Frequency: On occasion.

Affected Public: Business or other for profit, not-for-profit institutions.

Estimated Number of Respondents: 50.

Estimated Time per Response: 1–8 hours (average = 6).

Total Burden Hours: 300.

Total Burden Cost: (capital/startup): None.

Total Burden Cost: (operating/maintaining): None.

Description: The SAFETY ACT provides incentives for the development and deployment of Anti-Terrorism Technologies (ATTs) by creating a system of ''risk management'' and a system of ''litigation management.'' The purpose of the SAFETY ACT is to ensure that the threat of liability does not deter potential manufacturers or sellers of ATTs from developing and commercializing technologies that could significantly reduce the risks or mitigate the effects of terrorist events. Without these protections, important technologies are not being deployed to prevent harm resulting from a terrorist attack.

Dated: December 7, 2004.

Mark Emery,

Deputy, Chief Information Officer.

[FR Doc. 04–27272 Filed 12–10–04; 8:45 am]

BILLING CODE 4410–10–P

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR–4513–N–18]

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 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 20th review period, HUD is 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
America's Mortgage Resource, Inc	3317 N I–10 Service Road, Metairie, LA 70003.	New Orleans, LA	9/10/2004	Denver.
American Union Mortgage, Inc	5250 S. Commerce Dr., Ste 101, Murray, UT 84107.	Salt Lake City, UT	9/10/2004	Denver.
ARK LA TEX Financial Services LLC	4137 S Sherwood Forest Blvd., Baton Rouge, LA 70816.	New Orleans, LA	10/4/2004	Denver.
Fieldstone Mortgage Company	6243 I H 10 W, Ste 205, San Antonio, TX 78201.	San Antonio, TX	9/10/2004	Denver.
Gateway Funding Diversified Mtg Srvs LP	300 Welsh Rd, Bldg 5, Horsham, PA 19044	Philadelphia, PA	9/10/2004	Philadelphia.
Hamilton Mortgage Corporation	1 Independence Dr., Ste 416, Birmingham, AL 35209.	Birmingham, AL	10/5/2004	Atlanta.
Major Mortgage	13300 Old Blanco Rd. Ste 304, San Antonio, TX 78216.	San Antonio, TX	10/5/2004	Denver.
Major Mortgage	2660 South Rainbow Blvd. D104, Las Vegas, NV 89146.	Las Vegas, NV	10/5/2004	Santa Ana.
Mortgage Plus of America Corp	940 N 10th Street, Ste 200 Kalamazoo, MI 49009.	Grand Rapids, MI	9/10/2004	Philadelphia.
Old American Mortgage, Inc	4516 South, 700 East #100, Murray, UT 84107.	Salt Lake City, UT	10/5/2004	Denver.
Pan American Financial Corp	Roosevelt Ave, 1505 2nd Floor, Guaynabo, PR 00968.	San Juan, PR	10/5/2004	Atlanta.
Summit Financial Mortgage LLC	7586 W Jewell Ave, Ste 101, Lakewood, CO 80232.	Denver, CO	9/10/2004	Denver.
Villa Mortgage, Inc	2796 Mack Road, Fairfield, OH 45014	Cincinnati, OH	10/6/2004	Philadelphia.

Dated: December 6, 2004.

Sean Cassidy,

General Deputy Assistant Secretary for Housing.

[FR Doc. 04–27207 Filed 12–10–04; 8:45 am]

BILLING CODE 4210–27–P

DEPARTMENT OF THE INTERIOR

Fish and Wildlife Service

Comprehensive Conservation Plans and an Environmental Impact Statement for Monomoy and Nomans Land Island National Wildlife Refuges

AGENCY: Fish and Wildlife Service, Department of the Interior.

ACTION: Notice of intent.

SUMMARY: This notice advises the public that the U.S. Fish and Wildlife Service (Service) intends to gather information necessary to prepare Comprehensive Conservation Plans (CCP) for Monomoy and Nomans Land Island National Wildlife Refuges (NWR) and an associated Environmental Impact Statement (EIS). The CCPs/EIS will present management alternatives and analyze the effects of implementing the management actions. The refuges are a part of the Eastern Massachusetts NWR Complex and are located in Barnstable and Dukes Counties, Massachusetts, respectively. The EIS will be prepared pursuant to section 102(2)C of the National Environmental Policy Act and its implementing regulations. The CCPs of three refuges within the Eastern Massachusetts NWR Complex (Great Meadows, Oxbow, and Assabet River NWRs) are in final development, and the remaining three refuges of the Eastern Massachusetts NWR Complex (Mashpee, Massasoit, and Nantucket NWRs) will be evaluated under separate process(es).

This notice amends previous notices, published on February 24, 1999, that stated an EIS would be developed for all eight units of the complex (previously called Great Meadows National Wildlife Refuge Complex), and on February 15, 2001, that stated an EIS would be developed for three units (Monomoy, Nantucket, and Nomans Land Island NWRs). Comments already received for these refuges under the previous notices will be considered. The Service invites agencies, groups, and the public to submit any additional comments concerning the scope of issues to be addressed, as well as possible management alternatives and environmental impacts to consider in the EIS. We will hold public meetings regarding the CCP process in the near future. Notices of such meetings will be advertised in the local newspaper, announced on the refuge Web site, and sent to the refuge CCP mailing list. If you would like to be included on the mailing list, please contact Bill Perry at the address listed below.

The Service is furnishing this notice in compliance with the National Wildlife Refuge System Administration Act of 1966, as amended (16 U.S.C. 668dd *et seq.*):

(1) To advise other agencies and the public of our intentions, and

(2) To obtain suggestions and information on the scope of issues to include in the environmental documents.

DATES: Inquire at the following address for dates of planning activity. Comments concerning the scope of issues to be addressed must be submitted by January 27, 2005.

Send Comments To: Bill Perry, Refuge Planner, 73 Weir Hill Road, Sudbury, Massachusetts 01776, or e-mail comments to *northeastplanning@fws.gov* with a subject line stating ''Monomoy and Nomans Land Island NWRs.''

FOR FURTHER INFORMATION CONTACT: Bill Perry, Refuge Planner, 73 Weir Hill Road, Sudbury, Massachusetts 01776, 978–449–4661 extension 32, or e-mail *Bill_Perry@fws.gov.* Information will be periodically updated on the refuge Web site at *http://monomoy.fws.gov.*

SUPPLEMENTARY INFORMATION: In accordance with the National Wildlife Refuge Improvement Act of 1997, all lands within the National Wildlife Refuge System are to be managed in accordance with an approved CCP. The CCP guides management decisions and identifies refuge goals, long-range objectives, and strategies for achieving refuge purposes. The planning process will consider many elements, including habitat and wildlife management, habitat protection, public use, and cultural resources. Public input into this planning process is essential. The CCP