the Cost-of-Living Crisis, which directed agencies to deliver price relief to the American people, as well as an Executive Order on Unleashing American Energy. To meet the goals, HUD proposes to reduce MIPs to 0.25% for all Federal Housing Administration (FHA) Multifamily Insurance Programs. HUD further proposes to eliminate the MIP categories established in 2016. Comments are due **07/28/2025**. The notice may be viewed

at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-26/pdf/2025-11814.pdf>.

Federal Register, Vol. 90, No. 121, 06/26/2025, 27331-27333.

HUD Seek Comment on Information Collections.

- HUD seeks comment regarding an information collection titled, Ginnie Mae Mortgage-Backed Securities Programs Reporting and Feedback (RFS) Single Family Issuer Monthly Payment Default Status (PDS) Loan Level Reporting. The information is needed by Ginnie Mae for participation in its Mortgage-Backed Securities programs and to monitor performance and compliance with established rules and regulations. Comments are due **08/11/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-11/pdf/2025-10544.pdf>.

Federal Register, Vol. 90, No. 111, 06/11/2025, 24642-24643.

- HUD seeks comment regarding an information collection titled, Application for the Community Development Block Grant (ICDBG) Program for Indian. The purpose of the ICDBG program is to develop viable Indian and Alaska Native communities by creating decent housing, suitable living environments, and economic opportunities primarily for low- and moderate-income persons. The program requires applicants to submit information to enable HUD to select the best projects for funding during annual competitions. Additionally, the information submitted is essential for HUD in monitoring grants to ensure

that grantees are complying with applicable statutes and regulations and implementing activities as approved. Comments are due **08/11/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-11/pdf/2025-10545.pdf>.
Federal Register, Vol. 90, No. 111, 06/11/2025, 24643-24644.

- HUD seeks comment regarding an information collection titled, Information Collection Related to the Administration of the Section 184 and Section 184A Programs. The information collected on the forms listed in the notice is provided by Tribes, lenders, borrowers, servicers, and building inspectors with loans guaranteed by the Section 184 and Section 184A Program. The information collection also includes administrative documents for when a lender requests a loan guarantee claim payment and when reporting a change in lender or servicer. Comments are due **08/12/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-06-13/pdf/2025-10828.pdf>.
Federal Register, Vol. 90, No. 113, 06/13/2025, 25068-25070.

FEMA Issues Final Flood Hazard Determinations.

- The Federal Emergency Management Agency (FEMA) announced flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways

on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final for communities in the states of **Alabama, Arizona, California, Indiana, and Missouri**. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **10/30/2025**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-11/pdf/2025-10627.pdf>.
Federal Register, Vol. 90, No. 111, 06/11/2025, 24641-24642.

- FEMA announced flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final for communities in the state of **Oregon**. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood

Insurance Program (NFIP). The date of **07/22/2025**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-09/pdf/2025-12744.pdf>. *Federal Register*, Vol. 90, No. 129, 07/09/2025, 30241.

- FEMA announced flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final for communities in the states of **Arizona, Mississippi, and Tennessee**. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **10/28/2025**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-09/pdf/2025-12747.pdf>. *Federal Register*, Vol. 90, No. 129, 07/09/2025, 30242-30244.

- FEMA announced flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final for communities in the states of **Kentucky, Louisiana, and Virginia**. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **10/16/2025**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-09/pdf/2025-12745.pdf>. *Federal Register*, Vol. 90, No. 129, 07/09/2025, 30246-30247.
- FEMA announced flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final for communities in the states of **Florida, Nebraska, New York, and North Dakota**. The FIRM and FIS report are

the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **11/14/2025**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-07-09/pdf/2025-12746.pdf>. *Federal Register*, Vol. 90, No. 129, 07/09/225, 30255-30256.

FEMA Issues Final Changes in Flood Hazard Determinations.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Alabama, Florida, Illinois, Indiana, Kentucky, Kansas, New Mexico, Oklahoma, Pennsylvania, and Texas**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-12/pdf/2025-10699.pdf>. *Federal Register*, Vol. 90, No. 112, 06/12/2025, 24807-24809.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Arizona, California, and Colorado**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-09/pdf/2025-12732.pdf>. *Federal Register*, Vol. 90, No. 129, 07/09/2025, 30239-30241.

FEMA Announces Changes in Flood Hazard Determinations.

- FEMA issued a notice which lists communities in the states of **Arizona, Arkansas, California, Colorado, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Nevada, North Carolina, Pennsylvania, Tennessee, Texas, and Wisconsin**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries

or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-11/pdf/2025-10625.pdf>.

Federal Register, Vol. 90, No. 111, 06/11/2025, 24636-24640.

- FEMA issued a notice which lists communities in the states of **Arizona, California, Colorado, Florida, Idaho, Illinois, Missouri, Nevada, New York, North Carolina, Oregon, Pennsylvania, South Carolina, Texas,** and **Utah**, where the addition or modification of Base Flood Elevations

(BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes.

The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-12/pdf/2025-10698.pdf>.

Federal Register, Vol. 90, No. 112, 06/12/2025, 24809-24813.

- FEMA issued a notice which lists communities in the states of **Florida, Georgia, Indiana, Minnesota, Mississippi, New Jersey, North Carolina, Pennsylvania, Tennessee, Texas, Virginia,** and **Wisconsin**, where

the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-07-09/pdf/2025-12733.pdf>.
Federal Register, Vol. 90, No. 129, 07/09/2025, 30234-30237.

- FEMA issued a notice which lists communities in the states of **Alabama, Florida, Georgia, Illinois, Nebraska, New York, North Carolina, Ohio, Oklahoma, Texas, Virginia**, and

Wisconsin, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-07-09/pdf/2025-12734.pdf>.
Federal Register, Vol. 90, No. 129, 07/09/2025, 30248-30250.

FEMA Issues Proposed Flood Hazard Determinations.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Georgia**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **09/09/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-06-11/pdf/2025-10626.pdf>.
Federal Register, Vol. 90, No. 111, 06/11/2025, 24640-24641.
- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Texas**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of
- having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **09/10/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-06-12/pdf/2025-10695.pdf>.
Federal Register, Vol. 90, No. 112, 06/12/2025, 24806-24807.
- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **New Hampshire** and **Indiana**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **09/10/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-06-12/pdf/2025-10700.pdf>.
Federal Register, Vol. 90, No. 112, 06/12/2025, 24813-24814.
- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood

depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Nevada**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **10/07/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-07-09/pdf/2025-12739.pdf>.
Federal Register, Vol. 90, No. 129, 07/09/2025, 30237-30238.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Montana**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **10/07/2025**. The notice may be

viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-07-09/pdf/2025-12742.pdf>.
Federal Register, Vol. 90, No. 129, 07/09/2025, 30238-30239.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **New Jersey** and **New York**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **10/07/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-07-09/pdf/2025-12736.pdf>.
Federal Register, Vol. 90, No. 129, 07/09/2025, 30244-30245.
- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for

