

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 31st 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 20024-8000.

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

Mortgagee name	Mortgagee branch address	HUD office jurisdictions	Termination effective date	Homeowner-ship centers
Advanced Mortgage & Investment Corp	3112 Washington Road Ste D, Augusta, GA 30907.	Atlanta	6/26/2007	Atlanta.
GSF Milwaukee	300 Patriot Drive, Little Chute, WI 54140 ...	Milwaukee	6/18/2007	Denver.
I Mortgage Funding Corp	2825 Wilcrest Drive Ste 407, Houston, TX 77042.	San Antonio	4/16/2007	Denver.
Mortgage Access Corp d/b/a Weichert Financial Services.	225 Littleton Road, Morris Plains, NJ 07950.	Camden	6/18/2007	Philadelphia.
Radius Capital Corp	601 S Falkenburg Road Ste 2-1, Tampa, FL 33619.	Tampa	4/14/2007	Atlanta.
SFMC LP	2105 Waterview Pkwy Ste 101, Richardson, TX 75080.	Dallas	4/14/2007	Denver.
Summit Mortgage Corp	9100 IH-10 West, Ste 100, San Antonio, TX 78230.	San Antonio	4/14/2007	Denver.

Dated: July 20, 2007.

Brian D. Montgomery,
Assistant Secretary for Housing-Federal Housing Commissioner.
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DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR-5157-N-02]

Mortgagee Review Board Administrative Actions Termination of Lender Approval for Renewal Noncompliance

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, and 24 CFR 25.10, this notice advises of the cause and description of certain administrative actions taken by HUD's Mortgagee Review Board (MRB) against HUD-approved mortgagees. The MRB terminated 123 Title I and Title II lender approvals during the six month period ending March 31, 2007, for failure to submit an acceptable annual audited financial statement and/or payment of the annual fee required to renew their FHA lender approval.

FOR FURTHER INFORMATION CONTACT: Joy Hadley, Director, Office of Lender Activities and Program Compliance, 451 Seventh Street, SW., Room B-133-P3214, Washington, DC 20410-8000,

telephone: (202) 708-1515. (This is not a toll-free number.) A Telecommunications Device for Hearing- and Speech-Impaired Individuals (TTY) is available at (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), and 23 CFR 25.10 requires that HUD publish a description of and the cause for administrative actions against a HUD-approved mortgagee by the Department's Mortgagee Review Board. The MRB terminated 123 Title I and Title II lender approvals during the six

month period ending March 31, 2007,
for failure to submit an acceptable
annual audited financial statement and/

or payment of the annual fee required to
renew their FHA lender approval.

ACTION: Termination of HUD/FHA Title
I and Title II lender approval.

CAUSE: Failure to submit an acceptable
annual audited financial statement and/
or payment of the annual fee required to
renew their FHA lender approval.

