

Services Assurance Report (USAR) (HRSA form 710) is one of the methods of reporting the amount of free care provided.

There are no changes to the USAR form. The burden estimates have been reduced because many facilities have met their obligation and are no longer

obligated to report. Burden estimates are as follows:

Type of requirement and regulatory citation	Number of respondents	Responses per respondent	Total responses	Hours per response	Total hour burden
<b>Disclosure Burden (42 CFR):</b>					
Published Notices (124.504(a))	863	1	863	1.0	863
Individual Notices (124.504(c))	863	1	863	50.0	43,150
Determinations of Eligibility (124.507)	863	396	341,748	1.25	427,185
<b>Reporting:</b>					
Uncompensated Services Report—HRSA Form 710 (124.509(a))	374	1	374	14.0	5,236
<b>Application for Compliance Alternatives:</b>					
Public Facilities (124.513)	5	1	5	6.0	30
Small Obligation Facilities (124.514(c))	0				
CHC, MHC, NHSC (124.515(b)(2)(ii) and 124.515(b)(3)(iii)(B))	0				
Charitable Facilities (124.516(c))	2	1	2	6.0	12
<b>Annual Certification for Compliance Alternatives:</b>					
Public Facilities (124.509(b))	355	1	355	0.5	178
Charitable Facilities (124.509(b))	19	1	19	0.5	10
Small Obligation Facilities (124.509(c))	2	1	2	0.5	1
<b>Complaint Information (124.511(a)):</b>					
Individuals	4	1	4	0.25	1
Facilities	4	1	4	0.5	2
<b>Total reporting and notification burden</b>	<b>1,250</b>		<b>344,239</b>		<b>476,668</b>

Recordkeeping requirements	Number of record-keepers	Hours per year	Total hour burden
Non-alternative Facilities (124.510(a))	863	70	60,410
Small Obligation Facilities (124.510(b))	0		
Public Facilities (124.510(b))	0		
Charitable Facilities (124.510(b))	0		

Total burden for this project is estimated to be 537,078 hours. Written comments and recommendations concerning the proposed information collection should be sent within 30 days of this notice to: Virginia Huth, Human Resources and Housing Branch, Office of Management and Budget, New Executive Office Building, Room 10235, Washington, D.C. 20503.

Dated: November 22, 1996.  
 J. Henry Montes,  
*Associate Administrator for Policy Coordination.*  
 [FR Doc. 96-30385 Filed 11-27-96; 8:45 am]  
 BILLING CODE 4160-15-P

**DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

[Docket No. FR-4124-N-14]

**Federal Property Suitable as Facilities To Assist the Homeless**

**AGENCY:** Office of the Assistant Secretary for Community Planning and Development, HUD.  
**ACTION:** Notice.

**SUMMARY:** This Notice identifies unutilized, underutilized, excess, and surplus Federal property reviewed by HUD for suitability for possible use to assist the homeless.

**EFFECTIVE DATE:** November 29, 1996.  
**FOR FURTHER INFORMATION CONTACT:** Mark Johnston, Department of Housing and Urban Development, Room 7256, 451 Seventh Street SW, Washington, DC 20410; telephone (202) 708-1226; TDD number for the hearing- and speech-impaired (202) 708-2565, (these telephone numbers are not toll-free), or call the toll-free Title V information line at 1-800-927-7588.

**SUPPLEMENTARY INFORMATION:** In accordance with the December 12, 1988 court order in *National Coalition for the Homeless v. Veterans Administration*, No. 88-2503-OG (D.D.C.), HUD publishes a Notice, on a weekly basis, identifying unutilized, underutilized, excess and surplus Federal buildings and real property that HUD has reviewed for suitability for use to assist the homeless. Today's Notice is for the purpose of announcing that no additional properties have been determined suitable or unsuitable this week.

Dated: November 22, 1996.  
 Jacquie M. Lawing,  
*Deputy Assistant Secretary for Economic Development.*  
 [FR Doc. 96-30397 Filed 11-27-96; 8:45 am]  
 BILLING CODE 4210-29-M

[Docket No. FR-4051-N-03]

**Mortgagee Review Board Administrative Actions**

**AGENCY:** Office of the Assistant Secretary for Housing—Federal Housing Commissioner, HUD.  
**ACTION:** Notice.

**SUMMARY:** In compliance with Section 202(c) of the National Housing Act, notice is hereby given of the cause and description of administrative actions taken by HUD's Mortgagee Review Board against HUD-approved mortgagees.

**FOR FURTHER INFORMATION CONTACT:** Morris E. Carter, Director, Office of Lender Activities and Program Compliance, 451 Seventh Street, SW, Washington, DC 20410, telephone (202) 708-1515. (This is not a toll-free number. A Telecommunications Device

for Hearing and Speech-impaired Individuals (TTY) is available at 1-800-877-8339 (Federal Information Relay Service).

**SUPPLEMENTARY INFORMATION:** Section 202(c)(5) of the National Housing Act (added by Section 142 of the Department of Housing and Urban Development Reform Act of 1989 (Pub.L. 101-235), approved December 15, 1989, requires that HUD "publish in the Federal Register a description of and the cause for administrative action against a HUD-approved mortgagee" by the Department's Mortgage Review Board. In compliance with the requirements of Section 202(c)(5), notice is hereby given of administrative actions that have been taken by the Mortgage Review Board from July 1, 1996 through September 30, 1996.

1. Waters Mortgage Corporation, Plantation, Florida

*Action:* Withdrawal of HUD-FHA mortgagee approval and a proposed civil money penalty of \$214,000.

*Cause:* A HUD Office of Inspector General Audit that disclosed violations of HUD-FHA Section 203(k) program requirements that included: alleged false statements to HUD-FHA concerning the source of mortgagors' downpayments and the amount paid for property; charging ineligible/unsupported fees; permitting ineligible consultant fees to be included in mortgage amounts; improper underwriting; property rehabilitation work not timely completed; and failure to verify mortgagor assets to close loans.

In addition, a HUD monitoring review by the Quality Assurance Division that cited violations of the Section 203(k) program that included: miscalculating the maximum mortgage amounts; permitting the mortgagor entity to circumvent the required investment; violating HUD's 7 unit limitation; making unauthorized disbursements from Rehabilitation Escrow Accounts; increasing the Department's inability by obtaining HUD-FHA mortgage insurance on defaulted loans and increasing the mortgage amounts; and improperly advising the Department that certain defaulted loans had been paid in full and the HUD-FHA mortgage insurance terminated.

2. Provident Home Mortgage Corporation, El Segundo, California

*Action:* Withdrawal of HUD-FHA mortgagee approval and a proposed civil money penalty in the amount of \$50,000.

*Cause:* A HUD monitoring review that disclosed violations of HUD-FHA requirements that included: failure to

remit to HUD-FHA Up-Front Mortgage Insurance Premiums (UFMIPs); failure to provide evidence that UFMIPs have been remitted to HUD-FHA; failure to provide dates of payment of UFMIPs evidencing the timeliness of payment; failure to maintain an acceptable Quality Control Plan for the origination of HUD-FHA insured mortgages; failure to comply with the reporting requirements under the Home Mortgage Disclosure Act (HMDA); failure to properly maintain loan records; and failure to timely submit loans to HUD-FHA for insurance endorsement.