communities in the state of **Idaho**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **10/07/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-07-09/pdf/2025-12740.pdf>. *Federal Register*, Vol. 90, No. 129, 07/09/2025, 30251-30252.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Maryland, New York, West Virginia, and Wisconsin**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **10/07/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-07-09/pdf/2025-12735.pdf>. *Federal Register*, Vol. 90, No. 129, 07/09/2025, 30252-30253.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Georgia and Kansas**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **10/07/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-07-09/pdf/2025-12743.pdf>. *Federal Register*, Vol. 90, No. 129, 07/09/2025, 30253-30255.
- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Alaska**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either

to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **10/07/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-07-09/pdf/2025-12738.pdf>.
Federal Register, Vol. 90, No. 129, 07/09/2025, 30256-30257.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Washington**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **10/07/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-07-09/pdf/2025-12737.pdf>.
Federal Register, Vol. 90, No. 129, 07/09/2025, 30257-30258.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood

depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Arkansas** and **Oklahoma**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **10/07/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-07-09/pdf/2025-12741.pdf>.
Federal Register, Vol. 90, No. 129, 07/09/2025, 30258-30259.

Treasury Adjusts CMPs for Inflation.

The Department of the Treasury (Treasury) issued a final rule to adjust its civil monetary penalties (CMPs) for inflation as mandated by the Federal Civil Penalties Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. The final rule is effective **06/17/2025**. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-06-17/pdf/2025-10963.pdf>.
Federal Register, Vol. 90, No. 115, 06/17/2025, 25483-25484.

IRS Issues Corrections to Estate Tax Closing Letter User Fee Rules.

The Internal Revenue Service (IRS) issued corrections to a final and proposed rule published in the *Federal Register*

05/20/2025. The corrections change punctuation within three sections for the final rule and change contact information within the proposed rule. The corrections to the final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-06-24/pdf/C1-2025-08928.pdf>. *Federal Register*, Vol. 90, No. 119, 06/24/2025, 26765. The correction to the proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-06-24/pdf/C1-2025-08929.pdf>. *Federal Register*, Vol. 90, No. 119, 06/24/2025, 26778.

IRS Seeks Comment on Information Collections.

- IRS seeks comment regarding an information collection titled, Procedures for Determination Letters and Other Rulings. IRS regulation section 601.201(a)(1) provides that it is the practice of IRS to answer inquiries of individuals and organizations, whenever appropriate in the interest of sound tax administration, as to their status for tax purposes and as to the tax effects of their acts or transactions. Under Revenue Procedure 2025-4, and successor guidance, taxpayers can request determination letters and private letter rulings from IRS on how the tax laws apply to them. IRS requires information from taxpayers in order to process the requests. The information collection simplifies and standardizes the application process for private letter rulings issued under the Revenue Procedure. Comments are due **08/15/2025**. The notice may be viewed at: [https://www.govinfo.gov/content/pkg/FR-2025-06-16/pdf/2025-](https://www.govinfo.gov/content/pkg/FR-2025-06-16/pdf/2025-10896.pdf)

[10896.pdf](https://www.govinfo.gov/content/pkg/FR-2025-06-16/pdf/2025-10896.pdf). *Federal Register*, Vol. 90, No. 114, 06/16/2025, 25429.

- IRS seeks comment regarding an information collection titled, Return of Excise Tax on Undistributed Income of Real Estate Investment Trusts. The information collection is used by real estate investment trusts to compute and pay the excise tax on undistributed income imposed under section 4981 of the Internal Revenue Code. IRS uses the information to verify that the correct amount of tax has been reported. Comments are due **08/18/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-06-17/pdf/2025-11083.pdf>. *Federal Register*, Vol. 90, No. 115, 06/17/2025, 25748-25749.
- IRS seeks comment regarding an information collection titled, Return of Excise Tax on Undistributed Income of Regulated Investment Companies. The information collection is used by regulated investment companies to compute and pay the excise tax on undistributed income imposed under Internal Revenue Code section 4982. IRS uses the information to verify that the correct amount of tax has been reported. Comments are due **08/18/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-06-17/pdf/2025-11082.pdf>. *Federal Register*, Vol. 90, No. 115, 06/17/2025, 25749.
- IRS seeks comment regarding an information collection titled, Commercial Revitalization Deduction. Pursuant to section 1400I of the

Internal Revenue Code, Revenue Procedure 2003-38 provides the time and manner for states to make allocations of commercial revitalization expenditures to a new or substantially rehabilitated building that is placed in service in a renewal community. The collections of information are third-party disclosures listed in Sections 4.02, 5, and 6.02 of the Revenue Procedure. Comments are due **08/25/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-06-25/pdf/2025-11598.pdf>.
Federal Register, Vol. 90, No. 120, 06/25/2025, 27068-27069.

SBA Proposes SBIC Regulatory Amendments.

The Small Business Administration (SBA) issued a proposed rule to modify or remove from the Code of Federal Regulations (CFR) regulations that are obsolete, inefficient, or otherwise unnecessarily impede the licensing of small business investment companies (SBICs). Many of the regulations SBA has proposed to remove apply to repealed Section 301(d) of the Small Business Investment Act, as amended, and certain other types of SBICs that SBA no longer licenses, such as Participating Securities SBICs and Early Stage SBICs. The removal of the regulations will simplify SBA's regulations in the CFR. In addition, SBA proposed to amend its regulations applicable to subsequent fund applicants in order to streamline the licensing process for such applicants. SBA also seeks to remove certain barriers to investments in critical mineral extraction and processing and designated critical technologies. Comments are due

09/05/2025. The proposed rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-07-07/pdf/2025-12584.pdf>.
Federal Register, Vol. 90, No. 127, 07/07/2025, 29794-29802.

SBA Seeks Comment on Information Collection Related to 7(a) Lenders, CDCs and Intermediaries.

SBA seeks comment regarding an information collection titled, SBA Lender and Microloan Intermediary Reporting Requirements. SBA's Office of Credit Risk Management (OCRM) is responsible for the oversight and supervision of the SBA operations of over 2800 7(a) Lenders, Certified Development Companies (CDCs), and Microloan Intermediaries (Intermediaries) that participate in SBA's business loan programs and is responsible for enforcement of applicable rules and regulations. The information collection described in the notice helps OCRM protect the safety and soundness of the business loan programs. In general, SBA collects information in connection with reviews for federally regulated 7(a) Lenders, CDCs, and SBA Supervised Lenders including Small Business Lending Companies and Non-Federally Regulated Lenders. Comments are due **08/12/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-06-13/pdf/2025-10647.pdf>.
Federal Register, Vol. 90, No. 113, 06/13/2025, 25111-25112.

FinCEN Seeks Comment on Report of International Transportation of Currency or Monetary Instruments.

