material, all submissions will be posted, without change, to the Federal eRulemaking Portal at http://www.regulations.gov, and will include any personal information you provide. Therefore, submitting this information makes it public. You may wish to consider limiting the amount of personal information that you provide in any voluntary submission you make to DHS. DHS may withhold information provided in comments from public viewing that it determines may impact the privacy of an individual or is offensive. For additional information, please read the Privacy Act notice that is available via the link in the footer of http://www.regulations.gov.

Note: The address listed in this notice should only be used to submit comments concerning this information collection. Please do not submit requests for individual case status inquiries to this address. If you are seeking information about the status of your individual case, please check “My Case Status” online at: https://egov.uscis.gov/cris/Dashboard.do, or call the USCIS National Customer Service Center at 1–800–375–5283.

Written comments and suggestions from the public and affected agencies should address one or more of the following four points:

(1) Evaluate whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information will have practical utility;
(2) Evaluate the accuracy of the agency’s estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used;
(3) Enhance the quality, utility, and clarity of the information to be collected; and
(4) Minimize the burden of the collection of information on those who are to respond, including through the use of appropriate automated, electronic, mechanical, or other technological collection techniques or other forms of information technology, e.g., permitting electronic submission of responses.

Overview of This Information Collection

(1) Type of Information Collection: Revision of a Currently Approved Collection.
(2) Title of the Form/Collection: Application for Permission to Reapply for Admission into the United States after Deportation or Removal.
(3) Agency form number, if any, and the applicable component of the DHS sponsoring the collection: I–212; USCIS.
(4) Affected public who will be asked or required to respond, as well as a brief abstract: Individuals or households. The information provided on Form I–212 is used by USCIS to adjudicate applications filed by aliens requesting consent to reapply for admission to the United States after deportation, removal or departure, as provided under section 212 of the Immigration and Nationality Act.
(5) An estimate of the total number of respondents and the amount of time estimated for an average respondent to respond: 5,160 responses at 2 hours per response; 100 responses (biometrics) at 1.37 hours.
(6) An estimate of the total public burden (in hours) associated with the collection: 10,437 annual burden hours. If you need a copy of the information collection instrument with instructions, or additional information, please visit the Federal eRulemaking Portal site at: http://www.regulations.gov. We may also be contacted at: USCIS, Office of Policy and Strategy, Regulatory Coordination Division, 20 Massachusetts Avenue NW., Washington, DC 20529–2140, Telephone number 202–272–8377.

Dated: July 10, 2014.

Laura Dawkins,

[FR Doc. 2014–16663 Filed 7–15–14; 8:45 am]

BILLING CODE 9111–97–P

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
[Docket No. FR–5802–N–01]

Mortgagee Review Board: Administrative Actions

AGENCY: Office of the Assistant Secretary for Housing–Federal Housing Commissioner, Department of Housing and Urban Development (“HUD”).

ACTION: Notice.

SUMMARY: In compliance with Section 202(c)(5) of the National Housing Act, this notice advises of the cause and description of administrative actions taken by HUD’s Mortgagee Review Board against HUD-approved mortgagees.

FOR FURTHER INFORMATION CONTACT: Nancy A. Murray, Secretary to the Mortgagee Review Board, 451 Seventh Street SW., Room B–133/3150, Washington, DC 20410–8000; telephone (202) 708–2224 (this is not a toll-free number). Persons with hearing or speech impairments may access this number through TTY by calling the toll-free Federal Information Service at (800) 877–8339.

SUPPLEMENTARY INFORMATION: Section 202(c)(5) of the National Housing Act (12 U.S.C. 1708(c)(5)) 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 actions that have been taken by the Board in its meetings from October 1, 2012, to September 19, 2013.

I. Civil Money Penalties, Withdrawals of FHA Approval, Suspensions, Probations, Reprimands, and Administrative Payments

1. Amera Mortgage Corporation,Milford, MI, [Docket No. 12–1648–MR]

Action: On April 23, 2013, the Board entered into a Settlement Agreement with Amera Mortgage Corporation (“Amera”) that required Amera to pay a civil money penalty in the amount of $348,300 and indemnify the Department for the life of the loan on twenty-one (21) HUD/FHA insured loans, without admitting fault or liability.