3. FT Mortgage d/b/a Carl I. Brown Company, Dallas, Texas

*Action:* Settlement Agreement that includes indemnification to HUD-FHA for any claim losses in connection with 94 improperly originated HUD-FHA insured mortgages and 15 Title I loans; payment to the Department in the amount of \$88,000; and corrective action to assure compliance with HUD-FHA requirements.

*Cause:* A HUD monitoring review that cited violations of HUD-FHA Section 203(k) program requirements and the Title I property improvement loan program requirements including: failure to conduct face-to-face interviews with prospective borrowers; submission of alleged false inspection reports stating that 203(k) rehabilitation work had been completed; submission of appraisal reports citing values that were overinflated; submission of 203(k) rehabilitation plans containing work items that were reflected on the appraisal reports; failure to properly document the borrowers source of funds to close the transactions; failure to adequately determine the borrowers' acquisition cost; failure to properly originate Title I home improvement loans; permitting the same individual to complete the appraisal reports, prepare 203(k) rehabilitation plans, and perform compliance inspections on the completed rehabilitation work, failure to properly calculate maximum mortgage amounts; approving and closing a loan program that was not eligible under the 203(k) program; and approving a qualifying loan assumption using an alleged false Verification of Employment form.

4. Stuart-Wright Mortgage Banker, La Palma, California

*Action:* Settlement Agreement that includes: indemnification to the Department in connection with 37 improperly originated HUD-FHA insured mortgages; a buydown of 46 overinsured mortgages; payment of a civil money penalty in the amount of

\$32,000; and corrective action to assure compliance with HUD-FHA requirements.

*Cause:* A HUD monitoring review that disclosed violations of HUD-FHA requirements that included: use of alleged false gift letters; approving mortgagors that did not meet minimum investment requirements; use of funds provided by sellers and/or real estate agents for downpayments and/or closing costs; permitting pre-release of escrow deposits with subsequent redeposit for the benefit of the mortgagors; permitting unexplained distributions to be reflected on HUD-1 Settlement Statements; failure to implement and maintain an adequate Quality Control Plan; failure to verify mortgagors' source of funds used to close the transaction; and failure to report program violations to HUD-FHA.

5. Vanderbilt Mortgage and Finance, Inc., Knoxville, Tennessee

*Action:* Settlement Agreement that includes: submission of accurate loan data to the Department under the Home Mortgage Disclosure Act (HMDA); payment of a civil money penalty in the amount of \$5,000; and corrective action to assure compliance with HUD-FHA reporting requirements under HMDA.

*Cause:* Submission of inaccurate data to HUD-FHA under HMDA.

6. Kaufman and Broad Mortgage Company, Woodland Hills, California

*Action:* Settlement Agreement that includes: submission of accurate loan data to the Department under the Home Mortgage Disclosure Act (HMDA); payment of a civil money penalty in the amount of \$2,500; and corrective action to assure compliance with HUD-FHA reporting requirements under HMDA.

*Cause:* Submission of inaccurate data to HUD-FHA under HMDA.

7. Dollar Mortgage Corporation d/b/a Heritage West Mortgage, La Mesa, California

*Action:* Settlement Agreement that includes: submission of accurate loan data to the Department under the Home Mortgage Disclosure Act (HMDA); payment of a civil money penalty in the amount of \$2,500; and corrective action to assure compliance with HUD-FHA reporting requirements under HMDA.

*Cause:* Submission of inaccurate data to HUD-FHA under HMDA.

8. Home Owners Funding Corp., Bloomington, Minnesota

*Action:* Proposed Settlement Agreement that would include: payment to the Department of a civil money penalty in the amount of \$2,500; and

corrective action to assure compliance with HUD-FHA reporting requirements under HMDA.

*Cause:* Failure to timely submit HMDA loan data to HUD-FHA.

9. Shelter Mortgage Services, Inc., Haddonfield, New Jersey

*Action:* Settlement Agreement that includes: payment to the Department of a civil money penalty in the amount of \$2,500; and corrective action to assure compliance with HUD-FHA reporting requirements under HMDA.

*Cause:* Failure to timely submit HMDA loan data to HUD-FHA.

10. Amerifirst Financial, Inc., Mesa, Arizona

*Action:* Settlement Agreement that includes: payment to the Department of a civil money penalty in the amount of \$2,500; and corrective action to assure compliance with HUD-FHA requirements under HMDA.

*Cause:* Failure to timely submit HMDA loan data to HUD-FHA.

11. Lovell & Malone, Inc., Nashville, Tennessee

*Action:* Proposed Settlement Agreement that would include: payment to the Department of a civil money penalty in the amount of \$2,500; and corrective action to assure compliance with HUD-FHA reporting requirements under HMDA.

*Cause:* Failure to timely submit HMDA loan data to HUD-FHA.

12. Parmann Mortgage Associates, Inc., Ramsey, New Jersey

*Action:* Settlement Agreement that includes: payment to the Department of a civil money penalty in the amount of \$2,500; and corrective action to assure compliance with HUD-FHA reporting requirements under HMDA.

*Cause:* Failure to timely submit HMDA loan data to HUD-FHA.

13. Bankers Affiliated Mortgage, Inc., Riverside, California

*Action:* Withdrawal of HUD-FHA mortgagee approval.

*Cause:* Failure to meet HUD-FHA financial requirements for approval as a mortgagee.

14. S&S Financial, Inc., Woodland Hills, California

*Action:* Withdrawal of HUD-FHA mortgagee approval.

*Cause:* Failure to submit an acceptable audited annual financial statement.

15. Mortgagees and Title I Lenders That Failed To Comply With HUD-FHA Requirements for the Submission of an Audited Annual Financial Statement and/or Payment of the Annual Recertification Fee

*Action:* Withdrawal of HUD-FHA mortgagee approval and Title I lender approval.

*Cause:* Failure to submit to the Department the required annual audited financial statement and/or remit the required annual recertification fee.

