Lee St., Oklahoma City, OK 73102, 405–272–7052

Toxicology & Drug Monitoring Laboratory, University of Missouri Hospital & Clinics, 2703 Clark Lane, Suite B, Lower Level, Columbia, MO 65202, 314–882–1273

Toxicology Testing Service, Inc., 5426 N.W. 79th Ave., Miami, FL 33166, 305–593–2260

TOXWORX Laboratories, Inc., 6160 Variel Ave., Woodland Hills, CA 91367, 818–226–4373 (formerly: Laboratory Specialists, Inc.; Abused Drug Laboratories; MedTox Bio-Analytical, a Division of MedTox Laboratories, Inc.)

UNILAB, 18408 Oxnard St., Tarzana, CA 91356, 800–492–0800/818–343–8191 (formerly: MetWest-BPL Toxicology Laboratory)

The following laboratory withdrew from the National Laboratory Certification Program on April 15, 1996:

PDLA, Inc. (Princeton), 100 Corporate Court, So. Plainfield, NJ 07080, 908–769–8500/800–237–7352

The following laboratory withdrew from the National Laboratory Certification Program on April 26, 1996:

Holmes Regional Medical Center Toxicology Laboratory, 5200 Babcock St., N.E., Suite 107, Palm Bay, FL 32905, 407–726–9920

Richard Kopanda,

Executive Officer, Substance Abuse and Mental Health Services Administration.

[FR Doc. 96–10846 Filed 5–1–96; 8:45 am]

BILLING CODE 4160–20–P

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR–4051–N–01]

Office of the Assistant Secretary for Housing—Federal Housing Commissioner; Mortgagee Review Board Administrative Actions

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

ACTION: Notice.

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

FOR FURTHER INFORMATION CONTACT: William Heyman, Director, Office of Lender Activities and Program Compliance, 451 Seventh Street, S.W., Washington, D.C. 20410, telephone (202) 708–1515 (this is not a toll-free number). Hearing- or speech-impaired individuals may access this number by calling the Federal Information Relay Service TTY at 1–800–877–8339.

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 in the Federal Register a description of and the cause for administrative action against a HUD-approved mortgagee'' by the Department's Mortgagee Review Board. In compliance with the requirements of Section 202(c)(5), notice is hereby given of administrative actions that have been taken by the Mortgagee Review Board from October 1, 1995 through March 31, l996.

1. Associate Trust Financial Services; Camp Springs, Maryland

Action: Proposed withdrawal of HUD-FHA mortgagee approval.

Cause: Alleged submission of false information to the Department in connection with three HUD-FHA insured mortgage loan transactions.

2. Directors Mortgage Loan Corporation/Norwest Mortgage, Inc.; Des Moines, Iowa

Action: Settlement agreement that includes indemnification to the Department for any claim losses in connection with 56 improperly originated FHA insured mortgages; payment of a civil money penalty in the amount of $56,000; and an independent CPA review in the future to determine compliance with the HUD-FHA Section 203(k) program requirements.

Cause: A HUD monitoring review that disclosed violations of HUD-FHA Section 203(k) program requirements by Directors Mortgage Loan Corporation, which was subsequently purchased by Norwest Mortgage, Inc. The violations included: calculating maximum mortgage amounts using a purchase contract that did not reflect the true purchase price; violating the seven unit limitation; improperly adding mortgage payments in the property rehabilitation cost; failure to perform field reviews of appraisals involving investor loans; permitting the seller to loan the required investment for the benefit of the mortgagor; miscalculating maximum mortgage amounts by failing to deduct seller concessions from the purchase price; and permitting loans to close that contained alleged false statements.

3. The Money Store; Sacramento, California

Action: Settlement agreement that includes: cancellation of HUD-FHA insurance in connection with six improperly originated Title I loans; payment to the Department in the amount of $35,000; and a future review by a CPA or other independent party to determine compliance with HUD-FHA Title I program requirements.

Cause: A HUD monitoring review that disclosed violations of HUD-FHA Title I property improvement loan program requirements that included: failure to properly service Title I loans; failure to timely submit insurance claims; and failure to timely report the sale of Title I notes and transfers of insurance reserves.

4. Empire Funding Corporation; Austin, Texas

Action: Settlement agreement that includes: cancellation of HUD-FHA insurance in connection with seven improperly originated Title I loans; indemnification for the Department's claim loss on one improperly originated Title I loan; payment of a civil money penalty in the amount of $13,000; and corrective action to assure compliance with HUD-FHA requirements.

Cause: A HUD monitoring review that disclosed violations of HUD-FHA Title I property improvement loan program requirements that included: accepting falsified completion certificates; alleged falsified lender inspection reports; failure to resolve borrower complaints; permitting dealers to participate without regard to performance; and failure to report dealer irregularities.

5. TMI Financial, Inc.; Austin, Texas

Action: Settlement agreement that includes a voluntary exclusion from participation in the HUD-FHA Title I property improvement loan program for a period of one year and a civil money penalty of $132,000.