The Financial Crimes Enforcement Network (FinCEN) seeks comment

regarding an information collection titled, Report of International Transportation of Currency or Monetary Instruments (CMIR). The CMIR is an existing collection requirement found in Bank Secrecy Act (BSA) regulations. Specifically, the regulations require each person who physically transports, mails, or ships; or causes to be physically transported, mailed, or shipped; or attempts to physically transport, mail, or ship; or attempts to cause to be physically transported, mailed, or shipped, currency or other monetary instruments in an aggregate amount exceeding \$10,000 at one time from the United States to any place outside the United States, or into the United States from any place outside the United States, to file a CMIR. The regulations also require that each person who receives in the U.S. currency or other monetary instruments in an aggregate amount exceeding \$10,000 at one time which have been transported, mailed, or shipped to such person from any place outside the United States, to file a CMIR if the CMIR has not already been filed. Comments are due **08/18/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-06-18/pdf/2025-11211.pdf>. *Federal Register*, Vol. 90, No. 116, 06/18/2025, 26090-26097.

Agencies Remove Preferences Based on Race and Sex in Response to Court Ruling.

The Farm Service Agency (FSA), Federal Crop Insurance Corporation (FCIC), Rural Business Cooperative Service (RBC), Rural Utilities Service (RUS), Rural Housing Service (RHS), and Commodity Credit Corporation (CCC), all Rural Development agencies of the U.S. Department of

Agriculture (USDA), (collectively, the agencies) issued a final rule to remove unconstitutional preference based on race and sex in response to a court ruling. USDA has independently determined that it will no longer employ the race- and sex-based "socially disadvantaged" designation to provide increased benefits based on race and sex in the programs at issue in its regulations. The USDA has faced a long history of litigation stemming from allegations of discrimination in the administration of its farm loan and benefit programs. However, over the past several decades, USDA has undertaken substantial efforts to redress past injustices, culminating in comprehensive settlements, institutional reforms, and compensatory frameworks. The actions collectively support the conclusion that past discrimination has been sufficiently addressed and that further race- and sex-based remedies are no longer necessary or legally justified under current circumstances. In alignment with the *Strickland v. United States Dep't of Agric.*, 736 F. Supp. 3d 469 (N.D. Tex. 2024) decision, USDA has concluded that the use of discretionary policy choices, made under the rubric of the statutory authorities for the programs identified in the table in the final rule, is inconsistent with constitutional principles and the Federal administration's policy objectives as further discussed in the final rule. The final rule is effective **07/10/2025**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-10/pdf/2025-12877.pdf>. *Federal Register*, Vol. 90, No. 130, 07/10/2025, 30555-30561.

FSA Removes Obsolete Regulations.

The Farm Service Agency (FSA) issued a final rule to remove obsolete regulations. FSA is in the process of reviewing all regulations within its purview to reduce regulatory burdens and costs. Pursuant to the review, FSA has identified several regulations to be unnecessary and outdated provisions in Title 7 of the Code of Federal Regulation (CFR). FSA is removing the provisions to streamline and clarify the dictates of Title 7. The changes in the final rule have no impact on past or present FSA customers. See the final rule for the list of affected regulations. The final rule is effective **06/18/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-18/pdf/2025-11204.pdf>.

Federal Register, Vol. 90, No. 116, 06/18/2025, 25873-25874.

FCIC Seeks Comment on Interpretations.

The Federal Crop Insurance Corporation (FCIC) seeks comment regarding an information collection titled, Interpretations of Statutory and Regulatory Provisions and Written Interpretations of FCIC Procedures. The information collection requirements are necessary for FCIC to respond to requests for interpretations of provisions of the Federal Crop Insurance Act, policy provisions codified in the Code of Federal Regulations (CFR), policy provisions not codified in the CFR, and procedures used in the administration of the Federal crop insurance program. Comments are due **08/11/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-11/pdf/2025-10612.pdf>.

Federal Register, Vol. 90, No. 111, 06/11/2025, 24562-24563.

RHS to Change Income and Net Family Assets Calculations for Multi-Family and Farm Labor Housing Programs.

The Rural Housing Service (RHS) issued a proposed rule to amend its regulation to implement changes related to income calculation and net family assets for properties that receive funding from the Multi-Family Housing Section 515 Rural Rental Housing and the Section 514/516 Farm Labor Housing Direct Loan and Grant programs. The proposed changes are intended to align RHS' annual income certification requirements with the Housing Opportunity Through Modernization Act. Comments are due **08/29/2025**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-30/pdf/2025-10306.pdf>.

Federal Register, Vol. 90, No. 123, 06/30/2025, 27817-27819.

RHS to Require Market Study in Multifamily Housing Guaranteed Rural Rental Housing Program.

RHS issued a proposed rule to amend its regulation that will require applicants (lenders) to submit a market study as part of the complete application for the Guaranteed Rural Rental Housing Program (GRRHP) loan guarantee. GRRHP provides up to a 90 percent guarantee for loans made by commercial lenders to borrowers developing or rehabilitating multifamily rental housing for low- and moderate-income tenants in rural areas. The program works with qualified private-sector lenders to provide financing to qualified borrowers to increase the supply

of affordable rental housing for low- and moderate-income individuals and families in eligible rural areas and towns. The change will require all applicants to use a market study when demonstrating market need for new construction. Comments are due **08/29/2025**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-06-30/pdf/2025-10305.pdf>. *Federal Register*, Vol. 90, No. 123, 06/30/2025, 27819-27822.

RHS Issues NOFO for Rural Community Development Initiative.

The Rural Housing Service (RHS) issued a notice of funding opportunity (NOFO) for the Rural Community Development Initiative (RCDI) program for fiscal year (FY) 2025. Approximately \$5 million in funding is available. The grants will be made to qualified intermediary organizations that will provide financial and technical assistance to recipients to develop their capacity and ability to undertake projects related to housing, community facilities, or community and economic development that will support the community. See the NOFO for application details and deadlines. The NOFO may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-08/pdf/2025-12632.pdf>. *Federal Register*, Vol. 90, No. 128, 07/08/2025, 30037-30046.

Agencies Extend Compliance Date for Amendments to Form PF.

The Commodity Futures Trading Commission (CFTC) and Securities and Exchange Commission (SEC) (collectively, the agencies) issued a final rule to further extend the compliance date for the

amendments to Form PF that were adopted **02/08/2024**. Form PF is the confidential reporting form for certain SEC-registered investment advisers to private funds, including those that also are registered with CFTC as a commodity pool operator or commodity trading adviser. As of **06/16/2025**, the compliance date for the amendments to Form PF codified **03/12/2024**, at 89 FR 17984, and delayed **02/05/2025**, at 90 FR 9007 is further delayed to **10/01/2025**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-06-16/pdf/2025-11057.pdf>. *Federal Register*, Vol. 90, No. 114, 06/16/2025, 25140-25143.

CFTC Seeks Comment on Information Collections.

- The Commodity Futures Trading Commission (CFTC) seeks comment regarding an information collection titled, Market Surveys. Under 17 CFR 21.00-21.06, CFTC may issue special calls for information from futures commission merchants, clearing members, members of reporting markets, introducing brokers, foreign brokers, domestic and foreign traders, and reporting markets. The rule is designed to assist CFTC in prevention of market manipulation and is promulgated pursuant to CFTC's rulemaking authority contained in section 8a of the Commodity Exchange Act. Comments are due **09/02/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-03/pdf/2025-12401.pdf>. *Federal Register*, Vol. 90, No. 126, 07/03/2025, 29534-29535.