*Mortgagees Withdrawn:* FIRST NATIONAL BANK, OSCEOLA, AR; HOME FEDERAL SAVINGS AND LOAN, JONESBORO, AR; SECURITY BANK CONWAY FSB, CONWAY, AR; BANK OF CABOT, CABOT, AR; MERCHANTS NATIONAL BANK, FORT SMITH, AR; TRANSAMERICA OCCIDENTAL LIFE INSURANCE, LOS ANGELES, CA; SAN FRANCISCO FEDERAL SAVINGS, SAN FRANCISCO, CA; HOUSEHOLD BANK FSB, WOOD DALE, IL; FIRST NATIONAL BANK FT COLLINS, FORT COLLINS, CO; GREAT COUNTRY BANK, ANSONIA, CT; PAN AMERICAN MORTGAGE CORP, MIAMI, FL; AMERICAN BANK OF THE SOUTH, MERRITT ISLAND, FL; AMERICAN MORTGAGE CORP-SOUTH, MERRITT ISLAND, FL; ANDREW JACKSON SAVINGS BANK, GAINESVILLE, FL; ANDREW JACKSON SAVINGS BANK, TALLAHASSEE, FL; MIDDLE GEORGIA BANK, BYRON, GA; FIRST SAVINGS BANK, DANVILLE, IL; FIRST NATIONAL BANK SPRINGFIELD, SPRINGFIELD, IL; HERITAGE PULLMAN BANK AND TRUST, CHICAGO, IL; FIRST BANK AND TRUST COMPANY, MOUNT VERNON, IL; FIRST NATIONAL BANK CHICAGO, CHICAGO, IL; HERITAGE BANK BLUE ISLAND, TINLEY PARK, IL; NORTH FEDERAL SAVINGS BANK; CHICAGO, IL; HARRIS BANK NAPERVILLE, NAPERVILLE, IL; NBD BANK NA, INDIANAPOLIS, IN; STAR FINANCIAL BANK-COLUMBIA, COLUMBIA CITY, IN; CITIZENS BANK WESTERN INDIANA, TERRE HAUTE, IN; FIRSTSTAR BANK COUNCIL BLUFFS, COUNCIL BLUFFS, IA; FIRSTSTAR BANK SIOUX CITY, SIOUX CITY, IA; PELLA NATIONAL BANK, PELLA, IA; IOWA STATE SAVINGS BANK, CLINTON, IA; CENTRAL NATIONAL BANK, JUNCTION CITY, KS; MANHATTAN NATIONAL BANK, MANHATTAN, KS; UNITED KANSAS BANK AND TRUST, MERRIAM, KS; CITIZENS NATIONAL BANK, PAINTSVILLE, KY; NATIONAL CITY BANK, ASHLAND, KY; BANK OF MURRAY, MURRAY, KY; FARMERS DEPOSIT BANK, FLEMINGSBURG, KY; LIBERTY NATIONAL BANK AND

TRUST, RADCLIFF, KY; LONDON BANK AND TRUST COMPANY, LONDON, KY; CITIZENS NATIONAL BANK, HAMMOND, LA; FIRST NATIONAL BANK ST MARY PA, MORGAN CITY, LA; NATIONAL MORTGAGE CORP, BATON ROUGE, LA; LOYOLA FSB, BALTIMORE, MD; CAPE COD BANK AND TRUST COMPANY, HYANNIS, MA; JOHN HANCOCK MUTUAL INSURANCE CO, BOSTON, MA; WARE CO-OPERATIVE BANK, WARE, MA; STATE STREET BANK AND TRUST CO, BOSTON, MA; PAUL REVERE PROTECT LIFE INSURANCE, WORCESTER, MA; PAUL REVERE VARIABLE ANNUAL INSURANCE CO, WORCESTER, MA; OLD KENT BANK-SOUTHWEST, KALAMAZOO, MI; OLD KENT BANK BIG RAPIDS, BIG RAPIDS, MI; SAULT BANK, SAULT SAINTE MARIE, MI; ANCHOR FEDERATED, MUSKEGON, MI; ANCHOR FEDERATED, GRAND RAPIDS, MI; COMMERCIAL STATE BANK, ST. PAUL, MN; GOODHUE COUNTY NATIONAL BANK, RED WING, MN; CENTER NATIONAL BANK, LITCHFIELD, MN; FIRST NATIONAL BANK, NORTHFIELD, MN; FIRST NATIONAL BANK, BAUDETTE, MN; STATE BANK OF COKATO, COKATO, MN; CITIZENS STATE BANK ST. LOUIS PARK, ST. LOUIS PARK, MN; INVESTORS SAVINGS BANK FSB, WAYZATA, MN; FIRST FEDERAL BANK FOR SAVINGS, STARKVILLE, MS; BAILEY MORTGAGE COMPANY, JACKSON, MS; SOUTHTRUST BANK SOUTH MISSISSIPPI, BILOXI, MS; COMMERCE BANK POPLAR BLUFF NA, POPLAR BLUFF, MO; AMERIFIRST BANK, SIKESTON, MO; FIRST NATIONAL BANK SIKESTON, SIKESTON, MO; CITY NATIONAL SAVINGS ALA, JEFFERSON CITY, MO; FIRST INTERSTATE BANK-MONTANA NA, KALISPELL, MT; BANK OF MONTANA BUTTE, BUTTE, MT; FIRSTIER BANK NA OMAHA NE, OMAHA, NE; FIRST BANK, OMAHA, NE; SOUTHWEST BANK AND TRUST COMPANY OMAHA, OMAHA, NE; PROVIDENT FEDERAL SAVINGS BANK, LINCOLN, NE; NFS SAVINGS BANK, NASHUA, NH; FIRST NATIONAL BANK PORTSMOUTH, PORTSMOUTH, NH; BANKERS COOP MORTGAGE SERVICES, BEDFORD, NH; INTERNATIONAL STATE BANK, RATON, NM; SUNWEST BANK OF ROSWELL NA, ROSWELL, NM; FIRST NATIONAL BANK, CLOVIS, NM; SUN WORLD FEDERAL SAVINGS BANK, ALAMOGORDO, NM; ALBUQUERQUE NM UNION SAVINGS BANK, ALBUQUERQUE, NM; WYOMING

COUNTY BANK, WARSAW, NY;  
CHASE MANHATTAN BANK NA PR,  
HATO REY, PR; RIVER BANK  
AMERICA, NEW ROCHELLE, NY;  
INTERNATIONAL LADIES GAR WK  
UN, NEW YORK, NY; PENSION FUND  
LOCAL 1 AMALG LITH, NEW YORK,  
NY; MORGAN STANLEY MTG  
CAPITAL INC, NEW YORK, NY; FIRST  
STATE BANK, CAVALIER, ND; FIRST  
SOUTHWEST BANK-MANDAN,  
MANDAN, ND; STUTSMAN COUNTY  
STATE BANK, JAMESTOWN, ND;  
BANK OF TIOGA, TIOGA ND, BANK  
ONE MARIETTA NA, MARIETTA OH,  
FIRST BANK OF OHIO TIFFIN, TIFFIN,  
OH; MUTUAL FEDERAL SAVINGS  
BANK MI, MIAMISBURG, OH;  
WESTSTAR BANK NA, BARTLEVILLE,  
OK; MINERSVILLE SAFE DEPOSIT  
BANK, MINERSVILLE, PA;  
GERMANTOWN SAVINGS BANK,  
BALA CYNWYD, PA; LINCOLN  
SAVINGS BANK, CARNEGIE, PA;  
FIRST KEYSTONE FEDERAL SAVINGS,  
MEDIA, PA; CENTRAL  
PENNSYLVANIA SAVINGS,  
SHAMOKIN PA, GRANGER O HARA  
MORTGAGE, FLORENCE, SC; FIRST  
NATIONAL BANK SHELBYVILLE,  
SHELBYVILLE, TN; COFFEE COUNTY  
BANK, MANCHESTER, TN;  
TENNESSEE COMMUNITY BANK,  
COVINGTON, TN; CORPUS CHRISTI  
NATIONAL BANK, CORPUS CHRISTI,  
TX; PARKER SQUARE BANK NA,  
WICHITA FALLS, TX; ZIONS FIRST  
NATIONAL BANK, SALT LAKE CITY,  
UT; AMERIBANC SAVINGS BANK,  
ANNANDALE, VA; MUTUAL  
MORTGAGE CORPORATION, VIENNA,  
VA; YAKIMA FEDERAL SAVINGS AND  
LOAN, YAKIMA, WA; FIRST  
INTERSTATE BANK WASH NA,  
SEATTLE, WA; WEST BEND SAVINGS  
BANK, WEST BEND, WI; FIRSTAR  
BANK MILWAUKEE NA, WAYZATA,  
MN; FIRST WISCONSIN NATIONAL  
BANK, OSHKOSH, WI; CITY BANK,  
HONOLULU, HI; FPI MORTGAGE  
COMPANY, SACRAMENTO, CA; ARCS  
MORTGAGE INC, CALABASAS, CA;  
NORWEST-DIRECTORS MTG LN  
CORP, RIVERSIDE, CA;  
TRANSAMERICA LF INS ANNUITY  
CO, LOS ANGELES, CA; LA CRUMBRE  
SAVINGS BANK, SANTA BARBARA,  
CA; GOLDEN OAK BANK, OAKHURST,  
CA; TST HARMS INC, JACKSONVILLE,  
FL; HOME BANK OF TENNESSEE,  
DUCKTOWN, TN; AMERICAN BANK  
AND TR COUSHATTA, COUSHATTA,  
LA; GREAT NORTHERN MORTGAGE  
CO, ROLLING MEADOWS, IL; TEXAS  
BANK, ODESSA, TX; UNITED  
SAVINGS BANK, LEBANON, MO;  
BOATMENS FIRST NATIONAL BANK,  
OKLAHOMA CITY, OK; UNITED

