### APPENDIX A—EMERGENCY CAPITAL REPAIR GRANT AWARDEES FY 2007—Continued

<table>
<thead>
<tr>
<th>Name of owner/sponsor</th>
<th>Name of development</th>
<th>City</th>
<th>State</th>
<th>Number of units</th>
<th>Dollar amount awarded</th>
<th>Repairs funded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Presbyterian Home at Plainfield, Inc.</td>
<td>Plainfield Tower West.</td>
<td>Plainfield</td>
<td>NJ</td>
<td>154</td>
<td>64,587</td>
<td>Replaced the existing two elevators.</td>
</tr>
<tr>
<td>Overlook Senior Citizens Housing of Loudon Co., Inc.</td>
<td>Dogwood Terrace III.</td>
<td>Lenoir City</td>
<td>TN</td>
<td>20</td>
<td>83,461</td>
<td>Replaced failing plumbing system.</td>
</tr>
<tr>
<td>Barbara L. Andrews Memorial Housing Association.</td>
<td>Andrews Way</td>
<td>Raytown</td>
<td>MO</td>
<td>10</td>
<td>6,000</td>
<td>Repaired a water line, repaved the driveway, and replaced the air conditioning/heating systems.</td>
</tr>
<tr>
<td>Century Homes for Elderly, Inc ...</td>
<td>Springbrook Apartments.</td>
<td>Vonore</td>
<td>TN</td>
<td>24</td>
<td>21,037</td>
<td>Replaced deteriorating and leaking roof system.</td>
</tr>
<tr>
<td>Beaches Elderly Housing Corporation.</td>
<td>Pablo Hamlet</td>
<td>Jacksonville Beach</td>
<td>FL</td>
<td>104</td>
<td>74,226</td>
<td>Replaced deteriorating and leaking windows.</td>
</tr>
<tr>
<td>Schnurman House, Inc ...............</td>
<td>Schnurman House Apartments.</td>
<td>Mayfield Heights</td>
<td>OH</td>
<td>198</td>
<td>290,000</td>
<td>Replaced the roofs.</td>
</tr>
<tr>
<td>Saraland Manor Inc ...............</td>
<td>Saraland Manor</td>
<td>Gulfport</td>
<td>MS</td>
<td>101</td>
<td>498,777</td>
<td>Replaced a fire alarm and emergency call system, replaced the roof condenser units and repaired the elevator doors.</td>
</tr>
<tr>
<td>Omni-Governor, Inc ...............</td>
<td>The Governor Apartments.</td>
<td>Providence</td>
<td>RI</td>
<td>57</td>
<td>425,327</td>
<td>Refurbished the existing chimney, replaced roof tiles, and repointed the exterior wall surface.</td>
</tr>
<tr>
<td>Jewish Federation Housing, Inc ...</td>
<td>Federation Towers</td>
<td>Miami Beach</td>
<td>FL</td>
<td>114</td>
<td>402,900</td>
<td>Replaced two malfunctioning elevator cars.</td>
</tr>
<tr>
<td>Villa Del Sol Senior Housing, Inc</td>
<td>Villa Del Sol Senior Housing.</td>
<td>Sunland Park</td>
<td>NM</td>
<td>30</td>
<td>55,838</td>
<td>Repaired buckling pavement, repaired heaving sidewalks, and repaired failing storm drainage systems.</td>
</tr>
<tr>
<td>Chaparral Senior Housing, Inc ....</td>
<td>Chaparral Senior Housing.</td>
<td>Las Cruces</td>
<td>NM</td>
<td>40</td>
<td>98,543</td>
<td>Replaced faulty-inoperable windows, corrected flooding problems and repaired guttering systems on the roof.</td>
</tr>
<tr>
<td>Elm Manor Homes, Inc .............</td>
<td>Elm Manor Homes</td>
<td>Roanoke</td>
<td>VA</td>
<td>23</td>
<td>284,854</td>
<td>Replaced parts of an unreliable elevator, windows, the parapet cap, damaged vinyl siding, and failed retaining wall.</td>
</tr>
<tr>
<td>Redeemer Lutheran Housing, Inc</td>
<td>Luther Acres</td>
<td>Vineland</td>
<td>NJ</td>
<td>100</td>
<td>421,646</td>
<td>Replaced an inoperable corridor ventilation system.</td>
</tr>
</tbody>
</table>
Individuals (TTY) is available at (800) 877–8393 (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 a description of and the cause for administrative action against a HUD-approved mortgagee” by the Department’s Mortgagee Review Board (Board). In compliance with the requirements of Section 202(c)(5), this notice advises of administrative actions that have been taken by the Board from April 27, 2007 to August 31, 2007.