Cause: The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: Amera violated underwriting requirements in connection with sixty-nine (69) loans when it did not check the eligibility of all of the participants in the transaction, failed to implement quality control of branch origination activities, failed to include the name and Nationwide Mortgage Licensing System (NMLS) identification number of the mortgage loan officer in HUD systems and loan documentation, used the incorrect NMLS identification numbers in loan documentation, falsely represented branch information to HUD, submitted or caused the submission of false loan underwriting approval forms in connection with sixty (60) file loans involving a debarred individual, employed a debarred individual, and made two (2) false certifications to HUD on Amera’s annual recertification submissions in connection with Amera’s annual renewal of eligibility documentation for its fiscal years ending in 2011 and 2012.


Action: On November 14, 2013, the Board entered into a Settlement Agreement with American Southwest Mortgage Corporation (“ASMC”) that
required ASMC to pay an administrative payment of $5,000, and $127,899.18 to settle monies owed to HUD on two (2) outstanding indemnification agreements, without admitting fault or liability.

Cause: The Board took this action based on the following violation of HUD/FHA requirements alleged by HUD: ASMC violated the requirements of two (2) indemnification agreements with HUD by failing to timely remit payments owed to HUD.


Action: On October 28, 2013, the Board entered into a Superseding Settlement Agreement with AmeriSave Mortgage Corporation ("AmeriSave") that required AmeriSave to pay civil money penalties in the amount of $131,500, without admitting fault or liability.

Cause: The Board took this action based on the following violation of HUD/FHA requirements alleged by HUD: During the period from April 1, 2011, to October 24, 2012, AmeriSave failed to enter NMLS identification numbers for five hundred twenty six (526) HUD/FHA insured loans into FHA Connection.

5. BJV Financial Services, Inc., d/b/a Forum Mortgage Bancorp, Chicago, IL [Docket No. 10–1715–MR]

Action: On May 19, 2011, the Board voted to assess civil money penalties in the amount of $139,000 against BJV Financial Services, Inc. ("BJV"). On June 13, 2013, the Board entered into a Settlement Agreement with BJV that required BJV to pay an administrative payment to HUD in the amount of $70,000, without admitting fault or liability.

Cause: The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: BJV failed to comply with HUD's Quality Control requirements; failed to disclose affiliated business arrangements; charged unallowable and/or unearned fees; failed to resolve discrepancies and/or conflicting information in loan documents; and submitted a false certification to HUD on February 3, 2009, that BJV had not been involved in any proceeding in 2008 which resulted in sanctions by a state government.


Action: On August 6, 2013, the Board issued a Notice of Administrative Action immediately suspending the FHA approval of Capital Financial Mortgage Corporation ("CFMC").

Cause: The Board took this action based on the following violation of HUD/FHA requirements alleged by HUD: CFMC failed to notify HUD/FHA that it had been suspended by the Commonwealth of Pennsylvania Department of Banking and Securities, Bureau of Compliance and Licensing; failed to fund four (4) closed loans; failed to notify HUD that it had ceased operations; failed to submit its automated annual certification for the fiscal year ending December 31, 2012; failed to pay the annual recertification fee for the fiscal year ending December 31, 2012; and failed to submit an acceptable audited financial statement for its fiscal year ending December 31, 2012.


Action: On November 6, 2013, the Board issued a Notice of Administrative Action permanently withdrawing the FHA approval of Capital Financial Mortgage Corporation ("CFMC").

Cause: The Board took this action based on the following violation of HUD/FHA requirements alleged by HUD: CFMC failed to notify HUD/FHA that it had been suspended by the Commonwealth of Pennsylvania Department of Banking and Securities, Bureau of Compliance and Licensing; failed to fund four (4) closed loans; failed to notify HUD that it had ceased operations; failed to submit its automated annual certification for the fiscal year ending December 31, 2012; failed to pay the annual recertification fee for the fiscal year ending December 31, 2012; and failed to submit an acceptable audited financial statement for its fiscal year ending December 31, 2012.


Action: On May 30, 2013, the Board voted to refer Crossfire Financial Network (CFN) to the Office of Inspector General and the Office of General Counsel for action under the Program Fraud Civil Remedies Act for double damages and a penalty.

Cause: The Board took this action based on the following violation of HUD/FHA requirements alleged by HUD: CFN approved an illegible HUD/FHA cash-out refinance loan.

9. Equity Loans, LLC, Atlanta, GA [Docket No. 12–1667–MR]

Action: On September 18, 2013, the Board entered into a Settlement Agreement with Equity Loans, LLC ("EL") that required EL to pay a civil money penalty in the amount of $73,000, without admitting fault or liability.