- CFTC seeks comment regarding an information collection titled, Process for a Swap Execution Facility or Designated Contract Market to Make a Swap Available to Trade. The collection of information is needed to determine which swaps should be subject to the trade execution requirement set forth in section 2(h)(8) of the Commodity Exchange Act. A swap execution facility or designated contract market that submits a determination that a swap is available to trade must address at least one of several factors demonstrating that the swap is suitable for trading pursuant to the trade execution requirement. CFTC uses the information to facilitate the application of the trade execution requirement and requirements associated with methods of swap execution under Parts 37 and 38 of CFTC's regulations. Comments are due **09/02/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-03/pdf/2025-12400.pdf>. *Federal Register*, Vol. 90, No. 126, 07/03/2025, 29533-29534.
- CFTC seeks comment regarding an information collection titled, Margin Requirements for Uncleared Swaps for Swap Dealers and Major Swap Participants-Cross-Border Application of the Margin Requirements. Section 731 of the Dodd-Frank Act amended the Commodity Exchange Act (CEA) to add, as Section 4s(e) thereof, provisions concerning the setting of initial and variation margin requirements for swap dealers (SDs) and major swap participants (MSPs).

Each SD and MSP for which there is a prudential regulator, must meet margin requirements established by the applicable prudential regulator, and each SD and MSP for which there is no prudential regulator must comply with CFTC's Regulations governing margin on all swaps that are not centrally cleared. The information collection is used in connection with the requirements under CFTC's margin rules as further explained in the notice. Comments are due **09/08/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-07-08/pdf/2025-12639.pdf>.
Federal Register, Vol. 90, No. 128, 07/08/2025, 30055-30058.

SEC Amends EDGAR Filer Manual.

The Securities and Exchange Commission (SEC) issued a final rule to adopt amendments to Volume II of the Electronic Data Gathering, Analysis, and Retrieval system Filer Manual (EDGAR Filer Manual) and related rules and forms. Certain updates reflect and identify changes to EDGAR made in connection with EDGAR Release 25.2. Additional updates reflect and identify changes to EDGAR made in connection with SEC's **09/27/2024**, EDGAR Filer Access and Account Management rulemaking (EDGAR Next). The final rule is effective **07/01/2025**, except instruction 3, which is effective **09/15/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-07-01/pdf/2025-12286.pdf>.
Federal Register, Vol. 90, No. 124, 07/01/2025, 27987-27989.

SEC Extends Compliance Date for Computation of Reserve Requirements Under the Broker-Dealer Customer Protection Rule.

SEC issued a final rule to extend the compliance date for the recently adopted amendments that require certain broker-dealers to perform daily reserve computations and make required deposits into their reserve bank accounts daily rather than weekly by six months from **12/31/2025**, to **06/30/2026**, to allow additional time to implement the capability to perform the required reserve computations. As of **07/01/2025**, the compliance date for Rule 15c3-3(e)(3)(i)(B)(1), published in the *Federal Register* on **01/13/2025**, is extended to **06/30/2026**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-07-01/pdf/2025-12016.pdf>.

Federal Register, Vol. 90, No. 124, 07/01/2025, 27990-27992.

SEC Withdraws Proposed Regulatory Actions.

SEC announced the formal withdrawal of certain notices of proposed rulemaking issued between March 2022 and November 2023. SEC does not intend to issue final rules with respect to the proposed rules. If SEC decides to pursue future regulatory action in any of the areas affected by the proposed rules, it will issue a new proposed rule. SEC announced the withdrawal of the proposed rules published at 87 FR 45052, **07/27/2022**; 88 FR 53960, **08/09/2023**; 88 FR 14672, **03/09/2023**; 87 FR 13524, **03/09/2022**; 87 FR 36654, **06/17/2022**; 87 FR 68816, **11/16/2022**; 88 FR 41338, **06/26/2023**; 88 FR 76282, **11/06/2023**;

88 FR 5440, **01/27/2023**; 88 FR 128, **01/03/2023**; 88 FR 23146, **04/14/2023**; 88 FR 20212, **04/05/2023**; 87 FR 15496, **03/18/2022**; and 85 FR 65990, **10/16/2020** as of **06/17/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-17/pdf/2025-11110.pdf>.

Federal Register, Vol. 90, No. 115, 06/17/2025, 25531-25533.

VA Seeks Comment on VALERI System and Title Requirements for Real Property Conveyance.

The Department of Veterans Affairs (VA) seeks comment regarding an information collection titled, VA Loan Electronic Reporting Interface (VALERI) System and Title Requirements for Conveyance of Real Property to the Secretary. VA uses the information collection in cases where loss mitigation efforts are unsuccessful, and a VA-guaranteed loan goes into foreclosure. Comments are due **08/25/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-25/pdf/2025-11724.pdf>.

Federal Register, Vol. 90, No. 120, 06/25/2025, 27070-27071.

Proposed Rules and Comment Due Dates

	<u>Agency</u>	<u>Proposed Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Comment Due Date</u>
*	Bureau of Consumer Financial Protection (CFPB)	Consumer Financial Civil Penalty Fund Rule Amendment.	<i>Federal Register</i> , Vol. 90, No. 116, 06/18/2025, 25904-25906.	Jul. 18, 2025
*	Federal Deposit Insurance Corporation (FDIC)	Modifications to the Enhanced Supplementary Leverage Ratio Standards for U.S. Globally Systemically Important Bank Holding Companies and Their Subsidiary Depository Institutions.	<i>Federal Register</i> , Vol. 90, No. 130, 07/10/2025, 30780-30817.	Aug. 26, 2025
*	Federal Reserve System (FRB)	Modifications to the Enhanced Supplementary Leverage Ratio Standards for U.S. Globally Systemically Important Bank Holding Companies and Their Subsidiary Depository Institutions.	<i>Federal Register</i> , Vol. 90, No. 130, 07/10/2025, 30780-30817.	Aug. 26, 2025
	Internal Revenue Service (IRS)	Update to Estate Tax Closing Letter User Fee.	<i>Federal Register</i> , Vol. 90, No. 96, 05/20/2025, 21439-21441.	Jul. 21, 2025
*	Office of the Comptroller of the Currency (OCC)	Modifications to the Enhanced Supplementary Leverage Ratio Standards for U.S. Globally Systemically Important Bank Holding Companies and Their Subsidiary Depository Institutions.	<i>Federal Register</i> , Vol. 90, No. 130, 07/10/2025, 30780-30817.	Aug. 26, 2025
*	Rural Housing Service	Revisions to the Calculation of Annual Household	<i>Federal Register</i> , Vol. 90, No. 123,	Aug. 29, 2025

