

**CERTIFICATION:** *(All applicants must sign)*

I certify that I have read, understood, agree to abide by all conditions listed above for use of the INSPASS. I also certify that the information is true and complete. I understand that all information may be shared with other government agencies.

\_\_\_\_\_  
*(Signature of Applicant)*

\_\_\_\_\_  
*(Date)*

**VISA WAIVER PARTICIPANTS** *(To be completed by Visa Waiver Program Applicants Only)*

- |   | YES                      | NO                       |
|---|--------------------------|--------------------------|
| A. Do you have a communicable disease; physical or mental disorder; or are you a drug abuser or addict?   | <input type="checkbox"/> | <input type="checkbox"/> |
| B. Have you ever been arrested or convicted for an offense or crime involving moral turpitude or a violation related to a controlled substance; or been arrested or convicted for two or more offenses for which the aggregate sentence to confinement was five years or more; or been a controlled substance trafficker; or are you seeking entry to engage in criminal or immoral activities? | <input type="checkbox"/> | <input type="checkbox"/> |
| C. Have you ever been or are you now involved in espionage or sabotage; or in terrorist activities; or genocide; or were you involved, in any way, between 1933 and 1945 in persecutions associated with Nazi Germany or its allies?  | <input type="checkbox"/> | <input type="checkbox"/> |
| D. Are you seeking to work in the United States; or have you ever been excluded and deported or previously removed from the United States; or have you ever procured or attempted to procure a visa or entry into the United States by fraud or misrepresentation?  | <input type="checkbox"/> | <input type="checkbox"/> |
| E. Have you ever detained, retained, or withheld custody of a child from a United States Citizen granted custody of the child?  | <input type="checkbox"/> | <input type="checkbox"/> |
| F. Have you ever been denied a United States visa or entry into the United States or had a United States visa cancelled?<br>If yes, when? _____ Where? _____  | <input type="checkbox"/> | <input type="checkbox"/> |
| G. Have you ever asserted immunity from prosecution?  | <input type="checkbox"/> | <input type="checkbox"/> |

I understand that I am not entitled to any review or appeal of an immigration officer's determination as to my admissibility, nor am I entitled to contest any determination of deportability other than on the basis of an application for asylum.

\_\_\_\_\_  
*(Signature of Applicant)*

\_\_\_\_\_  
*(Date)*

**WARNING:** You may not accept unauthorized employment; or attend school; or represent the foreign information media during your visit under this program. You are authorized to stay in the United States for 90 days or less. You may not apply for: 1) a change of nonimmigrant status; 2) adjustment of status to temporary or permanent resident, unless eligible under section 201(b) of the Immigration and Nationality Act (INA); or 3) an extension of stay. Violation of these terms will subject you to deportation.

APPENDIX

**FEDERAL RESERVE SYSTEM**

**12 CFR Part 226**

[Regulation Z; Docket No. R-0858]

**Truth in Lending; Mortgage Disclosures; Correction**

**AGENCY:** Board of Governors of the Federal Reserve System.

**ACTION:** Technical Correction to final regulation.

**SUMMARY:** This document contains a correction to the final rule (Docket No. R-0858) which was published Friday, March 24, 1995 (60 FR 15463). The amendments to Regulation Z concerned new disclosure requirements on reverse mortgage transactions (as well as on certain home loans bearing rates or fees above a certain percentage or amount).

**EFFECTIVE DATE:** September 25, 1995.

**FOR FURTHER INFORMATION CONTACT:** Sheilah Goodman or Kurt Schumacher, Staff Attorneys, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, at (202) 452-3667 or 452-2412; for the hearing impaired *only*, Dorothea Thompson, Telecommunications Device for the Deaf, at (202) 452-3544.

**SUPPLEMENTARY INFORMATION:**

**Background**

The regulation that is the subject of this correction is Regulation Z (12 CFR part 226), which implements the Truth in Lending Act (15 U.S.C. 1601-1666j). The act (TILA) requires creditors to disclose credit terms for consumer transactions. The Home Ownership and Equity Protection Act of 1994 (HOEPA), contained in the Riegle Community Development and Regulatory Improvement Act of 1994 (Pub. L. 103-325, 108 Stat. 2160) amended the TILA. Section 154 of the HOEPA added a new section 138 to the TILA dealing with disclosures required for reverse mortgage transactions. The final rule implementing these provisions in Regulation Z was published on March 24, 1995 (60 FR 15463).