   Action: Settlement Agreement signed August 24, 2007. Without admitting liability or fault, America’s Mortgage Resource agreed to pay HUD $64,000. America’s Mortgage Resource also agreed that it will not approve any HUD/FHA-insured mortgages in which the borrower is receiving a gift from a downpayment assistance provider unless that provider meets HUD’s existing requirements for gift donors, including obtaining 501(c)(3) status from the Internal Revenue Service.

   Cause: The Board took this action based on the following violations of HUD/FHA requirements in the origination of HUD/FHA-insured loans where America’s Mortgage Resource: Failed to ensure that borrowers received gift funds from acceptable sources; and failed to adopt a Quality Control Plan in accordance with HUD/FHA requirements.


   Action: On August 16, 2007, the Board issued a letter to Aspen Home Loans, LC (Aspen) immediately withdrawing its HUD/FHA approval for five years.

   Cause: The Board took this action based on the following violations of HUD/FHA requirements where Aspen failed to comply with the Board’s directive. In a letter dated May 14, 2007, the Board put Aspen on a one year probation and imposed a $6,500 civil money penalty and, directed Aspen to: Provide the Board with Aspen’s Senior Management Quality Control reports performed for the preceding six months within thirty days of Aspen’s receipt of the Board’s Notice letter; a copy of Aspen’s current acceptable Quality Control Plan within fifteen days of the Board’s receipt of the Board’s Notice letter; and, copies of Aspen’s Senior Management Quality Control reports for the following calendar year, completed quarterly, within thirty days of the end of each quarter.


   Action: Settlement Agreement signed August 31, 2007. Without admitting liability or fault, Capital Mortgage Associates, LLC (Capital) agreed to make an administrative payment to HUD in the amount of $22,500. Capital also agreed to refund borrowers unallowable fees identified in two loans.

   Cause: The Board took this action based on the following violations of HUD/FHA requirements in the origination of HUD/FHA-insured loans where Capital: Allowed an unapproved branch to originate HUD/FHA loans in violation of HUD/FHA requirements; failed to ensure that borrowers were not charged unallowable fees; and failed to adopt a Quality Control Plan in accordance with HUD/FHA requirements.


   Action: Settlement Agreement signed August 14, 2007. Without admitting liability or fault, Citybank agreed to waive all insurance benefits or indemnify HUD on two loans. Citybank also agreed to pay HUD an administrative payment in the amount of $17,500.

   Cause: The Board took this action based on the following violations of HUD/FHA requirements in the origination of HUD/FHA-insured loans where Citybank: Failed to verify the source and adequacy of funds for the borrower; failed to verify the source and adequacy of funds for the borrower is receiving a gift from a family member; failed to verify the source and adequacy of funds for the borrower is receiving a gift from a 501(c)(3) organization; failed to verify the source and adequacy of funds for the borrower is receiving a gift from a non-profit organization; and failed to verify the source and adequacy of funds for the borrower is receiving a gift from a charitable organization.

5. Davis-Penn Mortgage Company, Houston, TX [Docket No. 07–7005–MR]

   Action: Settlement Agreement signed May 15, 2007. Without admitting liability or fault, Davis-Penn Mortgage Company (Davis-Penn) agreed to pay HUD an administrative payment in the amount of $83,000.

   Cause: The Board took this action based on the following violations of HUD/FHA requirements in the servicing of HUD/FHA-insured loans where Davis-Penn: Failed to verify the source and adequacy of funds for the borrower’s minimum required investment; failed to ensure property...
eligibility for HUD/FHA mortgage insurance; closed loans in excess of the maximum allowable amount by failing to consider inducements to purchase in computing the mortgage amount and failing to resolve conflicting information regarding the sales price; and approved a mortgage loan with an excessive debt-to-income ratio without adequate compensating factors.