	(RHS)	Income and Net Family Assets in the Section 515 Rural Rental Housing and Section 514/516 Farm Labor Housing Programs.	06/30/2025, 27817-27819.	
*	RHS	Requirement To Submit a Market Study in Multifamily Housing Guaranteed Rural Rental Housing Program Application.	<i>Federal Register</i> , Vol. 90, No. 123, 06/30/2025, 27819-27822.	Aug. 29, 2025
	Securities and Exchange Commission (SEC)	Concept Release on Foreign Private Issuer Eligibility.	<i>Federal Register</i> , Vol. 90, No. 100, 06/09/2025, 24232-24256.	Sep. 08, 2025
*	Small Business Administration (SBA)	Small Business Investment Company Regulatory Amendments.	<i>Federal Register</i> , Vol. 90, No. 127, 07/07/2025, 29794-29802.	Sep. 05, 2025

Final Rules and Effective Dates

<u>Agency</u>	<u>Final Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Effective Date</u>
Bureau of Consumer Financial Protection (CFPB)	Section 1033 Personal Financial Data Rights Rule.	<i>Federal Register</i> , Vol. 89, No. 222, 11/18/2024, 90838-90998.	Jan. 17, 2025 Mandatory Compliance for Subpart B and C begin: Apr. 01, 2026; Apr. 01, 2027; Apr. 01, 2028; Apr. 01, 2029; or Apr. 01, 2030, pursuant to Sec. 1033.121(c)
* CFPB	Rescission of Procedure Relating to Rulemaking.	<i>Federal Register</i> , Vol. 90, No. 116, 06/18/2025, 25883-25884.	Jun. 18, 2025
CFPB	INTERIM FINAL RULE: Rescission of COVID-19 Mitigation Procedures Under Regulation X.	<i>Federal Register</i> , Vol. 90, No. 94, 05/16/2025, 20791-20795.	Jul. 15, 2025 Comments Due: Jun. 16, 2025
* CFPB	POLICY STATEMENT: Guidance on Referrals for Potential Criminal Enforcement.	<i>Federal Register</i> , Vol. 90, No. 122, 06/27/2025, 27530-27531.	Jun. 27, 2025
* CFPB	INTERIM FINAL RULE: Small Business Lending Under the Equal Credit Opportunity Act (Section 1071) Postponed.	<i>Federal Register</i> , Vol. 90, No. 116, 06/18/2025, 25874-25883.	Jul. 18, 2025 Comments Due: Jul. 18, 2025
CFPB	Rescission of State Official Notification Rule.	<i>Federal Register</i> , Vol. 90, No. 97, 05/21/2025, 21691-21692.	Jul. 21, 2025 Comments Due: Jun. 20, 2025

CFPB	NOTICE: Comments Requested on Information Collection: Qualitative Pre-testing of Survey Instrument and Modified Disclosure Forms.	<i>Federal Register</i> , Vol. 90, No. 98, 05/22/2025, 21904.	Comments Due: Jul. 21, 2025
CFPB	NOTICE: Comments Requested on Information Collection: Consumer Complaint Intake System Company Portal Boarding Form.	<i>Federal Register</i> , Vol. 90, No. 98, 05/22/2025, 21905-21906.	Comments Due: Jul. 21, 2025
CFPB	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
CFPB	Overdraft Lending Rule for Very Large Financial Institutions.	<i>Federal Register</i> , Vol. 89, No. 249, 12/30/2024, 106768-106845.	Oct. 01, 2025
CFPB	Residential Property Assessed Clean Energy Financing (PACE) Regulation Z Rule.	<i>Federal Register</i> , Vol. 90, No. 6, 01/10/2025, 2434-2548.	Mar. 01, 2026
* Commodity Credit Corporation (CCC)	Removal of Unconstitutional Preferences Based on Race and Sex in Response to Court Ruling.	<i>Federal Register</i> , Vol. 90, No. 130, 07/10/2025, 30555-30561.	Jul. 10, 2025
CCC	NOTICE: Comments Requested on Information Collection: Regional Agricultural Promotion Program.	<i>Federal Register</i> , Vol. 90, No. 108, 06/06/2025, 24091-24092.	Comments Due: Aug. 05, 2025
CCC	NOTICE: Comments Requested on Information Collection: Technical Assistance for Specialty Crops.	<i>Federal Register</i> , Vol. 90, No. 108, 06/06/2025, 24092-24093.	Comments Due: Aug. 05, 2025

	Commodity Future Trading Commission (CTFC)	NOTICE: Comments Requested on Information Collection: Part 162-Protection of Consumer Information under Fair Credit Reporting Act.	<i>Federal Register</i> , Vol. 90, No. 110, 06/10/2025, 24387-24388.	Comments Due: Aug. 11, 2025
*	CFTC	NOTICE: Comments Requested on Information Collection: Market Surveys.	<i>Federal Register</i> , Vol. 90, No. 126, 07/03/2025, 29534-29535.	Comments Due: Sep. 02, 2025
*	CFTC	NOTICE: Comments Requested on Information Collection: Process for a Swap Execution Facility or Designated Contract Market to Make a Swap Available to Trade.	<i>Federal Register</i> , Vol. 90, No. 126, 07/03/2025, 29533-29534.	Comments Due: Sep. 02, 2025
*	CFTC	NOTICE: Comments Requested on Information Collection: Margin Requirements for Uncleared Swaps for Swap Dealers and Major Swap Participants-Cross-Border Application of the Margin Requirements.	<i>Federal Register</i> , Vol. 90, No. 128, 07/08/2025, 30055-30058.	Comments Due: Sep. 08, 2025
*	CFTC	Amendments to Form PF, Reporting Requirements for All Filers and Large Hedge Fund Advisers Further Extended.	<i>Federal Register</i> , Vol. 90, No. 114, 06/16/2025, 25140-25143.	Oct. 01, 2025
*	Farm Service Agency (FSA)	Removal of Obsolete Regulations.	<i>Federal Register</i> , Vol. 90, No. 116, 06/18/2025, 25873-25874.	Jun. 18, 2025
*	FSA	Removal of Unconstitutional Preferences Based on Race and Sex in Response to Court Ruling.	<i>Federal Register</i> , Vol. 90, No. 130, 07/10/2025, 30555-30561.	Jul. 10, 2025