**Need for Correction**

As published, the final rule implementing new TILA section 138 contains an error in the unit period used in the first example of the total annual loan cost rate computation in appendix K to part 226, which also results in an erroneous total annual loan cost rate being shown for that example. The error

resulted from the use of a monthly unit period in the transaction, whereas, under the definition of a unit period for single-advance single-payment transactions (paragraph (b)(4)(ii) of appendix K), the proper unit period is 1 year. This error has been corrected. For consistency and ease of understanding, the Baln figure has also been revised to reflect the use of an annual unit period.

**Correction of Publication**

Accordingly, the publication on March 24, 1995, of the final regulation (Docket No. R-0858), which was the subject of FR Doc. 95-7231, is corrected as follows:

*Appendix K to Part 226—[Corrected]*

On page 15475, in the example in paragraph (c)(1) of appendix K to Part 226, the formula (which follows the phrase "Assumed annual dwelling appreciation rate: 4%") is corrected to read as follows:

$$\begin{matrix} * & * & * & * & * \\ (c) & * & * & * & * \\ (1) & * & * & * & * \end{matrix}$$

$$P_{10} = \text{Min} (103,385.84, 137,662.72)$$

$$30,000(1+i)^{10-0} + \sum_{j=0}^9 (1+i)^{10-j} = 103,385.84$$

$$i = .1317069438$$

$$\begin{matrix} \text{Total annual loan cost rate} \\ (100(.1317069438 \times 1)) = 13.17\% \\ (2) * * * \end{matrix}$$

Board of Governors of the Federal Reserve System, September 25, 1995.  
William W. Wiles,  
*Secretary of the Board.*  
[FR Doc. 95-24240 Filed 9-28-95; 8:45 am]  
BILLING CODE 6210-01-P

**FEDERAL DEPOSIT INSURANCE CORPORATION**

**12 CFR Part 327**

RIN 3064-AB65

**Assessments**

**AGENCY:** Federal Deposit Insurance Corporation.

**ACTION:** Final rule.

**SUMMARY:** The Federal Deposit Insurance Corporation (FDIC) is amending its regulation on assessments in several ways.

First, the FDIC is delaying the regular payment date for the first quarterly

assessment payment that insured institutions must make for the first semiannual period of each year (first payment). The first payment has been due on December 30 of the prior year. The FDIC is changing the regular payment date to the January 2 (or the first business day thereafter). But at the same time, the FDIC is giving insured institutions the option of making the first payment on December 30 (or the prior business day). The FDIC's purpose in making this pair of changes is to relieve certain institutions of the regulatory burden of having to make an extra assessment payment in 1995, while at the same time affording flexibility to other institutions to make such a payment if they should so desire.

Second, the FDIC is giving insured institutions the option of paying double the amount of any quarterly payment, when the payment is made on a payment date (regular or alternate, as the case may be) that comes before the start of the quarter to which the payment pertains—i.e., on the March, June, September, and December payment dates. The FDIC is adopting this change in response to a suggestion

made by a commenter. The FDIC believes the change will promote greater flexibility in the assessment procedures.

Third, the FDIC is replacing the interest rate to be applied to underpayments and overpayments of assessments with a new, more sensitive rate derived from the 3-month Treasury bill discount rate. Rates set under the prior standard have rapidly become obsolete in volatile interest-rate markets; the new standard is more sensitive to current market conditions.

Finally, the FDIC is shortening the timetable for announcing a change in the assessment rate from 45 days to 15 days prior to the invoice date. This change enables the FDIC to use the most up-to-date information available for computing assessments, thereby benefiting both the FDIC and the depository institutions.

**EFFECTIVE DATE:** This rule is effective September 29, 1995, except the amendments to § 327.7 are effective October 30, 1995.

**FOR FURTHER INFORMATION CONTACT:** Allan Long, Assistant Director, Treasury Branch, Division of Finance (703) 516-5559; Claude A. Rollin, Senior Counsel,