Cause: The Board took this action based on the following violation of HUD/FHA requirements alleged by HUD: EL falsely certified on its 2009 and 2010 annual certifications that it was not subject to any adverse action filed by a state regulatory agency, failed to notify HUD/FHA of adverse actions filed by state governmental agencies within ten (10) business days of the sanction, failed to maintain a Quality Control (QC) Plan that contained all of the required elements, failed to ensure the review of all Early Payment...
Defaults, and failed to ensure that loans were originated in accordance with HUD/FHA guidelines.

10. Equity Source Home Loans, LLC, Morganville, NJ [Docket No. 11–1239–MNT]

Action: On February 4, 2014, the Board entered into a Settlement Agreement with Equity Source Home Loans, LLC (“ESHLL”) that required ESHLL to pay a civil money penalty in the amount of $7,500, and be withdrawn from FHA approval for a period of one (1) year, without admitting fault or liability.

Cause: The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: ESHLL failed to properly document the borrower for loss mitigation alternatives; failed to verify and document its evaluation of the borrower’s financial condition and eligibility for FHA Home Affordable Modification Program (HAMP); failed to adequately evaluate and/or document its evaluation of the borrower’s financial condition and eligibility for FHA Home Affordable Modification Program (HAMP); failed to properly service FHA-insured loans; and made two (2) false certifications to HUD on FHMC’s annual recertification submission.

11. Fifth Third Bank, Cincinnati, OH [Docket No. 12–1612–MR]

Action: On October 7, 2013, the Board entered into a Settlement Agreement with Fifth Third Bank (“FTB”) that required FTB to pay a civil money penalty in the amount of $49,000; an administrative payment of $475,000; and indemnify the Department on one hundred twenty-two (122) FHA loans should they go into default within a period of five (5) years from the date of the agreement, without admitting fault or liability.

Cause: The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: FTB failed to properly service FHA-insured loans; and/or failed to adequately evaluate or document its evaluation of loss mitigation techniques used to determine which loss mitigation techniques were appropriate; failed to adequately evaluate and/or document its evaluation of the borrower’s financial condition and eligibility for FHA Home Affordable Modification Program (HAMP); failed to adequately evaluate and/or document its evaluation of a borrower for all available HUD/FHA loss mitigation alternatives for one (1) loan; improperly referred a loan to foreclosure while evaluating the borrower for loss mitigation alternatives; failed to properly document the assumption of an FHA-insured loan; failed to appropriately apply HUD’s property preservation and inspection regulations; and failed to properly report and code one hundred thirty-three (133) loans through HUD’s Single Family Default Monitoring System (SFDMS).


Action: On May 10, 2013, the Board entered into a Settlement Agreement with First Home Mortgage Corporation (“FHMC”) that required FHMC to pay a civil money penalty in the amount of $250,000, without admitting fault or liability.

Cause: The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: FHMC failed to ensure that no one was employed that was debarred or otherwise not allowed to perform activities involving the processing, origination or underwriting of FHA insured loans; failed to ensure its Quality Control (QC) Plan contained all of the required elements; failed to ensure it conducted QC reviews on loans that went into default within the first six (6) months of repayment; failed to implement its QC plan in accordance with HUD/FHA requirements; failed to ensure that it complied with HUD’s requirements for Lender Insured (LI) loans; and made two (2) false certifications to HUD on FHMC’s annual recertification submission.


Action: On July 18, 2013, the Board entered into a Settlement Agreement with Franklin First Financial, LTD (“Franklin”) that required Franklin to pay a civil money penalty in the amount of $66,500, and to indemnify HUD for any loss (past, present or future) on ten (10) FHA loans should they go into default within a period of five (5) years from the date of their endorsement, without admitting fault or liability.

Cause: The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: Franklin failed to properly document its evaluation of loss mitigation techniques used to determine which loss mitigation techniques were appropriate; failed to adequately evaluate and/or document its evaluation of the borrower’s financial condition and eligibility for FHA Home Affordable Modification Program (HAMP); failed to adequately evaluate and/or document its evaluation of the borrower’s financial condition and eligibility for FHA Home Affordable Modification Program (HAMP); and failed to properly calculate the maximum allowable mortgage for a streamline refinance transaction without an appraisal, which resulted in the approval of an overinsured loan.


Action: On September 4, 2013, the Board entered into a Settlement Agreement with MLD Mortgage, Inc. (“MLD”) that required MLD to pay a civil money penalty in the amount of $60,000; remit $2,315.19 to HUD/FHA to buy down an over-insured mortgage; and pay $357,250 to satisfy the past due indebtedness on two (2) FHA loans MLD had previously indemnified; as well as to indemnify HUD for any loss (past, present or future) on six (6) FHA loans should they go into default within a period of five (5) years from the date of their endorsement, without admitting fault or liability.