Approval type	FHA ID	Lender name	City	St
Title II	1007600008	ADVANTAGE ONE MORTGAGE BROKERS INC	ROGERS	AR
Title II	2063800000	AKEYGENT MORTGAGE LLC	OKLAHOMA CITY	OK
Title II	1610900006	ALL STAR MORTGAGE INC	PLANO	TX
Title II	1045200004	ALLERTON FINANCIAL CORP	BLOOMFIELD HILLS	MI
Title I	7251200007	AMERIBANC CORPORATION	MEDFORD	OR
Title II	1054400008	AMERIBANC CORPORATION	MEDFORD	OR
Title II	7832800005	AMERICAN CALIF FIN SERV INC	TORRANCE	CA
Title II	1652600009	AMERICAN DEBT REDUCTION	MARSHFIELD	WI
Title II	1772800000	AMERICAN HOME FINANCE	EDEN PRAIRIE	MN
Title II	1151800006	AMERICAN HOME LOANS EXPRESS	LONG BEACH	CA
Title II	1476600003	AMERICAN LENDING RESOURCE INC	TEMECULA	CA
Title II	7675300005	AMERICAN MORTGAGE PROFESSIONALS INC	ESCONDIDO	CA
Title I	7117900006	AMERICAN MORTGAGE SERVICES INC	MILLINGTON	TN
Title II	2373500007	AMERICAN SECURE MORTGAGE LLC	FORT WORTH	TX
Title II	1847700000	AMERIHOM MORTGAGE CORPORATION	SAN BERNARDINO	CA
Title II	1504900009	APPLIED RESEARCH CAPITAL CORP	VILLA PARK	IL
Title II	1883400005	ASPECT LLC	AUSTIN	TX
Title II	2108100000	AT HOME DISCOUNT MORTGAGE INC	NORTH SALT LAKE	UT
Title II	2112300002	AVA MORTGAGE INC	HUNTERSVILLE	NC
Title I	7386900000	AVENTUS INC	TUKWILA	WA
Title II	2096200009	AVENTUS INC	TUKWILA	WA
Title I	7348700001	BANKERS ACCEPTANCE MORTGAGE CORP	SPRINGFIELD	MO
Title II	7753200009	BOTTOMLINE MORTGAGE INC	MONROVIA	CA
Title II	7181100008	BOULDER FINANCIAL CORPORATION	UPLAND	CA
Title II	1039000005	BREWARD MORTGAGE CORPORATION	CERRITOS	CA
Title II	1923300009	C U MEMBERS MORTGAGE CORPORATION	EAST HAVEN	CT
Title II	6441109991	CAL COAST MORTGAGE CORP.	SAN DIEGO	CA
Title I	7253300003	CALIFORNIA EMPIRE FUNDING CORP	RANCHO CUCAMONGA	CA
Title II	7756700002	CALIFORNIA EMPIRE FUNDING CORP	RANCHO CUCAMONGA	CA
Title II	7149400009	CALIFORNIA MORTGAGE SPECIALISTS INC	SUSANVILLE	CA
Title II	2092200003	CAPITOL CITY MORTGAGE INCORPRATED	CARMEL	IN
Title II	2106100008	CARDINAL BANC MORTGAGE CORP	BRECKSVILLE	OH
Title II	1392700001	CB TOWNE CENTER FINANCIAL	CERRITOS	CA
Title II	7417800006	CLARK-ALLENBACH GROUP	SAN DIEGO	CA
