

be served by the grant of the above-captioned renewal applications filed by Gerard A. Turro.

(Regarding the construction permit for WJUX(FM))

Pursuant to Section 312(a)(2) of the Communications Act of 1934, as amended, Monticello Mountaintop Broadcasting, Inc. IS DIRECTED TO SHOW CAUSE why the construction permit for Radio Station WJUX(FM) should not be REVOKED, at a hearing to be held at a time and location specified in a subsequent Order, upon the following issues:

5. To determine whether Monticello Mountaintop Broadcasting, Inc. has violated and/or continues to violate Sections 73.1120 and 73.1125(a) and (c) of the Commission's Rules with respect to the maintenance of a main studio for Station WJUX(FM), Monticello, New York.

6. To determine whether Monticello Mountaintop Broadcasting, Inc., engaged in an unauthorized transfer of control or otherwise abdicated control of Station WJUX(FM), Monticello, New York, to Gerard A. Turro or an affiliated entity in violation of Section 310(d) of the Communications Act of 1934, as amended, and Section 73.3540(a) of the Commission's Rules.

7. To determine whether Monticello Mountaintop Broadcasting, Inc. and/or its agents misrepresented and/or lacked candor to the Commission concerning the operation of Station WJUX(FM), Monticello, New York.

8. To determine whether, in light of the evidence adduced under the foregoing issues, Monticello Mountaintop Broadcasting, Inc. possesses the requisite qualifications to be or remain a Commission broadcast permittee.

A copy of the complete Hearing Designation Order, Order to Show Cause, and Notice of Opportunity for Hearing in this proceeding is available for inspection and copying during normal business hours in the FCC Dockets Branch (Room 320), 1919 M Street, N.W., Washington, D.C. The complete text may also be purchased from the Commission's duplicating contractor, International Transcription Service, 2100 M Street, N.W., Suite 140, Washington, D.C. 20037 (telephone number 202-857-3800).

Federal Communications Commission.

William F. Caton,
Acting Secretary.

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FEDERAL EMERGENCY MANAGEMENT AGENCY

[FEMA-1176-DR]

Arkansas; Amendment to Notice of a Major Disaster Declaration

AGENCY: Federal Emergency Management Agency (FEMA).

ACTION: Notice.

SUMMARY: This notice amends the notice of a major disaster for the State of Arkansas, (FEMA-1176-DR), dated April 14, 1997, and related determinations.

EFFECTIVE DATE: April 15, 1997.

FOR FURTHER INFORMATION CONTACT:

Madge Dale, Response and Recovery Directorate, Federal Emergency Management Agency, Washington, DC 20472, (202) 646-3260.

SUPPLEMENTARY INFORMATION: The notice of a major disaster for the State of Arkansas, is hereby amended to include the following areas among those areas determined to have been adversely affected by the catastrophe declared a major disaster by the President in his declaration of April 14, 1997:

The counties of Bradley, Cleveland, Dallas, Drew, Greene, Izard, Jackson, Jefferson, Lafayette, Lincoln, Lonoke, Monroe, Montgomery, St. Francis, Stone, Union and Van Buren for Public Assistance and Hazard Mitigation.

(Catalog of Federal Domestic Assistance No. 83.516, Disaster Assistance)

Dennis H. Kwiatkowski,

Deputy Associate Director, Response and Recovery Directorate.

[FR Doc. 97-10518 Filed 4-22-97; 8:45 am]

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FEDERAL EMERGENCY MANAGEMENT AGENCY

[FEMA-1176-DR]

Arkansas; Major Disaster and Related Determinations

AGENCY: Federal Emergency Management Agency (FEMA).

ACTION: Notice.

SUMMARY: This is a notice of the Presidential declaration of a major disaster for the State of Arkansas (FEMA-1176-DR), dated April 14, 1997, and continuing and related determinations.

EFFECTIVE DATE: April 14, 1997.

FOR FURTHER INFORMATION CONTACT:

Magda Ruiz, Response and Recovery Directorate, Federal Emergency Management Agency, Washington, DC 20472, (202) 646-3260.

