

MINIMUM QUALITY STANDARDS—PEANUTS FOR HUMAN CONSUMPTION

[Whole kernels and splits: Maximum limitations]

Type and grade category	Unshelled peanuts and damaged kernels (percent)	Unshelled peanuts and damaged kernels and minor defects (percent)	Total fall through Sound whole kernels and/or sound split and broken kernels	Foreign materials (percent)	Moisture (percent)
<b>Excluding Lots of "splits"</b>					
Runner .....	1.50	2.50	6.00%; 1 <sup>7</sup> / <sub>64</sub> inch round screen .....	.20	9.00
Virginia (except No. 2) .....	1.50	2.50	6.00%; 1 <sup>7</sup> / <sub>64</sub> inch round screen .....	.20	9.00
Spanish and Valencia .....	1.50	2.50	6.00%; 1 <sup>6</sup> / <sub>64</sub> inch round screen .....	.20	9.00
No. 2 Virginia .....	1.50	3.00	6.00%; 1 <sup>7</sup> / <sub>64</sub> inch round screen .....	.20	9.00
Runner with splits (not more than 15% sound splits).	1.50	2.50	6.00%; 1 <sup>7</sup> / <sub>64</sub> inch round screen .....	.20	9.00
Virginia with splits (not more than 15% sound splits).	1.50	2.50	6.00%; 1 <sup>7</sup> / <sub>64</sub> inch round screen .....	.20	9.00
Spanish and Valencia with splits (not more than 15% sound splits).	1.50	2.50	6.00%; 1 <sup>6</sup> / <sub>64</sub> inch round screen .....	.20	9.00
<b>Lots of "splits"</b>					
Runner (not less than 90% splits) .....	2.00	2.50	6.00%; 1 <sup>7</sup> / <sub>64</sub> inch round screen .....	.20	9.00
Virginia (not less than 90% splits) .....	2.00	2.50	6.00%; 1 <sup>7</sup> / <sub>64</sub> inch round screen .....	.20	9.00
Spanish and Valencia (not less than 90% splits).	2.00	2.50	6.00%; 1 <sup>6</sup> / <sub>64</sub> inch round screen .....	.20	9.00

Dated: September 8, 2003.

A J. Yates,

Administrator, Agricultural Marketing Service.

[FR Doc. 03-23208 Filed 9-10-03; 8:45 am]

BILLING CODE 3410-02-P

**FEDERAL RESERVE SYSTEM**

**12 CFR Part 202**

[Regulation B; Docket No. R-1008]

**Equal Credit Opportunity**

**AGENCY:** Board of Governors of the Federal Reserve System.

**ACTION:** Technical amendment.

**SUMMARY:** The Board is publishing a technical amendment to Regulation B (Equal Credit Opportunity). The amendment updates the model application form "Uniform Residential Loan Application" (Freddie Mac 65/Fannie Mae 1003) in Appendix B of the regulation.

**DATES:** The amendment is effective January 1, 2004.

**FOR FURTHER INFORMATION CONTACT:** Minh-Duc T. Le, Attorney, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, DC 20551,

at (202) 452-3667 or (202) 452-2412.

For users of Telecommunications Device for the Deaf (TDD) *only*, contact (202) 263-4869.

**SUPPLEMENTARY INFORMATION:**

**I. Background**

The Equal Credit Opportunity Act (ECOA), 15 U.S.C. 1691-1691f, makes it unlawful for a creditor to discriminate against an applicant in any aspect of a credit transaction on the basis of the applicant's national origin, marital status, religion, sex, color, race, age (provided the applicant has the capacity to contract), receipt of public assistance benefits, or the good faith exercise of a right under the Consumer Credit Protection Act (15 U.S.C. 1601 *et. seq.*). The ECOA is implemented by the Board's Regulation B.

On March 5, 2003, the Board published a final rule amending Regulation B (68 FR 13144) after a comprehensive review of the regulation. Appendix B contains model application forms, including joint Freddie Mac/Fannie Mae "Uniform Residential Loan Application" (Form 65/1003) for use in certain residential mortgage transactions. At the time the final rule was issued, Freddie Mac and Fannie Mae were in the process of revising Form 65/1003. This technical

amendment to Regulation B replaces the prior version of Form 65/1003 with the new form that Freddie Mac/Fannie Mae have adopted. Creditors should continue to use the current model form until January 1, 2004.

**List of Subjects in 12 CFR Part 202**

Banks, Banking, Credit, Federal Reserve System, Mortgages.

■ For the reasons set forth in the preamble, the Board amends 12 CFR Part 202 as follows:

**PART 202—EQUAL CREDIT OPPORTUNITY ACT (REGULATION B)**

■ 1. The authority citation for part 202 continues to read as follows:

**Authority:** 15 U.S.C. 1691-1891f.

■ 2. Appendix B is amended by removing the joint Freddie Mac/Fannie Mae "Uniform Residential Loan Application" (Form 65/1003) dated 10/92 and adding the joint Freddie Mac/Fannie Mae "Uniform Residential Loan Application" (Form 65/1003) dated 01/04 in its place.

