PART 203—SINGLE FAMILY MORTGAGE INSURANCE

1. The authority citation for 24 CFR part 203 continues to read as follows:


2. Revise the last sentence of § 203.9 to read as follows:

§ 203.9 Disclosure regarding interest due upon mortgage prepayment.

* * * * *

This paragraph shall apply to any mortgage executed after August 22, 1991, and before [effective date of the final rule to be inserted at the final rule stage).

3. Revise § 203.22 paragraph (b) to read as follows:

§ 203.22 Payment of insurance premiums or charges; prepayment privilege.

* * * * *

(b) Prepayment privilege. The mortgage shall contain a provision permitting the mortgagor to prepay the mortgage in whole or in part at any time and in any amount. The mortgage shall not provide for the payment of any charge on account of such prepayment.

4. Revise § 203.558, to read as follows:

§ 203.558 Handling prepayments.

(a) Handling prepayments for FHA-insured mortgages closed on or after [effective date of the final rule to be inserted at the final rule stage]. With respect to FHA-insured mortgages closed on or after [effective date of the final rule to be inserted at the final rule stage], notwithstanding the terms of the mortgage, the mortgagor shall accept a prepayment at any time and in any amount. The mortgagor shall not require 30 days’ advance notice of prepayment, even if the mortgage instrument purports to require such notice. Monthly interest on the debt must be calculated on the actual unpaid principal balance of the loan as of the date the prepayment is received, and not as of the next installment due date.

(b) Handling prepayment for FHA-insured mortgages closed before [effective date of the final rule to be inserted at the final rule stage]. (1) With respect to FHA mortgages insured before August 2, 1985, if a prepayment is offered on other than an installment due date, the mortgagee may refuse to accept the prepayment until the first day of the month following expiration of the 30-day notice period as provided in the mortgage, or may require payment of interest to that date, but only if the mortgagee so advises the mortgagor in a form approved by the Commissioner, in response to the mortgagor’s inquiry, request for payoff figures, or tender of prepayment. If the installment due date (the first day of the month) falls on a nonbusiness day, the mortgagee’s notice of intention to prepay or the prepayment shall be timely if received on the next business day.

(2) With respect to FHA mortgages insured on or after August 2, 1985, but closed before [effective date of the final rule to be inserted at the final rule stage], the mortgagor shall not require 30 days’ advance notice of prepayment, even if the mortgage instrument purports to require such notice. If the prepayment is offered on other than an installment due date, the mortgagee may refuse to accept the prepayment until the next installment due date (the first day of the month, or may require payment of interest to that date, but only if the mortgagor so advises the mortgagor, in a form approved by the Commissioner, in response to the mortgagor’s inquiry, request for payoff figures, or tender of prepayment.

(3) If the mortgagee fails to meet the full disclosure requirements of paragraphs (b)(1) and (b)(2) of this section, the mortgagee may be subject to forfeiture of that portion of the interest collected for the period beyond the date that prepayment in full was received and to such other actions as are provided in part 25 of this title.

(c) Mortgagor annual notice to mortgagees. Each mortgagee, with respect to a mortgage under this part, shall provide to each of its mortgagees not less frequently than annually a written notice, in a form approved by the Commissioner, containing a statement of the amount outstanding for prepayment of the principal amount of the mortgage. With respect to FHA-insured mortgages closed before [effective date of the final rule to be inserted at the final rule stage], the notice shall describe any requirements the mortgagee must fulfill to prevent the accrual of any interest on the principal amount after the date of any prepayment. This paragraph shall apply to any outstanding mortgage insured on or after August 22, 1991.


Carol J. Galante, Assistant Secretary for Housing—Federal Housing Commissioner.

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tribes for affordable housing activities. The amount of assistance made available to each Indian tribe is determined using a formula that was developed as part of the NAHASDA negotiated process. Based on the amount of funding appropriated for the IHBG program, HUD calculates the annual grant for each Indian tribe and provides this information to the Indian tribes. An Indian Housing Plan for the Indian tribe is then submitted to HUD. If the Indian Housing Plan is found to be in compliance with statutory and regulatory requirements, the grant is made.

On June 12, 2013 (78 FR 35178), HUD announced in the Federal Register the list of proposed members for the negotiated rulemaking committee, and requested additional public comment on the proposed membership. On July 30, 2013 (78 FR 45003), HUD announced the final list of committee members and announced the first meeting of the negotiated rulemaking committee. On August 27, 2013, and August 28, 2013, the first meeting of the negotiated rulemaking committee was held. HUD announced the second meeting of the negotiated rulemaking committee on September 4, 2013 (78 FR 54416). The second meeting was held on Tuesday, September 17, 2013, Wednesday, September 18, 2013, and Thursday, September 19, 2013.