Title II	2085700009	COAST2COAST MORTGAGE SPECIALISTS LTD	GLEN ELLYN	IL
Title I	7192800006	COMMUNITY FINANCIAL INC	CLAREMONT	CA
Title II	7560400002	COMPASS MORTGAGE INC	CHARLESTON	SC
Title I	7274100002	CONSTITUTION MORTGAGE CORP	TUSTIN	CA
Title II	7905900004	CONSTITUTION MORTGAGE CORP	TUSTIN	CA
Title II	7058100004	CORONA MORTGAGE	CORONA	CA
Title I	7378400001	CYPRESS POINT FUNDING INC	WOODLAND HILLS	CA
Title II	1967200006	CYPRESS POINT FUNDING INC	WOODLAND HILLS	CA
Title II	1508800004	EAGLE FUNDING GROUP LTD	CHANTILLY	VA
Title I	7220600006	EST FIN SERVICES INC	SOUTH GATE	CA
Title II	7983600004	EST FIN SERVICES INC	SOUTH GATE	CA
Title II	1280200002	EXECUTIVE HOME LOAN INC	SANTA ANA	CA
Title II	2115800006	EXPRESS FUNDING CORP	PARMA HEIGHTS	OH
Title II	1385000006	FIDUCIAL LENDING CORPORATION	INDIANAPOLIS	IN
Title II	7870900006	FIRST AMERICAN FUNDING INC	BALTIMORE	MD
Title II	1914600009	FIRST FUNDING MORTGAGE INC	YORBA LINDA	CA
Title II	1787200005	FIRST INTERSTATE MORTGAGE	AMERICAN FORK	UT
Title I	7300600009	GOLD CROWN HOME LOANS INC	GLENDALE	CA
Title II	1239800004	GOLD CROWN HOME LOANS INC	GLENDALE	CA
Title II	2354200004	GOLDEN MORTGAGE FINANCIAL SERVICES	SAN JUAN	PR
Title II	1968200002	GREAT LAKES CREDIT UNION	NORTH CHICAGO	IL
Title II	1223000000	GREATER ATLANTIC MORTGAGE CORP	VIENNA	VA
Title II	0322109994	GUARANTY LOAN AND REAL ESTATE	WEST MEMPHIS	AR
Title I	7302100008	HEARTLAND FUNDING CORP	SPRINGFIELD	MO
Title II	2353500000	HILLMAN & REECE CORPORATION	AURORA	CO
Title II	1955200005	HOMELEND MORTGAGE COMPANY INC	HOLLAND	OH
Title II	1282600009	HOMESTEAD MORTGAGE CORP	NORTH READING	MA
Title II	7660600008	IMPERIAL LENDERS CORPORATION	MIAMI	FL
Title II	1763900000	INTEGRITY MORTGAGE GROUP INC	HURST	TX
Title II	7931100006	INTERBANK MORTGAGE CORP	HUNTINGTON BEACH	CA
Title I	7345700004	J J AND D FINANCIAL SERVICES INC	BUENA PARK	CA
Title II	1605300004	J J AND D FINANCIAL SERVICES INC	BUENA PARK	CA
Title I	7363100004	JB MORTGAGE MARKET INC	DUBLIN	CA
Title II	1777500005	JB MORTGAGE MARKET INC	DUBLIN	CA
Title II	1909400001	JPO FUNDING INC	EULESS	TX