SUPPLEMENTARY INFORMATION: Notice is hereby given that, in a letter dated April 14, 1997, the President declared a major disaster under the authority of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5121 *et seq.*), as follows:

I have determined that the damage in certain areas of the State of Arkansas, resulting from severe storms and flooding on April 4, 1997, and continuing is of sufficient severity and magnitude to warrant a major disaster declaration under the Robert T. Stafford Disaster Relief and Emergency Assistance Act ("the Stafford Act"). I, therefore, declare that such a major disaster exists in the State of Arkansas.

In order to provide Federal assistance, you are hereby authorized to allocate from funds available for these purposes, such amounts as you find necessary for Federal disaster assistance and administrative expenses.

You are authorized to provide Individual Assistance, Public Assistance, and Hazard Mitigation in the designated areas. Consistent with the requirement that Federal assistance be supplemental, any Federal funds provided under the Stafford Act for Public Assistance or Hazard Mitigation will be limited to 75 percent of the total eligible costs.

The time period prescribed for the implementation of section 310(a), Priority to Certain Applications for Public Facility and Public Housing Assistance, 42 U.S.C. 5153, shall be for a period not to exceed six months after the date of this declaration.

Notice is hereby given that pursuant to the authority vested in the Director of the Federal Emergency Management Agency under Executive Order 12148, I hereby appoint Graham Nance of the Federal Emergency Management Agency to act as the Federal Coordinating Officer for this declared disaster.

I do hereby determine the following areas of the State of Arkansas to have been affected adversely by this declared major disaster:

Ouachita County for Individual Assistance.

The counties of Cleburne, Columbia, Grant, Ouachita and Sharp for Public Assistance and Hazard Mitigation.

(Catalog of Federal Domestic Assistance No. 83.516, Disaster Assistance)

James L. Witt,

Director.

[FR Doc. 97-10519 Filed 4-22-97; 8:45 am]

BILLING CODE 6718-02-P

FEDERAL EMERGENCY MANAGEMENT AGENCY

[FEMA-1165-DR]

Indiana; Amendment to Notice of a Major Disaster Declaration

AGENCY: Federal Emergency Management Agency (FEMA).

ACTION: Notice.

SUMMARY: This notice amends the notice of a major disaster for the State of Indiana, (FEMA-1165-DR), dated March 6 1997, and related determinations.

EFFECTIVE DATE: April 14, 1997.

FOR FURTHER INFORMATION CONTACT: Magda Ruiz, Response and Recovery Directorate, Federal Emergency Management Agency, Washington, DC 20472, (202) 646-3260.

SUPPLEMENTARY INFORMATION: The notice of a major disaster for the State of Indiana, is hereby amended to include the following areas among those areas determined to have been adversely affected by the catastrophe declared a major disaster by the President in his declaration of March 6, 1997:

Vanderburgh and Warrick Counties for Categories C through G under the Public Assistance program (already designated for Individual Assistance, Hazard Mitigation, and Categories A and B under the Public Assistance program).

(Catalog of Federal Domestic Assistance No. 83.516, Disaster Assistance.)

Dennis H. Kwiatkowski,

Deputy Associate Director, Response and Recovery Directorate.

[FR Doc. 97-10521 Filed 4-22-97; 8:45 am]

BILLING CODE 6718-02-P

FEDERAL EMERGENCY MANAGEMENT AGENCY

[FEMA-1175-DR]

Minnesota; Amendment to Notice of a Major Disaster Declaration

AGENCY: Federal Emergency Management Agency (FEMA).

ACTION: Notice.

SUMMARY: This notice amends the notice of a major disaster for the State of Minnesota, (FEMA-1175-DR), dated April 8, 1997, and related determinations.

EFFECTIVE DATE: April 15, 1997.

FOR FURTHER INFORMATION CONTACT: Magda Ruiz, Response and Recovery Directorate, Federal Emergency Management Agency, Washington, DC 20472, (202) 646-3260.

SUPPLEMENTARY INFORMATION: The notice of a major disaster for the State of Minnesota, is hereby amended to include the following areas among those areas determined to have been adversely affected by the catastrophe declared a major disaster by the President in his declaration of April 8, 1997:

The counties of Aitkin, Anoka, Becker, Blue Earth, Carver, Dakota, Goodhue, Grant,

Hennepin, Houston, Kandiyohi, Lake of the Woods, Le Sueur, Lincoln, Mahanomen, Morrison, Nicollet, Ramsey, Redwood, Renville, Scott, Sibley, Stevens, Wabasha, and Winona for Individual Assistance, Categories A and B under the Public Assistance program and Hazard Mitigation.

