

Status: Unutilized  
Reason: Secured Area  
Bldg. 190-K  
Savannah River Operations  
Aiken Co: SC 29802-  
Landholding Agency: Energy  
Property Number: 41200420030  
Status: Unutilized  
Reason: Secured Area  
Bldg. 190-P  
Savannah River Operations  
Aiken Co: SC 29802-  
Landholding Agency: Energy  
Property Number: 41200420031  
Status: Unutilized  
Reason: Secured Area  
Tennessee

Comfort Station/Land  
Cook Campground  
Nashville Co: Davidson TN 37214-  
Landholding Agency: COE  
Property Number: 31200420024  
Status: Unutilized  
Reason: Floodway  
Texas

Bldg. 1423  
Naval Air Station  
Ft. Worth Co: Tarrant TX  
Landholding Agency: Navy  
Property Number: 77200420054  
Status: Unutilized  
Reasons: Secured Area; Extensive  
deterioration  
Bldg. 1560  
Naval Air Station  
Ft. Worth Co: Tarrant TX  
Landholding Agency: Navy  
Property Number: 77200420055  
Status: Unutilized  
Reasons: Secured Area; Extensive  
deterioration

*Land (by State)*

Tennessee  
Tract F-608  
Cheatham Lock & Dam  
Ashland Co: Cheatham TN 37015-  
Landholding Agency: COE  
Property Number: 31200420021  
Status: Unutilized  
Reason: Floodway  
Tracts G702-G706  
Cheatham Lock & Dam  
Ashland Co: Cheatham TN 37015-  
Landholding Agency: COE  
Property Number: 31200420022  
Status: Unutilized  
Reason: Floodway

6 Tracts  
Shutes Branch Campground  
Lakewood Co: Wilson TN  
Landholding Agency: COE  
Property Number: 31200420023  
Status: Unutilized  
Reason: Floodway  
Washington

900 sq. ft. plot  
Naval Submarine Base  
Bangor Co: WA  
Landholding Agency: Navy  
Property Number: 77200420056  
Status: Unutilized

Reasons: Within 2000 ft. of flammable or  
explosive material; Secured Area  
[FR Doc. 04-12337 Filed 6-3-04; 8:45 am]  
BILLING CODE 4210-29-P

**DEPARTMENT OF HOUSING AND  
URBAN DEVELOPMENT**

[Docket No. FR-4513-N-16]

**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 the 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  
18th review period, HUD is only  
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
Allied Home Mortgage Capital .....	251 Keisler Drive, Ste 100, Cary, NC 27511.	Greensboro, NC	2/17/2004	Atlanta.
Americap Mortgage Corp .....	1979 Lakeside Parkway, Ste 450, Tucker, GA 30084.	Atlanta, GA .....	4/1/2004	Atlanta.
Centurion Mortgage Corp .....	5402 D Gateway Centre, Flint, MI 48507	Grand Rapids, MI	4/1/2004	Philadelphia.
CH Mortgage Co. I LTD .....	1100 South Tryon St., Ste 101, Charlotte, NC 28203.	Greensboro, NC	4/1/2004	Atlanta.
Diversified Mortgage, Inc .....	26133 U.S. 19 North, Ste 412, Clearwater, FL 33763.	Tampa, FL .....	4/1/2004	Atlanta.
Equity One, Inc. ....	301 Lippincott Drive, Marlton, NJ 08053	Philadelphia, PA	4/1/2004	Philadelphia.
First Florida State Mortgage Corp .....	2090 Sarno Road, Melbourne, FL 32935	Orlando, FL .....	4/1/2004	Atlanta.
First Rochester Mortgage Corp .....	2024 W Henrietta Rd., Ste 2A, Rochester, NY 14623.	Buffalo, NY .....	4/1/2004	Philadelphia.
First City Mortgage, Inc .....	325 Country Club Drive, Stockbridge, GA 30281.	Atlanta, GA .....	4/1/2004	Atlanta.
Go Blue, Inc .....	5583 Davis Blvd., Ste 200, North Richland Hill, TX 76180.	Fort Worth, TX ....	4/1/2004	Denver.
Homeowners Mortgage of America, Inc ..	501 Village Trace Bldg., Marietta, GA 30067.	Atlanta, GA .....	4/1/2004	Atlanta.
Lenders Choice Mortgage Services, Inc	13930 SW 47 St. #203, Miami, FL 33175.	Miami, FL .....	2/17/2004	Atlanta.
Lodge Mortgage, Inc .....	19221 I 45 South, Ste 330, Conroe, TX 77385.	Houston, TX .....	4/1/2004	Denver.
Lone Star Realty Investment, Inc .....	620 E Southlake Blvd., Southlake, TX 76092.	Fort Worth, TX ....	4/1/2004	Denver.
McKinley Mortgage LLC .....	9825 Kenwood Rd., Ste 203, Cincinnati, OH 45242.	Cincinnati, OH ....	4/1/2004	Philadelphia.
Mortgage Express, Inc .....	374 Meridian Parke Ln, Ste A, Greenwood, IN 46142.	Indianapolis, IN ...	4/1/2004	Atlanta.
Sensible Mortgage Solutions, Inc .....	6112 Arlington Road, Jacksonville, FL 32211.	Jacksonville, FL ..	2/17/2004	Atlanta.
Tropical Mortgage of North Florida, Inc ...	2002 Southside Blvd., Ste 100-C, Jacksonville, FL 32216.	Jacksonville, FL ..	4/1/2004	Atlanta.

Dated: May 21, 2004.  
**Sean Cassidy,**  
*General Deputy, Assistant Secretary for Housing.*  
 [FR Doc. 04-12649 Filed 6-3-04; 8:45 am]  
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**DEPARTMENT OF THE INTERIOR**

**Fish and Wildlife Service**

**Availability of the Final Environmental Impact Statement/Environmental Impact Report for an Incidental Take Permit for the Multiple Habitat Conservation Program, Carlsbad, CA.**

**AGENCY:** Fish and Wildlife Service, Interior.

**ACTION:** Notice of availability and receipt of application.

**SUMMARY:** On December 9, 1999, the City of Carlsbad, California, applied to

the U.S. Fish and Wildlife Service (Service) for an incidental take permit pursuant to section 10(a)(1)(B) of the Endangered Species Act of 1973, as amended (Act). The Service is requesting public comment on the Carlsbad Subarea Plan/Habitat Management Plan (HMP), draft Urgency Ordinance, and Implementing Agreement. We are also seeking public comments on the final Environmental Impact Statement/Environmental Impact Report (EIS/EIR) for the Multiple Habitat Conservation Program for the Cities of Carlsbad, Encinitas, Escondido, Oceanside, San Marcos, Solana Beach, and Vista (MHCP), and are making available for public review the responses to comments on the draft MHCP EIS/EIR. The proposed permit on the HMP would authorize the incidental take of 19 animal species, including 12 unlisted species should any of them

become listed, under the Act, during the term of the proposed 50-year permit. The permit is needed to authorize take of listed animal species (including harm, injury and harassment) during public and private development, and during monitoring and management of preserve areas in the approximately 6,786-acre Plan Area in Carlsbad, California. The permit would also include two listed and four unlisted plant species, the take of which is not prohibited under Federal law, in recognition of the conservation benefits provided to these species under the larger seven city MHCP and the Carlsbad HMP.

**DATES:** We must receive your written comments on or before July 6, 2004.

**ADDRESSES:** Please send comments to Mr. Jim Bartel, Field Supervisor, U.S. Fish and Wildlife Service, Carlsbad Fish and Wildlife Office, 6010 Hidden Valley