SECURITY BANK, SPOKANE, WA;  
FIRST STATE BANK, ALEXANDRIA,  
MN; MERCHANTS AND FARMERS  
BANK TR, LEESVILLE, LA;  
UNIVERSAL NATIONAL BANK,  
MIAMI, FL; ALCOLA MORTGAGE  
CORPORATION, HUNTINGTON  
BEACH, CA; NATURE COAST  
MORTGAGE INC, BROOKSVILLE, FL;  
CAPP MORTGAGE INC, SEVIERVILLE,  
TN; FOUNDERS BANK OF ARIZONA,  
SCOTTSDALE, AZ; FIRSTAR BANK  
MILWAUKEE NA, MILWAUKEE, WI;  
SOUTHTRUST BANK DECATUR,  
DECATUR, AL; BAY FEDERAL  
SAVINGS AND LOAN, BALTIMORE,  
MD; THATCHER BANK FSB, SALIDA,  
CO; COMMUNITY BANK PETTIS  
COUNTY, SEDALIA, MO; WESTBAY  
CAPITAL, NEWPORT BEACH, CA;  
BANK OF SCOTTSDALE,  
SCOTTSDALE, AZ; EL CAPITAN  
NATIONAL BANK, SONORA, CA;  
SUNSET CREDIT SERVICES, SANTA  
FE SPRINGS, CA; DEVIN REALTY INC,  
BOULDER, CO; BANK OF FLORIDA IN  
MIAMI, MIAMI, FL; SOUTHERN  
NATIONAL BANK OF NC, WINSTON-  
SALEM, NC; EMPIRE MORTGAGE  
COMPANY INC, SPRINGFIELD, MO;  
DLJ MORTGAGE CAPITAL INC, NEW  
YORK, NY; CITIZENS GUARANTY  
BANK, IRVINE, CA; PALMER  
AMERICAN NATIONAL BANK,  
DANVILLE, IL; NORTHERN TRUST  
BANK OHARE NA, CHICAGO, IL;  
PEOPLES BANK WESTERN PA, NEW  
CASTLE, PA; EQUITY NATIONAL  
MORTGAGE GROUP, OKLAHOMA  
CITY, OK; BARNETT BANK OF  
ATLANTA, ATLANTA, GA;  
NORTHERN TRUSTBANK-DU PAGE,  
OAK BROOK, IL; DESERT MORTGAGE  
CORPORATION, PALM DESERT, CA;  
UNION COUNTY BANK,  
BLAIRSVILLE, GA; NORTHERN TRUST  
BANK, LAKE FOREST, IL; BUSINESS  
MORTGAGE AND TRUST CO,  
CLEARWATER, FL; FIRST KNOXVILLE  
BANK, KNOXVILLE, TN; MCMILLIN  
MORTGAGE INCORPORATED, SAN  
DIEGO, CA; UBS SECURITIES INC,  
NEW YORK, NY; COMMUNITY BANK,  
LEXINGTON, KY; GEBUGA SAVINGS  
BANK, NEWBURY, OH; COMMERCE  
BANK, LAWRENCE, KS; SELECT  
MORTGAGE ASSOCIATES INC,  
BELLEVUE, WA; UNITED NEW  
MEXICO BANK LEA CITY, HOBBS,  
NM; M AND I NATIONAL BANK OF  
ASHLAND, ASHLAND, WI; CALCORP  
FINANCE INC, MASON CITY, IA; OLD  
KENT BANK CADILLAC, CADILLAC,  
MI; TMC CORP, DES MOINES, IA;  
AMERICAN NATIONAL BANK  
FREMONT, FREMONT, NE; GATEWAY  
BANK, LAGRANGE, IN; FIRSTAR  
BANK-MINOCQUA, MINOCQUA, WI;

INTRUST BANK EL DORADO NA, EL  
DORADO, KS; OLD SECOND  
COMMUNITY BANK AURORA,  
AURORA, IL; PRUDENTIAL  
MORTGAGE BANKERS CO, FORT  
LAUDERDALE, FL; UPTOWN  
NATIONAL BANK CHICAGO,  
CHICAGO, IL; HERITAGE GLENWOOD  
BANK, GLENWOOD, IL; SOUTHTRUST  
BANK MIDDLE TN, NASHVILLE, TN;  
ARKANSAS BANK, JONESBORO, AR;  
BEVERLY HILLS SECURITIES  
COMPANY, PHOENIX, AZ;  
INTERSTATE BANK OF OAK FOREST,  
OAK FOREST, IL; SAN ANTONIO  
MORTGAGE SERVICES, SAN  
ANTONIO, TX; BANK ONE APPLETON  
NA, APPLETON, WI; M AND I BANK,  
CAMBRIDGE, WI; PEOPLES STATE  
BANK, CLAREMORE, OK; GOLDCREST  
FINANCIAL INC, CORONA, CA;  
OXFORD BANK AND TRUST,  
ADDISON, IL; CULBERTSON STATE  
BANK, CULBERTSON, MT; BANK OF  
MYSTIC, MYSTIC, CT; ADMIRAL  
MORTGAGE CORP, DOVER, DE; FIRST  
NATIONAL BANK AND TRUST CO,  
NICHOLASVILLE, KY; FAMILY TRUST  
MORTGAGE INC, LAUDERHILL, FL;  
AUSTIN-WILLIAMS MORTGAGE  
CORP, AUSTIN, TX; PHELPS COUNTY  
BANK, ROLLA, MO; FARMERS STATE  
BANK, WALLACE, NE; SUBURBAN  
MORTGAGE GROUP INC, BLUEBELL,  
PA; HAWKEYE BANK OF ANKENY,  
ANKENY, IA; MERCANTILE  
MORTGAGE BROKERS, RYE, NY;  
FIRST COLONIAL BANK NA, PRAIRIE  
VILLAGE, KS; FIRSTAR BANK MT  
PLEASANT, IA; CITIZENS STATE  
BANK, WICKLIFFE, KY; RUSHMORE  
FEDERAL SAVINGS BANK,  
BETHESDA, MD; INTRUST BANK  
HAGSVILLE NA, HAYSVILLE, KS;  
MAIN STREET SAVINGS BANK FSB,  
CONYERS, GA; LIBERTY MORTGAGE  
CORP NW, ARLINGTON HEIGHTS, IL;  
HOME AMERICA MORTGAGE CO,  
BATON ROUGE, LA; TEXAS  
MORTGAGE CONSULTANTS INC,  
AUSTIN, TX; SOUTHWEST BANK,  
FORT WORTH, TX; VINE STREET  
TRUST CO, LEXINGTON, KY;  
CITIZENS STATE BANK, ROYSE CITY,  
TX; STATE SAVINGS BANK OF CARO,  
CARO, MI; ANALY MORTGAGE  
CENTER INC, ROHNERT PARK, CA;  
FIRST FINANCIAL FUNDING INC,  
FRANKLIN, TN; FRONTIER BANK  
LARAMIE COUNTY, CHEYENNE, WY;  
ROCKLAND MORTGAGE CORP,  
HOCKESSIN, DE; FIRST INTEGRITY  
BANK, STAPLES, MN; CPTPFC, SAINT  
LOUIS, MO; MORTECH FINANCIAL  
CORPORATION, OXNARD, CA; BANK  
OF AMERICA NEW MEXICO,  
ALBUQUERQUE, NM; FIRST  
NATIONAL BANK AND TRUST CO,