Cause: A HUD monitoring review that disclosed violations of HUD-FHA Title I property improvement loan program requirements that included: submitting alleged false insurance claims; accepting falsified completion certificates; alleged falsified lender inspection reports; failure to resolve borrower complaints; and failure to report dealer irregularities.

6. New England Mortgage Brokers, Inc.; North Andover, Massachusetts

Action: Settlement agreement that includes: payment to the Department of a civil money penalty in the amount of $3,000; corrective action to assure compliance with HUD–FHA

requirements; and a future review by an independent CPA to determine compliance with HUD–FHA requirements.

Cause: A HUD monitoring review that disclosed violations of HUD–FHA requirements that included: failure to implement an adequate Quality Control Plan; failure to perform quality control reviews of loan correspondents; permitting non-exclusive employees to originate HUD–FHA insured mortgages; failure to conduct face-to-face interviews with mortgagors; and paying a referral fee to an independent contractor.

7. State Funding, Inc.; Orange, California

Action: Probation and a civil money penalty in the amount of $10,000.

Cause: A HUD monitoring review that disclosed violations of HUD–FHA requirements that included: failure to implement and maintain a Quality Control Plan for the origination of HUD–FHA insured mortgages; failure to remit Up-Front Mortgage Insurance Premiums within 15 days from the date of loan closing and to remit late charges and interest penalties; establishing subordinate notes in originating HUD–FHA streamline refinances; and failure to timely submit loans for endorsement.

8. Calcorp Finance, Inc.; Bell, California

Action: Settlement agreement that includes: indemnification to the Department in connection with three improperly originated mortgages; and corrective action to assure compliance with HUD–FHA requirements.

Cause: A HUD monitoring review that cited violations of HUD–FHA requirements that included: failure to conduct face-to-face interviews with borrowers; submitting alleged false information to HUD–FHA; and failure to close loans in the company's name.

9. Pacific Inland Mortgage Corporation; Anaheim Hills, California

Action: Settlement agreement that includes: indemnification to the Department for any claim losses in connection with two improperly originated loans; payment of a civil money penalty in the amount of $1,000; and corrective action to assure compliance with HUD–FHA requirements.

Cause: A HUD monitoring review that disclosed violations of HUD–FHA requirements including: failure to implement a Quality Control Plan for the origination of HUD–FHA insured mortgages; submission of alleged false information to HUD–FHA; and permitting borrowers to sign loan documents in blank.

l0. Western Fidelity Mortgage Company; Salt Lake City, Utah

Action: Settlement agreement that includes: payment of a civil money penalty in the amount of $2,000; and corrective action to assure compliance with HUD–FHA requirements.

Cause: A HUD monitoring review that disclosed violations of HUD–FHA requirements including: failure to comply with reporting requirements under the Home Mortgage Disclosure Act (HMDA); and failure to implement an adequate Quality Control Plan for the origination of HUD–FHA insured mortgages.

11. First American Mortgage Company; Sulphur Springs, Texas

Action: Settlement agreement that includes: indemnification to the Department for claim losses in connection with two improperly originated loans; and corrective action to assure compliance with HUD–FHA requirements.

Cause: A HUD monitoring review that disclosed violations of HUD–FHA requirements including: failure to perform face-to-face interviews with borrowers; permitting borrowers to handcarry verifications of employment; and failure to implement a Quality Control Plan.

12. Seacoast Equities, Inc.; La Mesa, California

Action: Probation and payment of a civil money penalty in the amount of $25,000.

Cause: Failure to comply with the terms of a Settlement Agreement with the Mortgagee Review Board with respect to the use of false and misleading advertising in connection with the HUD–FHA Title I property improvement loan program.

13. American Mortgage Professionals; Escondido, California

Action: Settlement agreement that includes: payment of a civil money penalty in the amount of $2,000; and corrective action to assure compliance with HUD–FHA requirements.

Cause: Use of false and misleading advertising in connection with the HUD–FHA Title I program.

14. Classic Financial Corporation; Tustin, California

Action: Settlement agreement that includes: payment of a civil money penalty in the amount of $2,000; and corrective action to assure compliance with HUD–FHA requirements.

Cause: Use of false and misleading advertising in connection with the HUD–FHA Title I program.

15. Interbank Funding Group; San Diego, California

Action: Settlement agreement that includes: payment of a civil money penalty in the amount of $2,000; and corrective action to assure compliance with HUD–FHA requirements.

Cause: Use of false and misleading advertising in connection with the HUD–FHA Title I program.

16. Mortgage America Nationwide; Grand Terrace, California

Action: Settlement agreement that includes: payment of a civil money penalty in the amount of $2,000; and corrective action to assure compliance with HUD–FHA requirements.

Cause: Use of false and misleading information in connection with the HUD–FHA Title I program.

17. Unifed Mortgage Corporation; San Diego, California

Action: Settlement agreement that includes: payment of a civil money penalty in the amount of $2,000; and corrective action to assure compliance with HUD–FHA requirements.

