

# Proposed Action on Regulations

For information concerning citizen participation in the regulation-making process, see inside front cover.

## Symbol Key

- Roman type indicates existing text of regulation.
- *Italic type* indicates proposed new text.
- [Single brackets] indicate text proposed for deletion.

## Promulgation of Regulations

An agency wishing to adopt, amend, or repeal regulations must first publish in the Maryland Register a notice of proposed action, a statement of purpose, a comparison to federal standards, an estimate of economic impact, an economic impact on small businesses, a notice giving the public an opportunity to comment on the proposal, and the text of the proposed regulations. The opportunity for public comment must be held open for at least 30 days after the proposal is published in the Maryland Register.

Following publication of the proposal in the Maryland Register, 45 days must pass before the agency may take final action on the proposal. When final action is taken, the agency must publish a notice in the Maryland Register. Final action takes effect 10 days after the notice is published, unless the agency specifies a later date. An agency may make changes in the text of a proposal. If the changes are not substantive, these changes are included in the notice of final action and published in the Maryland Register. If the changes are substantive, the agency must repropose the regulations, showing the changes that were made to the originally proposed text.

Proposed action on regulations may be withdrawn by the proposing agency any time before final action is taken. When an agency proposes action on regulations, but does not take final action within 1 year, the proposal is automatically withdrawn by operation of law, and a notice of withdrawal is published in the Maryland Register.

## Title 08 DEPARTMENT OF NATURAL RESOURCES

### Subtitle 02 FISHERIES SERVICE

#### 08.02.25 Gear

Authority: Natural Resources Article, §4-711, Annotated Code of Maryland

##### Notice of Proposed Action

[22-023-P]

The Secretary of Natural Resources proposes to amend Regulation .07 under COMAR 08.02.25 Gear.

##### Statement of Purpose

The purpose of this action is to change the pound net site activation process for commercial licensees who use pound nets.

Commercial licensees are currently required to notify the Department at least 7 days before a registered pound net site is set, as well as notify the Department within 7 days of taking down a registered pound net. Due to the timing requirements, this notification procedure often requires at least one extra trip to a license service center. Under this action, licensees will continue to notify the Department at least 7 days before the net, but will be able to do so as early as the license renewal period prior to the license year. The activation will be valid for the entire license year, and licensees will no longer be required to notify the Department of when the net is taken down. Allowing pound net activation for the following license year during license renewal and making the activation good for the entire license year will provide the Department with the information necessary to manage fisheries while making activation more efficient and convenient for licensees. Licensees are still required to remove their pound net stakes within 30 days of removing the net, and are still required to report all harvest as required by the Department on either a daily or monthly basis depending on which reporting format the licensee has elected to use.

## Comparison to Federal Standards

There is no corresponding federal standard to this proposed action.

## Estimate of Economic Impact

**I. Summary of Economic Impact.** The proposed action will allow licensees to activate their pound net sites during license renewal for the following license year and will remove the "deactivation" requirement. This will save licensees at least one trip to a Department service center, which will save licensees an indeterminable amount of both time and money.

Impact.	Revenue (R+/R-)	Expenditure (E+/E-)	Magnitude
A. On issuing agency:	NONE		
B. On other State agencies:	NONE		
C. On local governments:	NONE		

  

	Benefit (+)	Cost (-)	Magnitude
D. On regulated industries or trade groups:			

Who Use Pound Nets	(+)	Indeterminable
E. On other industries or trade groups:	NONE	
F. Direct and indirect effects on public:	NONE	

**III. Assumptions.** (Identified by Impact Letter and Number from Section II.)

D. Commercial licensees who use pound nets will be able to take care of the pound net site activation requirements for the year during the license renewal process. This will save at least one, if not multiple, trips to Department service center locations, resulting in an

indeterminable savings in both time and travel-related monetary expenditures by licensees to maintain compliance with Department requirements.

#### Economic Impact on Small Businesses

The proposed action has a meaningful economic impact on small businesses. An analysis of this economic impact follows.

The proposed action will allow licensees to activate their pound net sites during license renewal for the following license year and will remove the "deactivation" requirement. This will save licensees at least one trip to a Department service center, which will save licensees both time and money.