VERSAILLES, KY; CHARTER NATIONAL BANK HOUSTON, HOUSTON, TX; LANDMANDS NATIONAL BANK, AUDUBON, IA; GATEWAY BANK, NORWALK, CT; FIRST MORTGAGE SERVICES INC, CAYCE, SC; BUILDERS FINANCE LTD, PLANTATION, FL; SECURITY TRUST CO NA, BALTIMORE, MD; CIVICBANK OF COMMERCE, OAKLAND, CA; FIRST LANCASTER FUNDING CORP, LANCASTER, PA; TRACY STATE BANK, TRACY, MN; AMERICAN NATIONAL BANK, KENNEWICK, WA; EXCHANGE NATIONAL BANK, MARYSVILLE, KS; WESTCHESTER MORTGAGE CO, TARZANA, CA; WONDER LAKE STATE BANK, WONDER LAKE, IL; HARRIS BANK CARY GROVE, CARY, IL; MARIETTA SAVINGS BANK, MARIETTA, OH; EASTBANK NA, NEW YORK, NY; LIBERTY NATIONAL BANK, AUSTIN, TX; DURANGO NATIONAL BANK, DURANGO, CO; GLENWOOD INDEPENDENT BANK, GLENWOOD SPRINGS, CO; CORNERSTONE MORTGAGE CORP, OXFORD, MS; MIDWEST CAPITAL MORTGAGE CORP., SCHAUMBURG, IL; MORTGAGE ALLIANCE CORPORATION, DENVER, CO; FIRST NATIONAL BANK MORGANTOWN, CHARLESTON, WV; CHASE MANHATTAN BANK CT NA, BRIDGEPORT, CT; SAXON MORTGAGE FUNDING CORP, RICHMOND, VA; PREMIER MORTGAGE CORPORATION, COLUMBIA, SC; FIRST CHESAPEAKE FINANCIAL, RICHMOND, VA; WEST JERSEY COMMUNITY BANK, FAIRFIELD, NJ; BOW MILLS BANK AND TRUST, BOW, NH; FARMERS AND MERCHANTS BANK, CRESCENT, OK; LUBBOCK NATIONAL BANK, LUBBOCK, TX; OLYMPIC MORTGAGE COMPANY INC, SEATTLE, WA; INTERNATIONAL MORTGAGE BANKERS, IRVINE, CA; INTERSTATE MORTGAGE FUNDING, ALBUQUERQUE, NM; MORTGAGE ADVOCATES CORPORATION, COLUMBIA, SC; STATEWIDE MORTGAGE CORP, ELLICOTT CITY, MD; MORTGAGEMAX, PHOENIX, AZ; FIRST NATIONAL BANK GRAPEVINE, GRAPEVINE, TX; FLORIDA FIRST MORTGAGE INC, LOXHATCHEE, FL; PREMIER MORTGAGE SERVICES INC, BILLINGS, MT; SPLENDOR MORTGAGE CO, CAMP SPRINGS, MD; PACIFIC EMPIRE MORTGAGE CORP, LAKE FOREST, CA; STATE NATIONAL BANK, EL PASO, TX; RESOURCE MORTGAGE CAPITAL INC, GLEN ALLEN, VA; ROYAL PALM MORTGAGE CORPORATION, DELRAY BEACH, FL; SECURITY HOME MORTGAGE CORP, ACTON, MA; ALL AMERICAN MORTGAGE, RANCH CORDOVA, CA; CORNERSTONE BANK, DERRY, NH; FIRST CITY MORTGAGE CORP, DALLAS, TX; FIRST NATIONAL BANK SHELBY, SHELBY, NC; RWP REALTY CAPITAL CORP, NEW YORK, NY; WYOMISSING MORTGAGE CO, WYOMISSING, PA; ROYAL OAK SAVINGS BANK FSB, RANDALLSTOWN, MD; ASSURED MORTGAGES AND FIN'L SE, MIAMI, FL; FIRST NATIONAL BANK CONWAY CNT, MORRILTON, AR; COMMUNITY BANK WEST TN, SELMER, TN; GOULD FUNDING CORP, GREAT NECK, NY; WACCAMAW FINANCIAL SERVICES, MYRTLE BEACH, SC; BANK OF MOUNTAIN VIEW, MOUNTAIN VIEW, AR; FIRST INTERSTATE BANK ALASKA NA, ANCHORAGE, AK; PEACHTREE FEDERAL CREDIT UNION, ATLANTA, GA; CENTRAL MORTGAGE CORP, LITTLE ROCK, AR; B FIRST MORTGAGE CO LTD PARTNER, WARWICK, RI; PEACHTREE NATIONAL BANK, PEACTREE CITY, GA; COMMERCIAL FINANCIAL SERVICES, LAS VEGAS, NV; OMEGA FINANCIAL INC, RANDOLPH, MA; MULTI-FAMILY CAPITAL RESOURCES, RICHMOND, VA; PRUDENTIAL SECURITIES REALTY F, NEW YORK, NY; SOUTHWEST STATE BANK, DENVER, CO; FALLS SAVINGS BANK FSB, CUYAHOGA FALLS, OH; GENTRY MORTGAGE LP, HONOLULU, HI; SERVICE ONE CREDIT UNION INC, BOWLING GREEN, KY; MORTGAGE ASSOCIATES, ATLANTA, GA; RIVER VALLEY MORTGAGE, SACRAMENTO, CA; STRATFORD FUNDING INC, SOUTHFIELD, MI; FAIRFIELD MORTGAGE ASSN GAINESVILLE, GAINESVILLE, GA; RG MORTGAGE CORPORATION, POMONA, CA; FIRST NATIONAL BANK-PALCO, HAYS, KS; SCOTT COUNTY BANK, WALDRON, AR; LEGACY FINANCIAL SERVICES INC, EDMONDS, WA; SUN COAST FUNDING LP, NEWPORT BEACH, CA; HUNTINGTON NATIONAL BANK-IN, INDIANAPOLIS, IN; HOME FINANCIAL BANCGROUP INC, CHICAGO, IL; TIMBERLAKE MORTGAGE CO, HENDERSON, NC; HUNTINGTON NATIONAL BANK-FLORIDA, MAITLAND, FL; CITIZENS BANK, HICKMAN, KY; HINSBROOK BANK AND TRUST, WILLOWBROOK, IL; LTG INC, SAN GABRIEL, CA; CENTRAL COAST NATIONAL BANK, ARROYO GRANDE, CA; COMMERCE BANK-SAN LUIS OBISPO, SAN LUIS OBISPO, CA; AMERICAN SUBURBAN MORTGAGE CORP, WAUKEGAN, IL; CALIBER BANK, PHOENIX, AZ; CAPITOL BANK AND TRUST, CHICAGO, IL; FARMERS UNION BANK, RIPLEY, TN; AMERICAN SAVINGS-FSB, MUNSTER, IN; SAUNDERS COMPANY, MONTEREY, CA; KEYSTONE FINANCIAL INC, VISTA, CA; BANK NORTHWEST, HAMILTON, MO; BANK OF-WESTMINISTER, WESTMINISTER, CA; FIRST NATIONAL BANK-BAR HARBOR, BAR HARBOR, ME; PEOPLES HERITAGE MORTGAGE CORP, PORTLAND, ME; CORRIDOR MORTGAGE CORPORATION, SAN DIEGO, CA; TORNELL MORTGAGE COMPANY, COON RAPIDS, MN; AMERICAN STATE BANK OF-GRYGLA, GRYGLA, MN; FMB-FIRST MICHIGAN BANK, GRAND RAPIDS, MI; MADISON SAVINGS AND LOAN ASSN, PALM HARBOR, FL; MINUTEMAN FUNDING CORPORATION ANDOVER, MA; DWJ MORTGAGE CORPORATION, ALAMO, CA; PHOENIX FINANCIAL GROUP, HOHOKUS, NJ; FIRST FINANCIAL MORTGAGE CO, CORBIN, KY; PACIFIC COMMERCE BANK, CHULA VISTA, CA; MORTGAGE ADVISORS INC, SAINT LOUIS, MO; TRIAD MORTGAGE COMPANY INC, GREENSBORO, NC; FIRST PACIFIC NATIONAL BANK, ESCONDIDO, CA; QUAKERTOWN NATIONAL BANK, QUAKERTOWN, PA; THE BANK OF COMMERCE NA, AUBURN, CA; PROVINCE CAPITAL, MARIETTA, GA; FINANCIAL NETWORK EXCHANGE DBA MORTGAGE EXCHANGE, CONCORD, CA; PACIFIC RELIANCE MTG CORP, PASADENA, CA; TANEYTOWN BANK AND TRUST CO, TANEYTOWN, MD; FIRST EQUITY FUNDING GROUP INC, SAINT LOUIS, MO; GENOA BANKING COMPANY, GENOA, OH; CENTURION MORTGAGE CORPORATION, HARVEY, LA; MIDWEST FINANCIAL GROUP INC, BARRINGTON, IL; MERCANTILE BANK CAPE GIRARDEAU, CAPE GIRARDEAU, MO; A M MORTGAGE CORPORATION, COLUMBUS, OH; HERITAGE MORTGAGE SERVICES, BROOKLYN, MN; LINCO MORTGAGE INCORPORATED, DENHAM SPRINGS, LA; FWB BANK, ROCKVILLE, MD; HUNTINGTON FEDERAL SAV BK OF-CHICAGO, IL; RIVERSIDE MORTGAGE CO LLC, SHREVEPORT, LA; GARDEN STATE BANK, LAKEWOOD, NJ; UNITED MORTGAGE CORPORATION, VIENNA, VA; AMERICAN FAMILY MORTGAGE, HANOVER PARK, IL; CANNING AND TURNER INC, VENTURA, CA; CITIZENS MORTGAGE CORPORATION, SOUTHFIELD, MI; BANK OF-HILLSIDE, HILLSIDE, IL; AMERICAN NATIONAL LOAN CO,