Approval type	FHA ID	Lender name	City	St
Title II	1279400003	JT ENTERPRISES	HUNTINGTON BEACH	CA
Title II	1158800000	KERN CENTRAL CREDIT UNION	BAKERSFIELD	CA
Title II	1912300004	KNR MORTGAGE INC	ALBUQUERQUE	NM
Title II	7879700001	LAGUNA FUNDING CORPORATION	ONTARIO	CA
Title II	7744400009	LEGACY FINANCIAL GROUP INC	ARLINGTON	TX
Title II	1661700001	LENDERS FINANCIAL MORTGAGE CORP	DAVIE	FL
Title II	1894900004	MAIDSTONE MORTGAGE	DOWNEY	CA
Title II	7915200006	MAJOR MORTGAGE	CHEYENNE	WY
Title II	1641500003	MESA FINANCIAL INC	ANAHEIM	CA
Title II	7942100000	MILDOR CORPORATION	VICTORIA	TX
Title II	1600800007	MONEY TREE MORTGAGE BANKERS USA INC	MIAMI	FL
Title II	7167700005	MONTICELLO BANK	JACKSONVILLE	FL
Title II	1780600004	MURRAY MORTGAGE INCORPORATED	DALLAS	TX
Title II	1430400000	NATIONS FUNDING GROUP	ATLANTA	GA
Title II	2335200004	NATIONS MORTGAGE CORPORATION	SALT LAKE CITY	UT
Title II	2290900004	NATIONWIDE MORTGAGE GROUP INC	SOUTHFIELD	MI
Title II	1152300008	NATIONWIDE REALTY SERVICES INC	SAN DIEGO	CA
Title II	7313700006	NORTH SUBURBAN MORTGAGE CORP	BROOMFIELD	CO
Title II	1135500002	ODICO INC	LOS ANGELES	CA
Title II	1256900002	PARK PLACE MORTGAGE CORP	LIVONIA	MI
Title II	2705009995	PHILADELPHIA FREEDOM CORP	LAS VEGAS	NV
Title II	1340600007	PRIME EQUITY ACCESS CORP	GRAND RAPIDS	MI
Title II	2314300002	QUALIFIED MORTGAGE SOLUTIONS, L.P.	PALM BEACH GARDENS	FL
Title II	2022700000	QUOTEMEARATE.COM	HOUSTON	TX
Title II	1657700001	R SANCHEZ FINANCIAL INC	RANCHO CUCAMONGA	CA
Title II	1336900006	REGENCY MORTGAGE CO	BIRMINGHAM	AL
Title II	7520600001	REPUBLIC MORTGAGE CORPORATION	TROY	MI
Title I	7177600009	SAN DIEGO SOUTHLAND EQUITIES LTD	SAN DIEGO	CA
Title II	7811400009	SAN DIEGO SOUTHLAND EQUITIES LTD	SAN DIEGO	CA
Title II	1120500002	SCOTT RESIDENTIAL SERVICES INC	CITRUS HEIGHTS	CA
Title II	2257500002	SFMCPS INC	DURHAM	NC
Title I	7086600009	SHASTA FINANCIAL SERVICES INC	ELK GROVE	CA
Title II	2343200000	SILVERSTONE MORTGAGE INC	HOUSTON	TX
Title II	1337500002	SIMPLICITY FUNDING INC	DALLAS	TX
Title II	7423200003	SMI SOUTHERN MORTGAGE INC	BIRMINGHAM	AL
Title II	1291000005	ST CLOUD MORTGAGE	SANTA CLEMENTE	CA
Title II	2229000006	STARMARK FINANCIAL LLC	SOUTHFIELD	MI
Title II	2079700006	STRATE FINANCIAL SERVICES LLC	DENVER	CO
Title II	1777400009	SUMMIT CAPITAL GROUP INC	PACIFIC GROVE	CA
Title II	1187300004	SUPERIOR LENDING CORP	PLANO	TX
Title II	1981200004	SUPERIOR MORTGAGE INC	EDEN PRAIRIE	MN
Title II	1789900004	TAILOR-MADE MORTGAGE CORP	MENIFEE	CA
Title II	7518300001	TRUST MORTGAGE COMPANY INC	WALTHAM	MA
Title II	2274300008	UFS FINANCIAL GROUP INC	DALLAS	TX
Title II	1909800005	UNION MORTGAGE INC	ARLINGTON	TX
Title I	7082100004	UNIVERSAL SAVINGS BANK FA	MILWAUKEE	WI
Title II	7182600009	VALLEY BANK MARYLAND	HUNT VALLEY	MD
Title I	7198900008	VALLEYSOURCE MORTGAGE INC	BAKERSFIELD	CA
Title II	7882200000	VALLEYSOURCE MORTGAGE INC	BAKERSFIELD	CA
Title II	7373900007	VILLAGE ASSOCIATES MORTGAGE INC	BIRMINGHAM	MI
Title II	7849900009	VOYAGEUR FINANCIAL INC	PRIOR LAKE	MN
Title II	1987900009	WENTWORTH MORTGAGE CORPORATION	PLYMOUTH	MI
Title II	2330000000	WEST MICHIGAN MORTGAGE AND FINANCIAL SER	GRAND RAPIDS	MI
Title II	7207000003	WESTERN CAPITAL ASSOCIATES	SAN DIEGO	CA

Dated: August 3, 2007.

Brian D. Montgomery,

Assistant Secretary for Housing—Federal Housing Commissioner, Chairman Mortgagee Review Board.

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DEPARTMENT OF THE INTERIOR

Fish and Wildlife Service

Conference of the Parties to the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES); Amendments to Appendices I and II Adopted by the Conference of the Parties to CITES at Its Fourteenth Regular Meeting (CoP14)

AGENCY: Fish and Wildlife Service, Interior.

ACTION: Notice; request for comments.

SUMMARY: This notice announces the amendments to Appendices I and II adopted by the Conference of the Parties (CoP) to the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES) at its fourteenth regular meeting (CoP14). The meeting was held in The Hague, The Netherlands, June 3-15, 2007. In this notice we list those amendments that were adopted by the Parties at the meeting. We also invite public input on whether the United States should take a