	FSA	NOTICE: Funds Availability, Emergency Commodity Assistance Program (ECAP).	<i>Federal Register</i> , Vol. 90, No. 52, 03/19/2025, 12696-12705.	Aug. 15, 2025
*	Federal Communications Commission (FCC)	NOTICE: Guidance on Referrals for Potential Criminal Enforcement.	<i>Federal Register</i> , Vol. 90, No. 118, 06/23/2025, 26583-26584.	Issued: Jun. 23, 2025
*	Federal Crop Insurance Corporation (FCIC)	Removal of Unconstitutional Preferences Based on Race and Sex in Response to Court Ruling.	<i>Federal Register</i> , Vol. 90, No. 130, 07/10/2025, 30555-30561.	Jul. 10, 2025
*	FCIC	NOTICE: Comments Requested on Information Collection: Interpretations of Statutory and Regulatory Provisions and Written Interpretations of FCIC Procedures.	<i>Federal Register</i> , Vol. 90, No. 111, 06/11/2025, 24562-24563.	Comments Due: Aug. 11, 2025
	Federal Deposit Insurance Corporation (FDIC)	Amendments to FDIC Official Signs and Advertising Requirements, False Advertising, Misrepresentation of Insured Status, and Misuse of FDIC's Name or Logo Rule. Extension of Mandatory Compliance Date. Extension of Mandatory Compliance Date of FDIC Official Digital Sign Requirements, Including ATMs.	<i>Federal Register</i> , Vol. 89, No. 12, 01/18/2024, 3504-3532. <i>Federal Register</i> , Vol. 89, No. 204, 10/22/2024, 84261-84262. <i>Federal Register</i> , Vol. 90, No. 46, 03/11/2025, 11659-11660.	Apr. 01, 2024 Mandatory Compliance: Jan. 01, 2025 May 01, 2025 Parts 328.4 and 328.5 Effective: Mar. 01, 2026
	FDIC	Community Reinvestment Act.	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222.	Apr. 01, 2024 Amendment Nos. 29, 52, and 75 Effective:

		NOTICE: Intent to Issue Proposal to Rescind 2023 Final Rule.	https://occ.gov/news-issuances/bulletins/2025/bulletin-2025-5.html	Apr. 01, 2024 through Jan. 01, 2031 Issued: Apr. 07, 2025
*	FDIC	NOTICE: Guidance on Referrals for Potential Criminal Enforcement.	<i>Federal Register</i> , Vol. 90, No. 120, 06/25/2025, 27017.	Issued: Jun. 25, 2025
*	FDIC	NOTICE: Updated Listing of Financial Institutions in Liquidation.	<i>Federal Register</i> , Vol. 90, No. 125, 07/02/2025, 29010.	Issued: Jul. 02, 2025
*	FDIC	Final Rescission and Reinstatement of Statement of Policy.	<i>Federal Register</i> , Vol. 90, No. 126, 07/30/2025, 29413-29417.	Aug. 04, 2025
*	FDIC	NOTICE: Comments Requested on Information Collections: ID Theft Red Flags, Loans in Areas Having Special Flood Hazards, and Certification of Compliance with Mandatory Bars to Employment.	<i>Federal Register</i> , Vol. 90, No. 128, 07/08/2025, 30068-30071.	Comments Due: Aug. 07, 2025
*	FDIC	NOTICE: Comments Requested on Information Collections: Reporting Requirements for Transfer Agents, Market Risk Capital Requirements, and Interagency Guidance on Leveraged Lending.	<i>Federal Register</i> , Vol. 90, No. 118, 06/23/2025, 26584-26587.	Comments Due: Aug. 22, 2025
*	FDIC	NOTICE: Comments Requested on Information Collections: FFIEC 031, FFIEC	<i>Federal Register</i> , Vol. 90, No. 130, 07/10/2025, 30641-30644.	Comments Due: Sep. 08, 2025

	041, and FFIEC 051 Call Reports.		
FDIC	NOTICE: Request for Information on Potential Actions to Address Payments Fraud.	<i>Federal Register</i> , Vol. 90, No. 117, 06/20/2025, 26293-26298.	Comments Due: Sep. 18, 2025
FDIC	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
Federal Financial Institutions Examination Council (FFIEC)	NOTICE: Guidance on Referrals for Potential Criminal Enforcement.	<i>Federal Register</i> , Vol. 90, No. 121, 06/26/2025, 27303.	Issued: Jun. 26, 2025
Federal Reserve Board (FRB)	Community Reinvestment Act. NOTICE: Intent to Issue Proposal to Rescind 2023 Final Rule.	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222. https://occ.gov/news-issuances/bulletins/2025/bulletin-2025-5.html	Apr. 01, 2024 Amendment Nos. 29, 52, and 75 Effective: Apr. 01, 2024 through Jan. 01, 2031 Issued: Apr. 07, 2025
FRB	NOTICE: Comments Requested on Information Collection: Consumer Complaint and Interagency Appraisal Complaint Forms.	<i>Federal Register</i> , Vol. 90, No. 102, 05/29/2025, 22724.	Comments Due: Jul. 28, 2025
FRB	NOTICE: Comments Requested on Information Collection: Payments Research Survey.	<i>Federal Register</i> , Vol. 90, No. 102, 05/29/2025, 22725.	Comments Due: Jul. 28, 2025

	FRB	NOTICE: Comments Requested on Information Collection: Interchange Transaction Fees Survey.	<i>Federal Register</i> , Vol. 90, No. 102, 05/29/2025, 22726-22727.	Comments Due: Jul. 28, 2025
*	FRB	NOTICE: Comments Requested on Information Collections: FFIEC 031, FFIEC 041, and FFIEC 051 Call Reports.	<i>Federal Register</i> , Vol. 90, No. 130, 07/10/2025, 30641-30644.	Comments Due: Sep. 08, 2025
*	FRB	NOTICE: Request for Information on Potential Actions to Address Payments Fraud.	<i>Federal Register</i> , Vol. 90, No. 117, 06/20/2025, 26293-26298.	Comments Due: Sep. 18, 2025
	FRB	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
	Federal Trade Commission (FTC)	Amendments to Children's Online Privacy Protection Rule.	<i>Federal Register</i> , Vol. 90, No. 76, 04/22/2025, 16918-16983.	Jun. 23, 2025 Sections 312.11(d)(1), (d)(4), and (g) Effective: Apr. 22, 2026
	Financial Crimes Enforcement Network (FinCEN)	NOTICE: Comments Requested on Information Collections: Prohibition on Correspondent Accounts for Foreign Shell Banks, Records Concerning Owners of Foreign Banks, and Agents for Service of Legal Process.	<i>Federal Register</i> , Vol. 90, No. 98, 05/22/2025, 21987-21996.	Comments Due: Jul. 21, 2025
	FinCEN	NOTICE: Comments Requested on Information Collection: Reports of Transactions with Foreign Financial Agencies.	<i>Federal Register</i> , Vol. 90, No. 99, 05/23/2025, 22157-22163.	Comments Due: Jul. 22, 2025

*	FinCEN	NOTICE: Comments Requested on Information Collection: Report of International Transportation of Currency or Monetary Instruments.	<i>Federal Register</i> , Vol. 90, No. 116, 06/18/2025, 26090-26097.	Comments Due: Aug. 18, 2025
	FinCEN	AML/CFT Program and SAR Filing Requirements for Registered Investment Advisers and Exempt Reporting Advisers.	<i>Federal Register</i> , Vol. 89, No. 171, 09/04/2024, 72156-72278.	Jan. 01, 2026
*	Housing and Urban Development, Dept. of (HUD)	NOTICE: Termination of Direct Endorsement Approval.	<i>Federal Register</i> , Vol. 90, No. 113, 06/13/2025, 25071-25072.	Issued: Jun. 13, 2025
*	HUD	2025 Inflation Adjustments of Civil Monetary Penalty Amounts.	<i>Federal Register</i> , Vol. 90, No. 112, 06/12/2025, 24744-24748.	Jul. 14, 2025
*	HUD	NOTICE: Proposed Changes in Mortgage Insurance Premiums Applicable to FHA Multifamily Insurance Programs.	<i>Federal Register</i> , Vol. 90, No. 121, 06/26/2025, 27331-27333.	Comments Due: Jul. 28, 2025
*	HUD	NOTICE: Comments Requested on Information Collection: Ginnie Mae Mortgage-Backed Securities Programs Reporting and Feedback Single Family Issuer Monthly Payment Default Status Loan Level Reporting.	<i>Federal Register</i> , Vol. 90, No. 111, 06/11/2025, 24642-24643.	Comments Due: Aug. 11, 2025
*	HUD	NOTICE: Comments Requested on Information Collection: Application for the Community Development Block Grant Program for Indian.	<i>Federal Register</i> , Vol. 90, No. 111, 06/11/2025, 24643-24644.	Comments Due: Aug. 11, 2025