INC; DEERFIELD BEACH, FL; TIB BANK OF—THE KEYS, KEY LARGO, FL; RESIDENTIAL MORTGAGE CORP, AIEA, HI; BOSTON CAPITAL MORTGAGE CO LP, BOSTON, MA; GULF COAST FINANCIAL SVCS INC, SLIDELL, LA; MERCHANTS AND FARMERS BANK, SALISBURY, MO; UNIVERSAL MORTGAGE INC, BILLINGS, MT; STATES MORTGAGE CORPORATION, FLANDERS, NJ; MORTGAGE PROFESSIONALS OF CENT, MAITLAND, FL; THE WOMENS BANK NA, DENVER, CO; SEMINOLE BANK, SEMINOLE, FL; FIRST NATIONAL BANK, LINCOLNWOOD, IL; FIRST SECURITY MORTGAGE INC, OAK BROOK, IL; AMERICAN PIE MORTGAGE, WOODLAND HILLS, CA; AMARIS MORTGAGE COMPANY, CHICAGO, IL; AMERICAN MORTGAGE EXPRESS INC, COLUMBIA, MD; BRENTWOOD NATIONAL BANK, BRENTWOOD, TN; AMERICAN ROYAL MORTGAGE CORP, EDISON, NJ; ALL SEASONS MORTGAGE INC, METAIRIE, LA; PRIME LENDING GROUP, MANCHESTER, MO; MERCANTILE BANK JOPLIN, JOPLIN, MO; ANDREWS FEDERAL CREDIT UNION, SUTTLAND, MD; SOUTHTRUST BANK NC, NA; FIRST RATE MORTGAGE INC, CORONA, CA; FIRST UNITED FINANCIAL CENTER, SCHAUMBURG, IL; MORTGAGE CENTER INC, MARTINSBURG, WV; RITTENHOUSE MORTGAGE FINANCE INC, BALA CYNWYD, PA; NEW YORK CENTRAL MORTGAGE INC—DBA NEW YORK CENTRAL FUNDING, TARZANA, CA; FIRST SELECT MORTGAGE, DENVER, CO; HOF S A L CORPORATION, SAN DIEGO, CA; CONGRESS MORTGAGE SERVICES INC, TUCKER, GA; INTER LINK MORTGAGE SERVICE CO, DEARBORN, MI; CANTERBURY MORTGAGE BANKING INC, DEERFIELD BEACH, FL; BAZANE ENTERPRISES INC, PANORAMA CITY, CA; CAROLINA RESIDENTIAL MORTGAGE, BURLINGTON, NC; OXFORD FUNDING GROUP LTD, CHICAGO, IL; BAYBANKS MORTGAGE CORPORATION, WESTWOOD, MA; CAPITAL FUNDING MORTGAGE CORP, LAUDERHILL, FL.