Cause: The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: MLD failed to properly service FHA-insured loans; failed to adequately evaluate or document its evaluation of loss mitigation techniques used to determine which loss mitigation techniques were appropriate; failed to adequately evaluate and/or document its evaluation of the borrower’s financial condition and eligibility for FHA Home Affordable Modification Program (HAMP); and failed to properly service FHA-insured loans serviced by ESHL.

15. MortgageAmerica, Inc, Birmingham, AL [Docket No. 12–1639–MR]

Action: On January 15, 2014, the Board entered into a Settlement Agreement with MortgageAmerica, Inc. (“MortgageAmerica”) that required MortgageAmerica to pay a civil money penalty in the amount of $3,000, and remit all Mortgage Insurance Premiums and late fees due to HUD on eighty-two (82) FHA mortgages, without admitting fault or liability.

Cause: The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: MortgageAmerica failed to either timely remit monthly mortgage insurance premiums to HUD/FHA or to notify HUD/FHA within fifteen (15) calendar days of the termination of the guaranteeing, in writing, the interest rate and discount points for at least fifteen (15) days prior to loan closing; and failed to comply with settlement requirements needed to close.


Action: On July 18, 2013, the Board entered into a Settlement Agreement with MortgageAmerica, Inc. (“MortgageAmerica”) that required MortgageAmerica to pay a civil money penalty in the amount of $1,000, and indemnify HUD for any loss (past, present or future) on two (2) FHA loans MortgageAmerica had previously indemnified; as well as to indemnify HUD for any loss (past, present or future) on ten (10) FHA loans should they go into default within a period of five (5) years from the date of their endorsement, without admitting fault or liability.

Cause: The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: MortgageAmerica failed to properly document and verify funds used as gifts; exceeded FHA’s maximum mortgage amount, resulting in two (2) over-insured loans; failed to properly service FHA-insured loans; and failed to comply with settlement requirements needed to close.

**Action:** On February 4, 2014, the Board entered into a Settlement Agreement with Network Capital Funding Corporation (“NCFC”) that required NCFC to pay a civil money penalty in the amount of $22,000, without admitting fault or liability.

**Cause:** The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: NCFC submitted two (2) false annual certifications to HUD/FHA on March 19, 2012, and February 2, 2013, with respect to whether NCFC had been involved in a proceeding, or investigation, that could have resulted, or did result, in a civil money penalty or other adverse action taken by a federal, state or local government, and relating to NCFC’s failure to timely remit its fiscal year 2010 audited financial statements.

17. Precision Funding Group LLC, Cherry Hill, NJ [Docket No. 12–1651–MR]

**Action:** On June 27, 2013, the Board issued a Notice of Administrative Action withdrawing the FHA approval of Precision Funding Group LLC (“PFG”).

**Cause:** The Board took this action based on the following violation of HUD/FHA requirements alleged by HUD: PFG failed to submit an acceptable Audited Financial Statement for the fiscal year ending December 31, 2011, and failed to adequately document the source of a borrower’s closing costs.

18. R.H. Lending, Inc., Colleyville, TX [Docket No. 12–1299–MR]

**Action:** On June 12, 2013, the Board entered into a Settlement Agreement with R.H. Lending, Inc. (“RHL”) that required RHL to pay a civil money penalty in the amount of $295,000; indemnify HUD for any loss (past, present or future) on two (2) FHA loans should they go into default within a period of five (5) years from the date of the agreement; and be placed on probation for a period of six (6) months, without admitting fault or liability.

**Cause:** The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: RHL failed to provide the required construction-permanent mortgage disclosures and obtain required certifications pertaining to liens; failed to obtain construction loan agreements; failed to disburse construction-permanent loan proceeds, in accordance with HUD requirements; failed to fully account for the disbursement of escrowed loan proceeds; failed to obtain written approval from the mortgagor prior to the release of construction draw funds; failed to obtain complete sales agreements; failed to ensure that manufactured home properties were eligible for FHA mortgage insurance; failed to verify and properly document funds for the mortgagor’s cash investment in the property; submitted loans for FHA mortgage insurance that exceeded the applicable loan-to-value limits; and charged an excessive and unearned fee.

19. TXL Mortgage Corporation, Houston, TX [Docket No. 12–1660–MR]

**Action:** On August 7, 2013, the Board entered into a Settlement Agreement with TXL Mortgage Corporation (“TXL”) that required TXL to pay a civil money penalty in the amount of $124,000, without admitting fault or liability.

