

Status: Unutilized
Reason: Secured Area
Bldg. 190-K
Savannah River Operations
Aiken Co: SC 29802-
Landholding Agency: Energy
Property Number: 41200420030
Status: Unutilized
Reason: Secured Area
Bldg. 190-P
Savannah River Operations
Aiken Co: SC 29802-
Landholding Agency: Energy
Property Number: 41200420031
Status: Unutilized
Reason: Secured Area
Tennessee

Comfort Station/Land
Cook Campground
Nashville Co: Davidson TN 37214-
Landholding Agency: COE
Property Number: 31200420024
Status: Unutilized
Reason: Floodway
Texas

Bldg. 1423
Naval Air Station
Ft. Worth Co: Tarrant TX
Landholding Agency: Navy
Property Number: 77200420054
Status: Unutilized
Reasons: Secured Area; Extensive
deterioration

Bldg. 1560
Naval Air Station
Ft. Worth Co: Tarrant TX
Landholding Agency: Navy
Property Number: 77200420055
Status: Unutilized
Reasons: Secured Area; Extensive
deterioration

Land (by State)

Tennessee
Tract F-608
Cheatham Lock & Dam
Ashland Co: Cheatham TN 37015-
Landholding Agency: COE
Property Number: 31200420021
Status: Unutilized
Reason: Floodway
Tracts G702-G706
Cheatham Lock & Dam
Ashland Co: Cheatham TN 37015-
Landholding Agency: COE
Property Number: 31200420022
Status: Unutilized
Reason: Floodway

6 Tracts
Shutes Branch Campground
Lakewood Co: Wilson TN
Landholding Agency: COE
Property Number: 31200420023
Status: Unutilized
Reason: Floodway
Washington

900 sq. ft. plot
Naval Submarine Base
Bangor Co: WA
Landholding Agency: Navy
Property Number: 77200420056
Status: Unutilized

Reasons: Within 2000 ft. of flammable or
explosive material; Secured Area
[FR Doc. 04-12337 Filed 6-3-04; 8:45 am]
BILLING CODE 4210-29-P

**DEPARTMENT OF HOUSING AND
URBAN DEVELOPMENT**

[Docket No. FR-4513-N-16]

Credit Watch Termination Initiative

AGENCY: Office of the Assistant
Secretary for Housing-Federal Housing
Commissioner, HUD.

ACTION: Notice.

SUMMARY: This notice advises of the
cause and effect of termination of
Origination Approval Agreements taken
by the HUD's Federal Housing
Administration (FHA) against HUD-
approved mortgagees through the FHA
Credit Watch Termination Initiative.
This notice includes a list of mortgagees
which have had their Origination
Approval Agreements terminated.

FOR FURTHER INFORMATION CONTACT: The
Quality Assurance Division, Office of
Housing, Department of Housing and
Urban Development, 451 Seventh Street,
SW., Room B133-P3214, Washington,
DC 20410-8000; telephone (202) 708-
2830 (this is not a toll free number).
Persons with hearing or speech
impairments may access that number
through TTY by calling the Federal
Information Relay Service at (800) 877-
8339.

SUPPLEMENTARY INFORMATION: HUD has
the authority to address deficiencies in
the performance of lenders' loans as
provided in HUD's mortgagee approval
regulations at 24 CFR 202.3. On May 17,
1999 (64 FR 26769), HUD published a
notice on its procedures for terminating
Origination Approval Agreements with
FHA lenders and placement of FHA
lenders on Credit Watch status (an
evaluation period). In the May 17, 1999
notice, HUD advised that it would
publish in the **Federal Register** a list of
mortgagees, which have had their
Origination Approval Agreements
terminated.

*Termination of Origination Approval
Agreement:* Approval of a mortgagee by
HUD/FHA to participate in FHA
mortgage insurance programs includes
an Origination Approval Agreement
(Agreement) between HUD and the
mortgagee. Under the Agreement, the
mortgagee is authorized to originate
single family mortgage loans and submit
them to FHA for insurance
endorsement. The Agreement may be
terminated on the basis of poor
performance of FHA-insured mortgage
loans originated by the mortgagee. The

termination of a mortgagee's Agreement
is separate and apart from any action
taken by HUD's Mortgagee Review
Board under HUD's regulations at 24
CFR part 25.