*	HUD	NOTICE: Comments Requested on Information Collection: Information Collection Related to the Administration of the Section 184 and 184A Loan Guarantee Program.	<i>Federal Register</i> , Vol. 90, No. 113, 06/13/2025, 25068-25070.	Comments Due: Aug. 12, 2025
*	HUD	NOTICE: Request for Information Regarding Buy Now Pay Later Unsecured Debt.	<i>Federal Register</i> , Vol. 90, No. 119, 06/24/2025, 26824-26826.	Comments Due: Aug. 25, 2025
*	HUD	NOTICE: Elimination of Green and Energy Efficient MIP Category for Healthcare Facilities.	<i>Federal Register</i> , Vol. 90, No. 121, 06/26/2025, 27330-27331.	Aug. 25, 2025
	HUD	Compliance Date Extended for Strengthening the Section 184 Indian Housing Loan Guarantee Program Rule.	<i>Federal Register</i> , Vol. 90, No. 11, 01/17/2025, 5604-5605.	Dec. 31, 2025
*	Internal Revenue Service (IRS)	NOTICE: Corrections Made to Estate Tax Closing Letter User Fee Update Final Rule. NOTICE: Correction Made to Estate Tax Closing Letter User Fee Update Proposed Rule.	<i>Federal Register</i> , Vol. 90, No. 119, 06/24/2025, 26765. <i>Federal Register</i> , Vol. 90, No. 119, 06/24/2025, 26778.	Issued: Jun. 24, 2025 Issued: Jun. 24, 2025
*	IRS	NOTICE: Comments Requested on Information Collection: Procedures for Determination Letters and Other Rulings.	<i>Federal Register</i> , Vol. 90, No. 114, 06/16/2025, 25429.	Comments Due: Aug. 15, 2025
*	IRS	NOTICE: Comments Requested on Information Collection: Return of Excise Tax on Undistributed Income of Real Estate Investment Trusts.	<i>Federal Register</i> , Vol. 90, No. 115, 06/17/2025, 25748-25749.	Comments Due: Aug. 18, 2025

*	IRS	NOTICE: Comments Requested on Information Collection: Return of Excise Tax on Undistributed Income of Regulated Investment Companies.	<i>Federal Register</i> , Vol. 90, No. 115, 06/17/2025, 25749. Comments Due: Aug. 18, 2025
*	IRS	NOTICE: Comments Requested on Information Collection: Commercial Revitalization Deduction.	<i>Federal Register</i> , Vol. 90, No. 120, 06/25/2025, 27068-27069. Comments Due: Aug. 25, 2025
*	Labor, Department of (DOL)	NOTICE: Guidance on Referrals for Potential Criminal Enforcement.	<i>Federal Register</i> , Vol. 90, No. 120, 06/25/2025, 27057. Issued: Jun. 25, 2025
*	National Credit Union Administration (NCUA)	NOTICE: Guidance on Referrals for Potential Criminal Enforcement.	<i>Federal Register</i> , Vol. 90, No. 125, 07/02/2025, 29049. Issued: Jul. 02, 2025
	NCUA	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580. Oct. 01, 2025
	NCUA	Succession Planning.	<i>Federal Register</i> , Vol. 89, No. 247, 12/26/2024, 104865-104877. Jan. 01, 2026
	NCUA	Amendments to Share Insurance Rules.	<i>Federal Register</i> , Vol. 89, No. 189, 09/30/2024, 79397-79416. Dec. 01, 2026 Section 745.2(c)(2) Instruction 5, 745.3 Instruction 7, and 745.14 Instruction 13 Effective: Oct. 30, 2024

	Office of the Comptroller of the Currency (OCC)	Community Reinvestment Act. NOTICE: Intent to Issue Proposal to Rescind 2023 Final Rule.	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222. https://occ.gov/news-issuances/bulletins/2025/bulletins-2025-5.html	Apr. 01, 2024 Amendment Nos. 29, 52, and 75 Effective: Apr. 01, 2024 Through Jan. 01, 2031 Issued: Apr. 07, 2025
*	OCC	NOTICE: Guidance on Referrals for Potential Criminal Enforcement.	<i>Federal Register</i> , Vol. 90, No. 117, 06/20/2025, 26413-26414.	Issued: Jun. 20, 2025
	OCC	NOTICE: Comments Requested on Information Collection: Reverse Mortgage Products: Guidance for Managing Compliance and Risks.	<i>Federal Register</i> , Vol. 90, No. 96, 05/20/2025, 21543-21544.	Comments Due: Jul. 21, 2025
	OCC	NOTICE: Comments Requested on Information Collection: Loans in Areas Having Special Flood Hazards.	<i>Federal Register</i> , Vol. 90, No. 98, 05/22/2025, 21985-21987.	Comments Due: Jul. 21, 2025
*	OCC	NOTICE: Comments Requested on Information Collection: Leveraged Lending.	<i>Federal Register</i> , Vol. 90, No. 118, 06/23/2025, 26675-26676.	Comments Due: Jul. 23, 2025
	OCC	NOTICE: Comments Requested on Information Collection: Interagency Policy Statement on Funding and Liquidity Risk Management.	<i>Federal Register</i> , Vol. 90, No. 102, 05/29/2025, 22827-22830.	Comments Due: Jul. 28, 2025