Action: Settlement Agreement signed April 27, 2007. Without admitting liability or fault, Tranah Asset Management Corporation (Tranah) agreed to pay HUD an administrative payment in the amount of $45,000.

Cause: The Board took this action based on the following violation of HUD/FHA requirements in the origination of HUD/FHA-insured loans where Tranah permitted a debarred mortgagee to participate in the HUD/FHA mortgage insurance program.


Action: Settlement Agreement signed May 17, 2007. Without admitting liability or fault, Wall Street Financial Corporation (Wall Street) agreed to pay HUD an administrative payment in the amount of $19,500. Wall Street also agreed to refund unallowable fees identified in 50 loans to mortgagees within 30 days of the effective date of the Settlement Agreement.

Cause: The Board took this action based on the following violations of HUD/FHA requirements in the origination of HUD/FHA-insured loans where Wall Street: Approved mortgages with debt-to-income ratios that exceeded HUD/FHA standards without adequate compensating factors in nine mortgages; failed to adequately document the source of funds used for the downpayment or closing costs in one mortgage; failed to ensure that borrowers whom Wall Street charged a commitment fee, executed a Commitment Agreement guaranteeing discount points and/or interest rates at least fifteen days prior to closing; and charged unallowable fees for title review by an attorney, and/or overcharged for obtaining credit reports.


Brian D. Montgomery,
Assistant Secretary for Housing—Federal Housing Commissioner.

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BILLING CODE 4210–67–P

DEPARTMENT OF THE INTERIOR
Fish and Wildlife Service
Endangered and Threatened Wildlife and Plants; Permits

AGENCY: Fish and Wildlife Service, Interior.

ACTION: Notice of Issuance of Enhancement of Survival and Incidental Take Permits.

SUMMARY: Between June 1, 2005, and September 30, 2007, the Pacific Region of the Fish and Wildlife Service (Service) issued 18 permits for enhancement of survival or incidental take of threatened and endangered species. These permits were issued pursuant to sections 10(a)(1)(A) and 10(a)(1)(B) of the Endangered Species Act of 1973, as amended (Act). Copies of the permits and associated decision documents are available upon request.

ADDRESSES: Documents are available from the U.S. Fish and Wildlife Service, 911 NE., 11th Avenue, Portland, Oregon 97232; facsimile (503) 231–6243. Charges for copying, shipping and handling may apply.

FOR FURTHER INFORMATION CONTACT: Please contact Shelly Sizemore, Administrative Assistant, at the above address and facsimile number or by telephone at (503) 231–2194.

SUPPLEMENTARY INFORMATION: Section 9 of the Act (16 U.S.C. 1531 et seq.) and its implementing regulations prohibit the take of wildlife species listed as endangered or threatened. The term “take” means to harass, harm, pursue, hunt, shoot, wound, kill, trap, capture, or collect listed wildlife, or to attempt to engage in any such conduct. We may, under limited circumstances, issue permits to authorize take that is incidental to, and not the purpose of, carrying out an otherwise lawful activity. Regulations governing permits for threatened and endangered species are found at 50 CFR 17.32 and 17.22.

Although not required by law or regulation, it is our regional policy to notify the public of permits issued for enhancement of survival or incidental take under Habitat Conservation Plans, Safe Harbor Agreements, or Candidate Conservation Agreements with Assurances. Within the Pacific Region of the Service, between June 1, 2005, and September 30, 2007, we issued 15 permits for enhancement of survival and 3 permits for incidental take of threatened and endangered species subject to certain conditions set forth therein, pursuant to sections 10(a)(1)(A) and 10(a)(1)(B) of the Act. The enhancement of survival permits are associated with Safe Harbor Agreements or Candidate Conservation Agreements with Assurances. The incidental take permits are associated with Habitat Conservation Plans. We issued each permit after determining that: (1) The permit application was submitted in good faith; (2) all permit issuance criteria were met, including the requirement that granting the permit will not jeopardize the continued existence of listed species; and (3) the permit was consistent with the purposes and policy set forth in the Act and applicable regulations, including a thorough review of the environmental effects of the action and alternatives pursuant to the National Environmental Policy Act of 1969 (42 U.S.C. 4321 et seq.).