*Title I Lenders Withdrawn:*

SOUTHTRUST BANK OF DOTHAN NA, DOTHAN, AL; FIRST INTERSTATE BANK NA, TEMPE, AZ; FORDYCE BANK AND TRUST COMPANY, FORDYCE, AR; ST PAUL FEDERAL BK FOR SAVINGS, CHICAGO, IL; MAGNA BANK, DECATUR, GA; FIRST BANK, OFALLON, IL; FIRST NATIONAL BANK, MADISON, IL; PROVIDENT BANK MARYLAND, BALTIMORE, MD;

GREAT LAKES BANCORP, ANN ARBOR, MI; OLD KENT BANK, BIG RAPIDS, MI; FIRST FEDERAL OF MICHIGAN, DETROIT, MI; SECOND NATIONAL BANK, SAGINAW, MI; BANK ONE, STURGIS, MI; OLD KENT BANK SOUTHEAST, TRENTON, MI; UNIVERSITY BANK, SAULT STE MARIE, MI; ADA NATIONAL BANK, ADA, MN; FIRST NATIONAL BANK, AITKIN, MN; AVON STATE BANK, AVON, MN; STATE BANK, COKATO, MN; FIRST MINNESOTA BANK NA, GLENCOE, MN; FARMERS AND MERCHANTS BANK, FOREST, MS; FIRST BANK, CREVE COEUR, MO; NFS SAVINGS BANK FSB, NASHUA, NH; MANUFACTURERS HANOVER TRUST CO, HICKSVILLE, NY; FIRST NATIONAL BANK, OAKES, ND; CHIPPEWA VALLEY BANK, RITTMAN, OH; MAHONING NATIONAL BANK, YOUNGSTOWN, OH; LIBERTY BANK AND TRUST OK CITY, OKLAHOMA CITY, OK; BENEFICIAL MUTUAL SAVINGS BANK, PHILADELPHIA, PA; MEMPHIS STATE BANK, MEMPHIS, TX; GROOS BANK N A, SAN ANTONIO, TX; TEXAS CITY BANK NA, TEXAS CITY, TX; BRIDGEPORT BANK, BRIDGEPORT, WV; BANK ONE, APPLETON NA, APPLETON, WI; M & I BANK OF CAMBRIDGE, CAMBRIDGE, WI; RURAL AMERICAN BANK LUCK, LUCK, WI; M AND I NATIONAL BANK, NEILLSVILLE, WI; FIRST STAR BANK RICE LAKE NA, RICE LAKE, WI; FIRST STATE BANK, CHARLEVOIX, MI; FIRST OF AMERICA, ANN ARBOR, MI; ROIG COMMERCIAL BANK, HUMACAO, PR; FLINT CREEK VALLEY BANK, PHILIPSBURG, MT; FIRST NATIONAL BANK BORGER, BORGER, TX; IPSWICH STATE BANK, IPSWICH, SD; UNITED NORTHERN FEDERAL SAV BK, WARTERTOWN, NY; SECURITY STATE BANK, LITTLEFIELD, TX; HUNTINGTON NATIONAL BANK, MORGANTOWN, WV; COMMERCE BANK, EL DORADO, KS; WENONO STATE BANK, WENONA ILL, IL; FPL EMPLOYEES FEDERAL CR UN, HIALEAH, FL; COMMERCIAL STATE BANK, ANDREWS, TX; NORTH FEDERAL SAVINGS BANK, CHICAGO, IL; MONTANA BANK, SUPRIOR, MT; FIRST STAR BANK MINOCQUA, MINOCQUA, WI; MADISON NATIONAL BANK, MADISON HEIGHTS, WI; HARRIS UNITED FEDERAL CU, GARFIELD HEIGHTS, OH; SWECA FEDERAL CREDIT UNION, SHREVEPORT, LA; FIRST STAR BANK MANITOWOC, MANITOWOC, WI; CAPITAL POWER FEDERAL CREDIT UNION, SACRAMENTO, CA; SAFEWAY FEDERAL CREDIT UNION,

REDMOND, WA; ARGONNE CREDIT UNION, ARGONNE, IL; UMB COLUMBINE NATIONAL BANK, DENVER, CO; FIRST BANK OF ST CHARLES COUNTY, WENTZILLE, MO; FARMERS STATE BANK, WALLACE, NE; AMERIBANK, BLOOMINGTON, MN; D AND N SAVINGS BANK FSB, HANCOCK, MI; SUMMIT FEDERAL CREDIT UNION, AKRON, OH; FIRST NATIONAL BANK, FREDONIA, KS; AMERICAN BANK, BURNSVILLE, MN; JODAB FEDERAL CREDIT UNION, LOUISVILLE, KY; LOUVIERS FED C U #18765, WILMINGTON, DE; M AND I BANK, EAGLE RIVER, WI; CENTRAL BANK, STILLWATER, MN; FIRST CENTRAL CREDIT UNION, WACO, TX; CHATTANOOGA FED EMPLOYEES C U, CHATTANOOGA, TN; VALLEY NATIONAL BANK, MCALLEN, TX; TRANSPORT FEDERAL CREDIT UNION, TUKWILA, WA; GRANGE NB OF WYOMING COUNTY, LACEYVILLE, PA; CITIZENS STATE BANK, CLARA CITY, MN; COMMUNITY BANK, MARSHALL, MO; BANK ONE, FENTON, MI; NAVY ARMY FEDERAL CREDIT UNION, CORPUS CHRISTI, TX; FIRST FEDERAL SAVINGS BANK, WINSTON SALEM, NC; CARNEGIE SAVINGS AND LOAN ASSN, CARNEGIE, PA; FIRST NATIONAL BANK, ASH FLAT, AR; ARCS MORTGAGE INC, CALABASAS, CA; THE GERMANTOWN FEDERAL CU, PHILADELPHIA, PA; AMERICAN SAVINGS MORTGAGE CORP, LAKE JACKSON, TX; METRO SAVINGS BANK FSB, WOODRIVER, IL; FIRST VIRGINIA BANK PLANTERS, BRIDGEWATER, VA; WESLA FEDERAL CREDIT UNION, SHREVEPORT, LA; BOSSIER HOSPITAL FED CR UN, BOSSIER CITY, LA; GIRARD NATIONAL BANK, GIRARD, KS; FRANKLIN THRIFT AND LOAN ASSN, ORANGE, CA; ARMCO HOUSTON FEDERAL CU, HOUSTON, TX; LIFE SAVINGS ASSOCIATION, AUSTIN, TX; LEBANON STATE BANK, LEBANON, WI; DIRECTORS MORTGAGE LOAN CORP, RIVERSIDE, CA; KEY BANK OF WYOMING, CHEYENNE, WY; BAGER BANK SSB, MILWAUKEE, WI; THE CITIZENS BANKING COMPANY, SALINEVILLE, OH; EMPIRE MORTGAGE COMPANY INC, SPRINGFIELD, MO; VACATION OWNERS CREDIT UNION, BELLEVUE, WA; PEOPLES BANK AND TRUST COMPANY, CHALMETTE, LA; IMPERIAL THRIFT AND LOAN ASSOC, GLENDALE, CA; MUNDACA INVESTMENT CORPORATION, BRENTWOOD, TN; THE MONEY STORE DC INC, VIRGINIA BEACH, VA; ROSEVILLE COMMUNITY BANK NA,