II. Third Committee Meeting

The third meeting of the Indian Housing Block Grant Allocation Formula Negotiation Rulemaking Committee will be held on Wednesday, April 23, 2014, Thursday, April 24, 2014, and Friday, April 25, 2014. On each day, the session will begin at approximately 8:30 a.m., and adjourn at approximately 5 p.m. The meetings will take place at the Washington Hilton Hotel, 1919 Connecticut Avenue NW., Washington, DC 20009.

The meeting will be open to the public without advance registration. Public attendance may be limited to the space available. Members of the public may make statements during the meeting, to the extent time permits, and file written statements with the committee for its consideration. Written statements should be submitted to the address listed in the FOR FURTHER INFORMATION CONTACT section of this document.

III. Future Committee Meetings

Notices of all future meetings will be published in the Federal Register. HUD will make every effort to publish such notices at least 15 calendar days prior to each meeting.

Dated: March 5, 2014.
Sandra B. Henriquez, Assistant Secretary for Public and Indian Housing

ENVIRONMENTAL PROTECTION AGENCY

40 CFR Part 52


Revisions to the California State Implementation Plan, Placer County Air Pollution Control District

AGENCY: Environmental Protection Agency (EPA).

ACTION: Proposed rule.

SUMMARY: The Environmental Protection Agency (EPA) is proposing to approve revisions to the Placer County Air Pollution Control District (PCAPCD) portion of the California State Implementation Plan (SIP). These revisions concern volatile organic compound (VOC) emissions from graphic arts operations and from surface preparation and cleaning operations. We are proposing to approve local rules to regulate these emission sources under the Clean Air Act as amended in 1990 (CAA or the Act).

DATES: Any comments on this proposal must arrive by April 14, 2014.

ADDRESSES: Submit comments, identified by docket number EPA–R09–OAR–2013–0806, by one of the following methods:


2. Email: steckel.andrew@epa.gov.

3. Mail or deliver: Andrew Steckel (Air-4), U.S. Environmental Protection Agency Region IX, 75 Hawthorne Street, San Francisco, CA 94105–3901.

Instructions: All comments will be included in the public docket without change and may be made available online at www.regulations.gov, including any personal information provided, unless the comment includes Confidential Business Information (CBI) or other information whose disclosure is restricted by statute. Information that you consider CBI or otherwise protected should be clearly identified as such and should not be submitted through www.regulations.gov or email. www.regulations.gov is an “anonymous access” system, and EPA will not know your identity or contact information unless you provide it in the body of your comment. If you send email directly to EPA, your email address will be automatically captured and included as part of the public comment. If EPA cannot read your comment due to technical difficulties and cannot contact you for clarification, EPA may not be able to consider your comment. Electronic files should avoid the use of special characters, any form of encryption, and be free of any defects or viruses.

Docket: Generally, documents in the docket for this action are available electronically at www.regulations.gov and in hard copy at EPA Region IX, 75 Hawthorne Street, San Francisco, California. While all documents in the docket are listed at www.regulations.gov, some information may be publicly available only at the hard copy location (e.g., copyrighted material, large maps), and some may not be publicly available in either location (e.g., CBI). To inspect the hard copy materials, please schedule an appointment during normal business hours with the contact listed in the FOR FURTHER INFORMATION CONTACT section.

FOR FURTHER INFORMATION CONTACT: Andrew Steckel, EPA Region IX, (415) 947–4115, steckel.andrew@epa.gov.

SUPPLEMENTARY INFORMATION: This proposal addresses the following local rules: PCAPCD Rule 239, Graphic Arts Operations and PCAPCD Rule 240, Surface Preparation and Cleanup. In the Rules and Regulations section of this Federal Register, we are approving these local rules in a direct final action without prior proposal because we believe these SIP revisions are not controversial. If we receive adverse comments, however, we will publish a timely withdrawal of the direct final rule and address the comments in subsequent action based on this proposed rule. Please note that if we receive adverse comments on an amendment, paragraph, or section of this rule and if that provision may be severed from the remainder of the rule, we may adopt as final those provisions of the rule that are not the subject of an adverse comment.

We do not plan to open a second comment period, so anyone interested in commenting should do so at this time. If we do not receive adverse comments, no further activity is planned. For further information, please see the direct final action.

Jared Blumenfeld, Regional Administrator, Region IX.

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