Cause: HUD's regulations permit HUD
to terminate the Agreement with any
mortgagee having a default and claim
rate for loans endorsed within the
preceding 24 months that exceeds 200
percent of the default and claim rate
within the geographic area served by a
HUD field office, and also exceeds the
national default and claim rate. For the
18th review period, HUD is only
terminating the Agreement of
mortgagees whose default and claim rate
exceeds both the national rate and 200
percent of the field office rate.

Effect: Termination of the Agreement
precludes that branch(s) of the
mortgagee from originating FHA-insured
single family mortgages within the area
of the HUD field office(s) listed in this
notice. Mortgagees authorized to
purchase, hold, or service FHA insured
mortgages may continue to do so.

Loans that closed or were approved
before the termination became effective
may be submitted for insurance
endorsement. Approved loans are (1)
those already underwritten and
approved by a Direct Endorsement (DE)
underwriter employed by an
unconditionally approved DE lender
and (2) cases covered by a firm
commitment issued by HUD. Cases at
earlier stages of processing cannot be
submitted for insurance by the
terminated branch; however, they may
be transferred for completion of
processing and underwriting to another
mortgagee or branch authorized to
originate FHA insured mortgages in that
area. Mortgagees are obligated to
continue to pay existing insurance
premiums and meet all other obligations
associated with insured mortgages.

A terminated mortgagee may apply for
a new Origination Approval Agreement
if the mortgagee continues to be an
approved mortgagee meeting the
requirements of 24 CFR 202.5, 202.6,
202.7, 202.8 or 202.10 and 202.12, if
there has been no Origination Approval
Agreement for at least six months, and
if the Secretary determines that the
underlying causes for termination have
been remedied. To enable the Secretary
to ascertain whether the underlying
causes for termination have been
remedied, a mortgagee applying for a
new Origination Approval Agreement
must obtain an independent review of
the terminated office's operations as
well as its mortgage production,
specifically including the FHA-insured
mortgages cited in its termination
notice. This independent analysis shall

identify the underlying cause for the mortgagee's high default and claim rate. The review must be conducted and issued by an independent Certified Public Accountant (CPA) qualified to perform audits under Government Auditing Standards as provided by the General Accounting Office. The mortgagee must also submit a written

corrective action plan to address each of the issues identified in the CPA's report, along with evidence that the plan has been implemented. The application for a new Agreement should be in the form of a letter, accompanied by the CPA's report and corrective action plan. The request should be sent to the Director, Office of Lender Activities and Program

Compliance, 451 Seventh Street, SW., Room B133-P3214, Washington, DC 20410-8000 or by courier to 490 L'Enfant Plaza, East, SW., Suite 3214, Washington, DC 20024.

Action: The following mortgagees have had their Agreements terminated by HUD:

Mortgagee name	Mortgagee branch address	HUD office jurisdictions	Termination effective date	Home ownership centers
Allied Home Mortgage Capital	251 Keisler Drive, Ste 100, Cary, NC 27511.	Greensboro, NC	2/17/2004	Atlanta.
Americap Mortgage Corp	1979 Lakeside Parkway, Ste 450, Tucker, GA 30084.	Atlanta, GA	4/1/2004	Atlanta.
Centurion Mortgage Corp	5402 D Gateway Centre, Flint, MI 48507	Grand Rapids, MI	4/1/2004	Philadelphia.
CH Mortgage Co. I LTD	1100 South Tryon St., Ste 101, Charlotte, NC 28203.	Greensboro, NC	4/1/2004	Atlanta.
Diversified Mortgage, Inc	26133 U.S. 19 North, Ste 412, Clearwater, FL 33763.	Tampa, FL	4/1/2004	Atlanta.
Equity One, Inc.	301 Lippincott Drive, Marlton, NJ 08053	Philadelphia, PA	4/1/2004	Philadelphia.
First Florida State Mortgage Corp	2090 Sarno Road, Melbourne, FL 32935	Orlando, FL	4/1/2004	Atlanta.
First Rochester Mortgage Corp	2024 W Henrietta Rd., Ste 2A, Rochester, NY 14623.	Buffalo, NY	4/1/2004	Philadelphia.
First City Mortgage, Inc	325 Country Club Drive, Stockbridge, GA 30281.	Atlanta, GA	4/1/2004	Atlanta.
Go Blue, Inc	5583 Davis Blvd., Ste 200, North Richland Hill, TX 76180.	Fort Worth, TX	4/1/2004	Denver.
Homeowners Mortgage of America, Inc ..	501 Village Trace Bldg., Marietta, GA 30067.	Atlanta, GA	4/1/2004	Atlanta.
Lenders Choice Mortgage Services, Inc	13930 SW 47 St. #203, Miami, FL 33175.	Miami, FL	2/17/2004	Atlanta.
Lodge Mortgage, Inc	19221 I 45 South, Ste 330, Conroe, TX 77385.	Houston, TX	4/1/2004	Denver.
Lone Star Realty Investment, Inc	620 E Southlake Blvd., Southlake, TX 76092.	Fort Worth, TX	4/1/2004	Denver.
McKinley Mortgage LLC	9825 Kenwood Rd., Ste 203, Cincinnati, OH 45242.	Cincinnati, OH	4/1/2004	Philadelphia.
Mortgage Express, Inc	374 Meridian Parke Ln, Ste A, Greenwood, IN 46142.	Indianapolis, IN ...	4/1/2004	Atlanta.
Sensible Mortgage Solutions, Inc	6112 Arlington Road, Jacksonville, FL 32211.	Jacksonville, FL ..	2/17/2004	Atlanta.
Tropical Mortgage of North Florida, Inc ...	2002 Southside Blvd., Ste 100-C, Jacksonville, FL 32216.	Jacksonville, FL ..	4/1/2004	Atlanta.

Dated: May 21, 2004.
Sean Cassidy,
General Deputy, Assistant Secretary for Housing.
 [FR Doc. 04-12649 Filed 6-3-04; 8:45 am]
BILLING CODE 4210-27-P

DEPARTMENT OF THE INTERIOR
Fish and Wildlife Service
Availability of the Final Environmental Impact Statement/Environmental Impact Report for an Incidental Take Permit for the Multiple Habitat Conservation Program, Carlsbad, CA.

AGENCY: Fish and Wildlife Service, Interior.
ACTION: Notice of availability and receipt of application.

SUMMARY: On December 9, 1999, the City of Carlsbad, California, applied to

the U.S. Fish and Wildlife Service (Service) for an incidental take permit pursuant to section 10(a)(1)(B) of the Endangered Species Act of 1973, as amended (Act). The Service is requesting public comment on the Carlsbad Subarea Plan/Habitat Management Plan (HMP), draft Urgency Ordinance, and Implementing Agreement. We are also seeking public comments on the final Environmental Impact Statement/Environmental Impact Report (EIS/EIR) for the Multiple Habitat Conservation Program for the Cities of Carlsbad, Encinitas, Escondido, Oceanside, San Marcos, Solana Beach, and Vista (MHCP), and are making available for public review the responses to comments on the draft MHCP EIS/EIR. The proposed permit on the HMP would authorize the incidental take of 19 animal species, including 12 unlisted species should any of them

become listed, under the Act, during the term of the proposed 50-year permit. The permit is needed to authorize take of listed animal species (including harm, injury and harassment) during public and private development, and during monitoring and management of preserve areas in the approximately 6,786-acre Plan Area in Carlsbad, California. The permit would also include two listed and four unlisted plant species, the take of which is not prohibited under Federal law, in recognition of the conservation benefits provided to these species under the larger seven city MHCP and the Carlsbad HMP.

DATES: We must receive your written comments on or before July 6, 2004.

ADDRESSES: Please send comments to Mr. Jim Bartel, Field Supervisor, U.S. Fish and Wildlife Service, Carlsbad Fish and Wildlife Office, 6010 Hidden Valley