ROSEVILLE, MN; FIRST WESTERN NATIONAL BANK, MOAB, UT; FIRST STAR BANK WISCONSIN RAPIDS, WISCONSIN RAPIDS, WI; BUTTE COMMUNITY BANK, PARADISE, CA; PLUMAS BANK, SUSANVILLE, CA; RAILROAD SAVINGS BANK FSB, WICHITA, KS; ASMC ACCEPTANCE CORP, LAKE JACKSON, TX; MORTGAGE ALLIANCE GROUP INC, GLENDALE, CA; AMCORE BANK NA NORTHWEST, WOODSTOCK, IL; NBD BANK, COLUMBUS, OH; FIRST STAR BANK OTTUMWA, OTTUMWA, IA; M AND I SOUTH SHORE BANK, CUDAHY, WI; M AND I WAUWATOSA STATE BANK, WAUWATOSA, WI; SNOW BANK NA, DILLON, CO; FIRST STATE BANK OF WESTERN IL, LAHARPE, IL; NATIONS BANK VIRGINIA NA, RICHMOND, VA; LIBERTY NATIONAL BANK, AUSTIN, TX; PALISADE SAVINGS BANK FSB, RIDGEFIELD PARK, NJ; NEVADA NATIONAL BANK, NEVADA, IA; MANUFACTURER'S CREDIT CORP, NORWALK, CT; FIRST NATIONAL BANK RIVER FALLS, RIVER FALLS, WI; LINCOLN SAVINGS BANK, CARNEGIE, PA; MERCANTILE BANK OF KANSAS, ROELAND PARK, KS; KEY BANK OF COLORADO, FORT COLLINS, CO; COMMUNITY BANK AND TRUST CO, OKLAHOMA CITY, OK; FIRST TRUST COMPANY ND NA, FARGO, ND; BANK ONE EAST LANSING, EAST LANSING, MI; HUNTINGTON NATIONAL BANK, HUNTINGTON BEACH, CA; FIRST NATIONAL BANK KINGMAN, KINGMAN, KS; CHILLICOTHE STATE BANK, CHILLICOTHE, IL; THE BUFFALO BANK ELEANOR, ELEANOR, WV; SOUTHERN NATIONAL BANK NC, WINSTON SALEM, NC; BRAZOPORT TEACHERS FEDERAL CU, FREEPORT, TX; FIRST LOUISIANA FINANCIAL, HARRAHAN, LA; RG MORTGAGE CORPORATION, POMONA, CA; FIRST NATIONAL BANK OTTAWA K, OTTAWA, KS; KEYSTONE FINANCIAL, VISTA, CA; ROBERT WINGER MORTGAGE COMPANY, TUCSON, AZ; BOMAC CAPITAL CORP, IRVINE, CA; CALCORP FINANCE INC, BELL, CA; MOUNTAIN STATES MORTGAGE CENTER, SANDY, UT; SUNBURST BANK, GRENADA, MS; FIRST PACIFIC NATIONAL BANK, ESCONDIDO, CA; WESTERN CITIES MORTGAGE CORP, TUSTIN, CA; PACIFIC EMPIRE MORTGAGE CORP, LAKE FOREST, CA; PADRE FINANCIAL SERVICES CORP, SAN DIEGO; AMERITEX RESIDENTIAL MTG INC, HURST, TX; KIDDCO MORTGAGE COMPANY INC, CINCINNATI, OH; SECURITY

FUNDING GROUP INC, MILFORD, OH; GRANDVIEW MORTGAGE CORP, GLENDALE, CA; COMMUNITY LENDING CORPORATION, COLLEGE PARK, GA; ADVANTAGE MORTGAGE CORPORATION, NAPERVILLE, IL; CITIZENS BANK OF KANSAS NA, KINGMAN, KS; BANCNET INC, SCHAUMBURG, IL; DONALD C KINNSCH, LAKE ELSINORE, CA; FULTON BANK, LANCASTER, PA; COMMUNITY FUNDING INC, MISSION VIEJO, CA; NEIGHBORHOOD HOUSING SERVICES, NEW YORK, NY; CENTRAL BANK AND TRUST, FORT WORTH, TX; FIRST COMMUNITY BANK, NEWELL, IA; ADVANCE FINANCIAL SERVICES INC, BLOOMINGDALE, IL; MORTGAGE AMERICA FINL CENTER I, MIAMI, FL; STONERIDGE CREDIT CORPORATION, SAN JOSE, CA; A AND I MORTGAGE CORPORATION, SAN DIEGO, CA; AVALON MORTGAGE INC, DENVER, CO; BAZANE ENTERPRISES INC, PANORAMA CITY, CA; ADMIRAL MORTGAGE CORP, DOVER, DE; F M MORTGAGE CORPORATION, FARGO, ND; HOMESOURCE MORTGAGE CORP, DALLAS, TX; COAST PARTNERS INVESTORS CORP, SAN FRANCISCO, CA; US MORTGAGE CONSULTANTS INC, LAS VEGAS, NV.

Dated: November 22, 1996.

Nicolas P. Retsinas,

*Assistant Secretary for Housing-Federal Housing Commissioner.*

[FR Doc. 96-30500 Filed 11-27-96; 8:45 am]

BILLING CODE 4210-27-P

## DEPARTMENT OF THE INTERIOR

### Fish and Wildlife Service

#### Information Collection Emergency Approval and Request for Public Comment

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

**ACTION:** Notice.

**SUMMARY:** The Service has submitted the proposal for the collection of information listed below to the Office of Management and Budget (OMB) for emergency approval under the provisions of the Paperwork Reduction Act of 1995. Copies of the information collection requirement and related forms and explanatory material may be obtained by contacting the Service's Information Collection Clearance Officer at the phone number listed below.

**DATES:** Comments must be submitted on or before December 6, 1996.

**ADDRESSES:** Comments should be sent to the Office of Information and Regulatory

Affairs, OMB, Attention: Interior Department Desk Officer, Washington, D.C. 20503; and a copy of the comments should be sent to the Information Collection Clearance Officer, U.S. Fish and Wildlife Service, 1849 C Street, NW., (MS 224-ARLSQ), Washington, D.C. 20240.

**FOR FURTHER INFORMATION CONTACT:** Phyllis H. Cook, Service Information Collection Clearance Officer, 703/358-1943; 703/358-2269 (fax).

**SUPPLEMENTARY INFORMATION:** Comments are invited on (a) Whether the collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency's estimate of the burden of the collection of information; (c) ways to enhance the quality, utility, and clarity of the information to be collected; and (d) ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology.

*Title:* Wild Exotic Bird Import Application.

*OMB Approval Number:* 1018-0084.

*Service Form Number:* 3-200.

*Description:* The Wild Bird Conservation Act of 1992, (WBCA) authorizes the Fish and Wildlife Service (Service) to issue permits for the importation of individual birds from otherwise prohibited species for the following purposes (after a finding that such imports are not detrimental to the species' survival): scientific research, personally owned pets of individuals returning to the United States after being out of the country for at least one year; zoological breeding or display programs; and cooperative breeding program designed to promote the conservation of the species in the wild that are developed and administered by organizations meeting certain standards. The information required on the application is used by the Service to determine if an applicant should be granted a permit to import a bird species under the provisions of the WBCA. This requirement is being amended to add applications from foreign governments and foreign breeding facilities in accordance with recently enacted regulations to implement the WBCA. This amendment does not affect existing information collection requirements for scientific research, personal pets, zoological breeding or display, or cooperative breeding in any way.

The WBCA affords additional protection to birds that are protected by the Convention on International Trade