**APPENDIX B TO PART 202—MODEL APPLICATION FORMS**

\* \* \* \* \*

BILLING CODE 6210-01-P

## Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower" as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when  the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or  the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

### I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
Amount \$	Interest Rate %	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):

### II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) \_\_\_\_\_ No. of Units \_\_\_\_\_

Legal Description of Subject Property (attach description if necessary) \_\_\_\_\_ Year Built \_\_\_\_\_

Purpose of Loan  Purchase  Construction  Other (explain): \_\_\_\_\_ Property will be:  
 Refinance  Construction-Permanent  Primary Residence  Secondary Residence  Investment

*Complete this line if construction or construction-permanent loan.*

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
\$	\$	\$	\$	\$	\$

*Complete this line if this is a refinance loan.*

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
\$	\$			Cost: \$	

Title will be held in what Name(s) \_\_\_\_\_ Manner in which Title will be held \_\_\_\_\_ Estate will be held in:  
 Fee Simple  Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) \_\_\_\_\_

### III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)

Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School
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<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages	<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages
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Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____
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Mailing Address, if different from Present Address	Mailing Address, if different from Present Address
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*If residing at present address for less than two years, complete the following:*

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____
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### IV. EMPLOYMENT INFORMATION

Borrower	Co-Borrower
Name & Address of Employer <input type="checkbox"/> Self Employed	Name & Address of Employer <input type="checkbox"/> Self Employed

Yrs. on this job	Yrs. on this job
Yrs. employed in this line of work/profession	Yrs. employed in this line of work/profession

Position/Title/Type of Business	Position/Title/Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)

*If employed in current position for less than two years or if currently employed in more than one position, complete the following:*

Name & Address of Employer <input type="checkbox"/> Self Employed	Name & Address of Employer <input type="checkbox"/> Self Employed
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Dates (from - to)	Dates (from - to)
Monthly Income \$	Monthly Income \$

Position/Title/Type of Business	Position/Title/Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)

Name & Address of Employer <input type="checkbox"/> Self Employed	Name & Address of Employer <input type="checkbox"/> Self Employed
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Dates (from - to)	Dates (from - to)
Monthly Income \$	Monthly Income \$

Position/Title/Type of Business	Position/Title/Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>	<b>\$</b>

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

**VI. ASSETS AND LIABILITIES**

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed  Jointly  Not Jointly

ASSETS		Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Description			Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Cash deposit toward purchase held by:	\$				
<i>List checking and savings accounts below</i>			Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			Acct. no.		
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			Acct. no.		
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			Acct. no.		
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			Acct. no.		
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$
Stocks & Bonds (Company name/number & description)	\$		Acct. no.		
Life insurance net cash value	\$		Name and address of Company	\$ Payment/Months	\$
Face amount:	\$		Acct. no.		
Subtotal Liquid Assets	\$		Name and address of Company	\$ Payment/Months	\$
Real estate owned (enter market value from schedule of real estate owned)	\$		Acct. no.		
Vested interest in retirement fund	\$		Name and address of Company	\$ Payment/Months	\$
Net worth of business(es) owned (attach financial statement)	\$		Acct. no.		
Automobiles owned (make and year)	\$		Acct. no.		
Other Assets (itemize)	\$		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
			Job-Related Expense (child care, union dues, etc.)	\$	
			<b>Total Monthly Payments</b>	<b>\$</b>	
<b>Total Assets a</b>	<b>\$</b>		<b>Net Worth (a minus b)</b>	<b>\$</b>	<b>Total Liabilities b</b> \$



Continuation Sheet/Residential Loan Application		
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark <b>B</b> for Borrower or <b>C</b> for Co-Borrower.	Borrower:	Agency Case Number:
	Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature	Date	Co-Borrower's Signature	Date
<b>X</b>		<b>X</b>	

\* \* \* \* \*

By order of the Board of Governors of the Federal Reserve System, acting through the Director of the Division of Consumer and Community Affairs under delegated authority, September 5, 2003.

Jennifer J. Johnson,  
Secretary of the Board.

[FR Doc. 03-23175 Filed 9-10-03; 8:45 am]

BILLING CODE 6210-01-M

## DEPARTMENT OF TRANSPORTATION

### Federal Aviation Administration

#### 14 CFR Part 39

[Docket No. 2001-NM-370-AD; Amendment 39-13296; AD 2003-18-05]

RIN 2120-AA64

#### Airworthiness Directives; Boeing Model 757 Series Airplanes Powered by Pratt & Whitney Engines

AGENCY: Federal Aviation Administration, DOT.

ACTION: Final rule.

**SUMMARY:** This amendment supersedes an existing airworthiness directive (AD), applicable to certain Boeing Model 757 series airplanes, that currently requires modification of the nacelle strut and wing structure. This amendment reduces a certain compliance time in the existing AD. The actions specified by this AD are intended to prevent fatigue cracking in primary strut structure and consequent reduced structural integrity of the strut. This action is intended to address the identified unsafe condition.