#### Impact on Individuals with Disabilities

The proposed action has no impact on individuals with disabilities.

#### Opportunity for Public Comment

Comments may be sent to Pound Net Site Activation Regulations, Regulatory Staff, Maryland Department of Natural Resources, Fishing and Boating Services, 580 Taylor Ave E-4, Annapolis MD 21401, or call 410-260-8300, or complete the form at <https://dnr.state.md.us/fisheries/Pages/regulations/changes.aspx#gear>. Comments will be accepted through February 14, 2022. A public hearing has not been scheduled.

#### .07 Commercial — Pound Nets.

A.—D. (text unchanged)

E. Pound Net Activity Notification.

(1) A pound net site may be activated by the registrant for:

(a) A full license year beginning on July 15 immediately prior to the license year; or

(b) The remainder of the license year at any point during the license year.

[(1)] (2) (text unchanged)

[(2) The registrant shall ensure that written notice is received by the Department within 7 days of removing any pound net from the water.]

(3) (text unchanged)

F. (text unchanged)

JEANNIE HADDAWAY-RICCIO  
Secretary of Natural Resources

## Title 09

# MARYLAND DEPARTMENT OF LABOR

### Subtitle 03 COMMISSIONER OF FINANCIAL REGULATION

#### 09.03.12 Foreclosure Procedures for Residential Property

Authority: *Financial Institutions Article, §2-105.1; Real Property Article, §§7-105.1 [and 7-105.14], 7-105.13, and 7-105.18; Annotated Code of Maryland*

##### Notice of Proposed Action

[22-015-P]

The Commissioner of Financial Regulation proposes to amend existing Regulations .01 and .02, amend and recodify existing Regulations .03, .04, .05, .08, .09, and .10 to be Regulations .05, .06, .08, .07, .04, and .09, respectively, recodify existing Regulations .06

and .07 to be Regulations .03 and .10, respectively, and adopt new Regulations .13 and .14 under **COMAR 09.03.12 Foreclosure Procedures for Residential Property**.

#### Statement of Purpose

The purpose of this action is to amend and recodify certain regulations within COMAR 09.03.12 in order to achieve consistency; harmonize certain regulations that are inconsistent or contradictory as a result of recent changes to applicable provisions within the Maryland Annotated Code; update and generally improve existing requirements to reduce document exchange burdens between borrowers and lenders during the mediation process; update existing portions to reduce procedural gaps and uncertainties within the mediation process to improve the general effectiveness of the process and enhance consumer protections by increasing certainty and transparency; promulgate new forms that explain certain processes and provide guidance within the mediation process; and update provisions regarding the Commissioner of Financial Regulation's authority to address violations of law or regulation over which the Commissioner has jurisdiction.

#### Comparison to Federal Standards

There is no corresponding federal standard to this proposed action.

#### Estimate of Economic Impact

**I. Summary of Economic Impact.** The proposed action is expected to have a minimal economic impact on mortgage servicing activities and consumers. The amendments will provide clarity to licensees, as well as consumers, regarding their roles and responsibilities by improving consistency of language used in COMAR 09.03.12. The amendments reduce document exchange burdens between mortgage servicers and consumers (or lenders and borrowers) and provide greater procedural certainty for the parties involved with mortgage servicing and the mediation process, which will have a positive impact on industry and consumers alike. The proposed action could result in an increase in the operating costs incurred by mortgage servicers due to a requirement that licensees must reissue a required notice to a consumer under certain circumstances. Such changes, however, provide consumers with greater protections. The Commissioner expects any increased costs to mortgage servicers associated with compliance with the requirement to be minimal, but is unable to determine whether such costs will pass through to their customers or consumers.

II. Types of Economic Impact.	Revenue (R+/R-)	Expenditure (E+/E-)	Magnitude
	Benefit (+)		
A. On issuing agency:	NONE		
B. On other State agencies:	NONE		
C. On local governments:	NONE		
	Benefit (+)	Cost (-)	Magnitude
D. On regulated industries or trade groups:			
	(+)		Indeterminable
	(-)		Minimal