(Catalog of Federal Domestic Assistance No. 83.516, Disaster Assistance)

Dennis H. Kwiatkowski,

Deputy Associate Director, Response and Recovery Directorate.

[FR Doc. 97-10520 Filed 4-22-97; 8:45 am]

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FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL

[Docket No. AS96-1]

Appraisal Subcommittee; Appraisal Policy; Temporary Practice and Reciprocity

AGENCY: Appraisal Subcommittee, Federal Financial Institutions Examination Council.

ACTION: Adoption of amended policy statements.

SUMMARY: The Appraisal Subcommittee ("ASC") of the Federal Financial Institutions Examination Council is amending Statements 5 and 6 of the ASC's August 4, 1993 *Policy Statements Regarding State Certification and Licensing of Real Estate Appraisers* which, respectively, discussed temporary practice and reciprocity. Amended Statements 5 and 6 implement section 315 of the Riegle Community Development and Regulatory Improvement Act of 1994 ("CDRIA").

EFFECTIVE DATE: Immediately.

FOR FURTHER INFORMATION CONTACT: Ben Henson, Executive Director, or Marc L. Weinberg, General Counsel, at (202) 634-6520, via Internet e-mail at benh1@asc.gov and marcw1@asc.gov, respectively, or by U.S. Mail at Appraisal Subcommittee, 2100 Pennsylvania Avenue, N.W., Suite 200, Washington, D.C. 20037.

SUPPLEMENTARY INFORMATION:

I. Statutory basis

Since January 1, 1993, Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989 ("Title XI"), as amended,¹ has required all federally regulated financial institutions

¹ Pub. L. 101-73, 103 Stat. 183 (1989), as amended by Pub. L. 102-233, 105 Stat. 1792 (1991), Pub. L. 102-242, 105 Stat. 2386 (1991), Pub. L. 102-550, 106 Stat. 3672 (1992), Pub. L. 102-485, 106 Stat. 2771 (1992), Pub. L. 103-325, 108 Stat. 2222 (1994); and Pub. L. 104-208, 110 Stat. 2009 (1996).

to use State licensed or certified real estate appraisers, as appropriate, to perform appraisals in federally related transactions. See § 1119(a) of Title XI, 12 U.S.C. 3348(a). In response to Title XI, each State, territory and the District of Columbia ("State") has established a regulatory program for certifying, licensing and supervising real estate appraisers. In turn, the ASC has been monitoring State programs to ensure their compliance with Title XI.

While Title XI authorizes each State to certify, license and supervise real estate appraisers within its jurisdiction, the Title also provides a means for appraisers licensed or certified in one State to practice on a temporary basis in another State. Section 1122(a)(1) of Title XI, 12 U.S.C. 3351(a)(1), specifically requires "[a] State appraiser certifying or licensing agency ["State agency"] to recognize on a temporary basis the certification or license of an appraiser issued by another State if—(A) the property to be appraised is part of a federally related transaction, (B) the appraiser's business is of a temporary nature, and (C) the appraiser registers with the appraiser certifying or licensing agency in the State of temporary practice."

Reciprocity provides appraisers certified or licensed in one State with a means to practice in another State on a permanent basis. While Title XI, until recently, did not specifically mention reciprocity, the ASC encouraged States to enter into reciprocal appraiser licensing and certification agreements and arrangements.

In September 1994, Section 315 of CDRIA, Pub. L. 103-325, 108 Stat. 2160, 2222 (1994), amended Section 1122(a) of Title XI by adding new subparagraph (2) (12 U.S.C. 3351(a)(2)) pertaining to temporary practice and new paragraph (b) (12 U.S.C. 3351(b)) regarding reciprocity:

(2) *Fees for temporary practice.* A State appraiser certifying or licensing agency shall not impose excessive fees or burdensome requirements, as determined by the Appraisal Subcommittee, for temporary practice under this subsection.

* * * * *

(b) *Reciprocity.* The Appraisal Subcommittee shall encourage the States to develop reciprocity agreements that readily authorize appraisers who are licensed or certified in one State (and who are in good standing with their State appraiser certifying or licensing agency) to perform appraisals in other States.

The Senate Report to accompany S. 1275, issued on October 28, 1994, by the