*	OCC	NOTICE: Comments Requested on Information Collection: Market Risk.	<i>Federal Register</i> , Vol. 90, No. 121, 06/26/2025, 27387-27388.	Comments Due: Jul. 28, 2025
*	OCC	NOTICE: Comments Requested on Information Collection: Community Reinvestment Act Qualifying Activities Confirmation Request Form.	<i>Federal Register</i> , Vol. 90, No. 121, 06/26/2025, 27388-27389.	Comments Due: Jul. 28, 2025
	OCC	NOTICE: Comments Requested on Information Collection: Guidance Regarding Unauthorized Access to Customer Information.	<i>Federal Register</i> , Vol. 90, No. 105, 06/03/2025, 23606-23607.	Comments Due: Aug. 04, 2025
*	OCC	NOTICE: Comments Requested on Information Collection: Identity Theft Red Flags and Address Discrepancies under the Fair and Accurate Credit Transactions Act.	<i>Federal Register</i> , Vol. 90, No. 128, 07/08/2025, 30188-30190.	Comments Due: Aug. 07, 2025
	OCC	NOTICE: Comments Requested on Information Collection: Survey of OCC-Supervised Community Banks.	<i>Federal Register</i> , Vol. 90, No. 109, 06/09/2025, 24313-24314.	Comments Due: Aug. 08, 2025
	OCC	NOTICE: Comments Requested on Information Collection: Lending Limits.	<i>Federal Register</i> , Vol. 90, No. 110, 06/10/2025, 24488-24489.	Comments Due: Aug. 11, 2025
	OCC	NOTICE: Comments Requested on Information Collection: Regulation C, Home Mortgage Disclosure.	<i>Federal Register</i> , Vol. 90, No. 115, 06/17/2025, 25746-25748.	Comments Due: Aug. 18, 2025
*	OCC	NOTICE: Comments Requested on Information Collection: Community and Economic Development	<i>Federal Register</i> , Vol. 90, No. 118, 06/23/2025, 26676-26677.	Comments Due: Aug. 22, 2025

	Entities, Community Development Projects, and Other Public Welfare Investments.		
*	OCC	NOTICE: Comments Requested on Information Collection: Interagency Guidance on Asset Securitization Activities.	<i>Federal Register</i> , Vol. 90, No. 118, 06/23/2025, 26677-26678. Comments Due: Aug. 22, 2025
*	OCC	NOTICE: Comments Requested on Information Collection: Municipal Securities Dealers and Government Securities Brokers and Dealers, Registration and Withdrawal.	<i>Federal Register</i> , Vol. 90, No. 118, 06/23/2025, 26678-26679. Comments Due: Aug. 22, 2025
*	OCC	NOTICE: Comments Requested on Information Collection: Bank Secrecy Act/Money Laundering Risk Assessment.	<i>Federal Register</i> , Vol. 90, No. 118, 06/24/2025, 26902-26905. Comments Due: Aug. 25, 2025
*	OCC	NOTICE: Comments Requested on Information Collection: Disclosure and Reporting of CRA-Related Agreements.	<i>Federal Register</i> , Vol. 90, No. 123, 06/30/2025, 27904-27905. Comments Due: Aug. 29, 2025
*	OCC	NOTICE: Comments Requested on Information Collections: FFIEC 031, FFIEC 041, and FFIEC 051 Call Reports.	<i>Federal Register</i> , Vol. 90, No. 130, 07/10/2025, 30641-30644. Comments Due: Sep. 08, 2025
*	OCC	NOTICE: Request for Information on Potential Actions to Address Payments Fraud.	<i>Federal Register</i> , Vol. 90, No. 117, 06/20/2025, 26293-26298. Comments Due: Sep. 18, 2025
	OCC	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580. Oct. 01, 2025

*	Rural Business Cooperative Service (RBC)	Removal of Unconstitutional Preferences Based on Race and Sex in Response to Court Ruling.	<i>Federal Register</i> , Vol. 90, No. 130, 07/10/2025, 30555-30561. Jul. 10, 2025
*	Rural Housing Service (RHS)	NOTICE: Funding Opportunity for Rural Community Development Initiative for Fiscal Year 2025.	<i>Federal Register</i> , Vol. 90, No. 128, 07/08/2025, 30037-30046. Issued: Jul. 08, 2025
*	RHS	Removal of Unconstitutional Preferences Based on Race and Sex in Response to Court Ruling.	<i>Federal Register</i> , Vol. 90, No. 130, 07/10/2025, 30555-30561. Jul. 10, 2025
*	Rural Utilities Service	Removal of Unconstitutional Preferences Based on Race and Sex in Response to Court Ruling.	<i>Federal Register</i> , Vol. 90, No. 130, 07/10/2025, 30555-30561. Jul. 10, 2025
*	Small Business Administration (SBA)	NOTICE: Comments Requested on Information Collection: SBA Lender and Microloan Intermediary Reporting Requirements.	<i>Federal Register</i> , Vol. 90, No. 113, 06/13/2025, 25111-25112. Comments Due: Aug. 12, 2025
*	Securities and Exchange Commission (SEC)	NOTICE: Withdrawal of Certain Proposed Regulatory Actions.	<i>Federal Register</i> , Vol. 90, No. 115, 06/17/2025, 25531-25533. Jun. 17, 2025
*	SEC	POLICY STATEMENT: Referrals for Potential Criminal Enforcement.	<i>Federal Register</i> , Vol. 90, No. 117, 06/20/2025, 26203-26204. Jun. 20, 2025
*	SEC	Adoption of Updated EDGAR Filer Manual.	<i>Federal Register</i> , Vol. 90, No. 124, 07/01/2025, 27987-27989. Jul. 01, 2025 Instruction 3 Effective: Sep. 15, 2025
*	SEC	Amendments to Form PF, Reporting Requirements for	<i>Federal Register</i> , Vol. 90, No. 114, Oct. 01, 2025

	All Filers and Large Hedge Fund Advisers Further Extended.	06/16/2025, 25140-25143.	
*	SEC	Extension of Compliance Date for Required Daily Computation of Customer and Broker-Dealer Reserve Requirements Under the Broker-Dealer Customer Protection Rule.	<i>Federal Register</i> , Vol. 90, No. 124, 07/01/2025, 27990-27992. Jun. 30, 2026
*	Department of the Treasury (Treasury)	Inflation Adjustment of Civil Money Penalties.	<i>Federal Register</i> , Vol. 90, No. 115, 06/17/2025, 25483-25484. Jun. 17, 2025
*	Treasury	NOTICE: Guidance on Referrals for Potential Criminal Enforcement.	<i>Federal Register</i> , Vol. 90, No. 126, 07/03/2025, 29628-29629. Issued: Jul. 03, 2025
	Treasury	NOTICE: Comments Requested on Information Collection: Assessment of Fees on Large Bank Holding Companies and Nonbank Financial Companies to Cover the Expenses of Financial Research Fund.	<i>Federal Register</i> , Vol. 90, No. 95, 05/19/2025, 21387-21388. Comments Due: Jul. 15, 2025
	Veterans Affairs, Dept. of (VA)	NOTICE: Comments Requested on Information Collection: Guaranteed or Insured Loan Reporting Requirements.	<i>Federal Register</i> , Vol. 90, No. 89, 05/09/2025, 19794-19795. Comments Due: Jul. 08, 2025
	VA	NOTICE: Comments Requested on Information Collection: Loan Analysis, Form 26-6393.	<i>Federal Register</i> , Vol. 90, No. 96, 05/20/2025, 21549. Comments Due: Jul. 21, 2025
*	VA	NOTICE: Comments Requested on Information	<i>Federal Register</i> , Vol. 90, No. 120, Aug. 25, 2025

	Collection: VA Loan Electronic Reporting Interface (VALERI) System and Title Requirements for Conveyance of Real Property to the Secretary.	06/25/2025, 27070-27071.	
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* *Denotes new item in the chart*