**DATES:** Effective October 16, 2003.

The incorporation by reference of Boeing Service Bulletin 757-54-0034, Revision 1, dated October 11, 2001, as listed in the regulations, is approved by the Director of the Federal Register as of October 16, 2003.

The incorporation by reference of certain other publications, as listed in the regulations, was approved previously by the Director of the Federal Register as of November 13, 2000 (65 FR 59703, October 6, 2000).

**ADDRESSES:** The service information referenced in this AD may be obtained from Boeing Commercial Airplane Group, PO Box 3707, Seattle, Washington 98124-2207. This information may be examined at the Federal Aviation Administration (FAA), Transport Airplane Directorate, Rules Docket, 1601 Lind Avenue, SW., Renton, Washington; or at the Office of the Federal Register, 800 North Capitol Street, NW., suite 700, Washington, DC.

**FOR FURTHER INFORMATION CONTACT:** Dennis Stremick, Aerospace Engineer, Airframe Branch, ANM-120S, FAA, Seattle Aircraft Certification Office, 1601 Lind Avenue, SW., Renton, Washington 98055-4056; telephone (425) 917-6450; fax (425) 917-6590.

**SUPPLEMENTARY INFORMATION:** A proposal to amend part 39 of the Federal Aviation Regulations (14 CFR part 39) by superseding AD 2000-20-09, amendment 39-11920 (65 FR 59703, October 6, 2000), which is applicable to certain Boeing Model 757 series airplanes, was published in the **Federal Register** on June 18, 2003 (68 FR 36499). The action proposed to continue to require modification of the nacelle strut and wing structure. The action also proposed to reduce a certain compliance time in the existing AD.

#### Comments

Interested persons have been afforded an opportunity to participate in the making of this amendment. No comments were submitted in response to the proposal or the FAA's determination of the cost to the public.

#### Conclusion

The FAA has determined that air safety and the public interest require the adoption of the rule as proposed.

#### Changes to 14 CFR Part 39/Effect on the AD

On July 10, 2002, the FAA issued a new version of 14 CFR part 39 (67 FR 47997, July 22, 2002), which governs the FAA's airworthiness directives system. The regulation now includes material that relates to altered products, special flight permits, and alternative methods of compliance (AMOCs). Because we have now included this material in part 39, only the office authorized to approve AMOCs is identified in each individual AD. However, for clarity and consistency in this final rule, we have retained the language of the NPRM regarding that material.

#### Change to Labor Rate Estimate

We have reviewed the figures we have used over the past several years to calculate AD costs to operators. To account for various inflationary costs in the airline industry, we find it necessary to increase the labor rate used in these calculations from \$60 per work hour to \$65 per work hour. The cost impact information, below, reflects this increase in the specified hourly labor rate.

#### Cost Impact

There are approximately 317 airplanes of the affected design in the

worldwide fleet. The FAA estimates that 278 airplanes of U.S. registry will be affected by this AD. Since this AD will merely reduce the compliance time for certain actions required by AD 2000-20-09 (Service Bulletin 757-54-0036), it will add no additional costs, and will require no additional work to be performed by affected operators. The current costs associated with AD 2000-20-09 are reiterated in their entirety (as follows) for the convenience of affected operators:

It will take approximately 800 work hours per airplane to accomplish the required modification of the nacelle strut and wing structure described in Boeing Service Bulletin 757-54-0034, at an average labor rate of \$65 per work hour. Required parts will be provided at no cost by the airplane manufacturer. Based on these figures, the cost impact of this required modification on U.S. operators is estimated to be \$14,456,000, or \$52,000 per airplane.

It will take approximately 26 work hours per airplane to accomplish the actions described in Boeing Service Bulletin 757-54-0027, Revision 1, at an average labor rate of \$65 per work hour. Required parts will be provided at no cost by the airplane manufacturer. Based on these figures, the cost impact of these required actions on U.S. operators is estimated to be \$469,820, or \$1,690 per airplane.

It will take approximately 90 work hours per airplane to accomplish the actions described in Boeing Service Bulletin 757-54-0036, at an average labor rate of \$65 per work hour. Required parts will be provided at no cost by the airplane manufacturer. Based on these figures, the cost impact of these required actions on U.S. operators is estimated to be \$1,626,300, or \$5,850 per airplane.

The cost impact figures discussed above are based on assumptions that no operator has yet accomplished any of the requirements of this AD action, and that no operator would accomplish those actions in the future if this AD were not adopted. The cost impact figures discussed in AD rulemaking actions represent only the time necessary to perform the specific actions actually required by the AD. These figures typically do not include incidental costs, such as the time required to gain access and close up, planning time, or time necessitated by other administrative actions.

#### Regulatory Impact

The regulations adopted herein will not have a substantial direct effect on the States, on the relationship between the national Government and the States,