**Cause:** The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: TXL failed to ensure that individuals originating HUD/FHA loans were exclusively employed by TXL in the mortgage lending field; failed to meet branch requirements for participation in the FHA mortgage insurance program; failed to ensure that the correct mortgagee identification number was used when originating FHA-insured mortgage loans; failed to comply with FHA Connection (FHAC) data entry requirements regarding sponsored originators; failed to document that it had performed adequate pre-insurance reviews of loans it approved under the Lender Insurance (LI) program; and failed to ensure that a mortgage loan officer’s (MLO) Nationwide Mortgage Licensing System (NMLS) unique MLO identifier was accurately entered into FHAC.


**Action:** On April 9, 2013, the Board entered into a Settlement Agreement with U.S. Bank, N.A. (“USB”) that required USB to pay an administrative penalty in the amount of $66,500; remit a total $705.66 to the current holder of two (2) FHA mortgages to buy-down over-insured mortgages; and indemnify HUD for any loss (past, present or future) on two (2) FHA loans should they go into default within a period of five (5) years from the date of their respective endorsement dates, without admitting fault or liability.

**Cause:** The Board took this action based on the following violation of HUD/FHA requirements alleged by HUD: Webster permitted a non-approved lender to obtain and process loan applications, and failed to ensure borrowers made the minimum required investment.

II. Lenders That Failed To Meet Requirements for Annual Recertification of HUD/FHA Approval

**Action:** The Board entered into settlement agreements with the lenders listed below, which required the lender to pay either a $3,500 or $7,500 civil money penalty, without admitting fault or liability.

1. Coast 2 Coast Funding Group, Inc., Lake Forest, CA ($3,500) [Docket No. 13–1520–MRT]
2. Coral Mortgage Bankers Corporation, Englewood, NJ ($3,500) [Docket No.13–1530–MRT]

III. Lenders That Failed To Meet Requirements for Annual Recertification of HUD/FHA Approval

**Action:** The Board voted to withdraw the FHA approval of each of the lenders listed below for a period of one (1) year, or permanently.

**Cause:** The Board took this action based upon allegations that the lenders listed below failed to comply with the Department’s annual recertification requirements in a timely manner.

1. 1st Step Mortgage Group, Inc., Rockford, IL (One Year Withdrawal), [Docket No. 13–1498–MRT]
2. Acceptance Capital Mortgage Corp., Spokane, WA (One Year Withdrawal), [Docket No. 13–1460–MRT]
Title of Information Collection: Energy Efficient Mortgages (EEMs)

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

ACTION: Notice.

SUMMARY: HUD is seeking approval from the Office of Management and Budget (OMB) for the information collection described below. In accordance with the Paperwork Reduction Act, HUD is requesting comment from all interested parties on the proposed collection of information. The purpose of this notice is to allow for 60 days of public comment.

DATES: Comments Due Date: September 15, 2014.

ADDRESSES: Interested persons are invited to submit comments regarding this proposal. Comments should refer to the proposal by name and/or OMB Control Number and should be sent to: Colette Pollard, Reports Management Officer, QDAM, Department of Housing and Urban Development, 451 7th Street SW., Room 4176, Washington, DC 20410–5000; telephone 202–402–3400 (this is not a toll-free number) or email Colette.Pollard@hud.gov for a copy of the proposed forms or other available information. Persons with hearing or speech impairments may access this number through TTY by calling the toll-free Federal Relay Service at (800) 877–8339.

FOR FURTHER INFORMATION CONTACT: Kevin Stevens, Director, Home Mortgage Insurance Division, Office of Single Family Program Development, Department of Housing and Urban Development, 451 7th Street SW., Washington, DC 20410, email Kevin.Stevens@hud.gov, or telephone (202) 708–2121. This is not a toll-free number. Persons with hearing or speech impairments may access this number through TTY by calling the toll-free Federal Relay Service at (800) 877–8339. Copies of available documents submitted to OMB may be obtained from Mr. Stevens.

SUPPLEMENTARY INFORMATION: This notice informs the public that HUD is seeking approval from OMB for the information collection described in Section A.

A. Overview of Information Collection

B. Solicitation of Public Comment

This notice is soliciting comments from members of the public and affected parties concerning the collection of information described in Section A on the following: (1) Whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information will have practical utility; (2) The accuracy of the agency's estimate of the burden of the proposed collection of information; (3) Ways to enhance the quality, utility, and clarity of the information to be collected; and (4) Ways to minimize the burden of the collection of information on those who are to respond; including through the use of appropriate automated collection techniques or other forms of information technology, e.g., permitting electronic submission of responses.

HUD encourages interested parties to submit comment in response to these questions.