Cause: Use of false and misleading advertising in connection with the HUD–FHA Title I program.

18. Z and Z Funding Group; San Diego, California

Action: Settlement Agreement that includes: payment of a civil money penalty in the amount of $2,000; and corrective action to assure compliance with HUD–FHA requirements.

19. K Mortgage Corporation; Wall Township, New Jersey

Action: Settlement Agreement that includes: indemnification and/or buydown of mortgage amounts of three overinsured mortgages; indemnification for any claim loss for one improperly originated mortgage; refunds to borrowers of excessive discount points; and payment of a civil money penalty of $500.

Cause: A HUD monitoring review that disclosed violations of HUD–FHA requirements including: originating HUD–FHA insured mortgages prior to obtaining the required branch office approvals; failure to implement and maintain an adequate Quality Control Plan; using an identity of interest closing agent; closing loans that exceed HUD–FHA maximum mortgage amounts; unallowable credits to the borrowers for repairs; charging the borrowers excessive discount points;

failure to determine the source of funds required for closing; and failure to give full credit for an earnest money deposit.

20. Davis-Penn Mortgage Company; Houston, Texas

Action: Settlement Agreement that includes: payment to the Department of a civil money penalty in the amount of $8,000; and submission of acceptable rental use agreement with respect to two multifamily projects.

Cause: Violation of HUD–FHA multifamily mortgage insurance program requirements resulting from improperly accepting payment in full of two multifamily project mortgages without obtaining the prior approval of HUD–FHA.

21. MP Inc. d/b/a Mortgage Professionals; Irvine, California

Action: Settlement Agreement that would include: payment of a civil money penalty in the amount of $2,000; and corrective action to assure compliance with HUD–FHA requirements.

Cause: Use of false and misleading advertising in connection with the HUD–FHA Title I program.

22. Mortgage America Nationwide; Grand Terrace, California

Action: Settlement Agreement that includes: indemnification to the Department for any claim losses in connection with two improperly originated loans; payment of a civil money penalty in the amount of $500; and corrective action to assure compliance with HUD–FHA requirements.

Cause: A HUD monitoring review that disclosed violations of HUD–FHA requirements including: failure to implement and maintain an adequate Quality Control Plan; approval of an ineligible borrower for an insured loan; failure to properly verify the source and/or adequacy of the funds to close; originating a loan that exceeded HUD–FHA maximum mortgage amount; and failure to accurately reflect all charges to the buyers and sellers on the HUD–1 Settlement Statement.

23. Statewide Mortgage Company; Houston, Texas

Action: Proposed Settlement Agreement that would include: indemnification to the Department for any claim losses in connection with 35 improperly originated Title I property improvement loans; corrective action to assure compliance with HUD–FHA requirements; and a future review by an independent CPA to determine compliance by the company's Bellevue, Washington branch office with HUD–FHA Title I program requirements.

Cause: A HUD monitoring review that disclosed violations of HUD–FHA Title I program requirements including: failure to conduct a face-to-face or telephone interview with the borrowers; approving loan applicants based on alleged false leases; failure to present the Title I loan proceeds directly to the borrowers; alleged falsified property inspection reports; failure to establish required equity; and reporting loans for insurance that contained inaccurate information.

24. Alliance Mortgage Corporation; Villa Park, Illinois

Action: Proposed Settlement Agreement that would include: indemnification to the Department for any claim losses in connection with six improperly originated loans; and corrective action to assure compliance with HUD–FHA requirements.

Cause: A HUD Office of Inspector General audit report that disclosed violations of HUD–FHA requirements including: failure to conduct face-to-face interviews with mortgagors; failure to properly verify borrowers' gift funds; failure to properly verify borrower's income; understating a borrower's liabilities; and failure to maintain an adequate Quality Control Plan.

25. American City Mortgage Corporation; Carson, California

Action: Settlement Agreement that includes: indemnification to the Department for any claim losses in connection with 10 improperly originated loans; payment of a civil money penalty in the amount of $7,000; and corrective action to assure compliance with HUD–FHA requirements.

Cause: A HUD monitoring review that disclosed violations of HUD–FHA requirements including: submitting loans involving ''strawbuyers'' to HUD–FHA for mortgage insurance; using alleged false information in originating HUD–FHA insured mortgages; failure to conduct face-to-face interviews with mortgagors; failure to document borrower's source of funds used for downpayment and closing costs; deleting a mortgagor from the title in a Rate Reduction Refinance transaction; submitting a defaulted loan to HUD–FHA for mortgage insurance endorsement; submitting loans to HUD–FHA for insurance endorsement that were overinsured; failure to properly implement a Quality Control Plan; failure to properly underwrite loans submitted by Loan Correspondents; and closing loans submitted by Loan Correspondents in the company's own name.

26. Home Federal Savings Bank; Cleveland, Ohio

Action: Proposed Settlement Agreement that would include indemnification to the Department for any claim losses in connection with 21 improperly originated loans.

Cause: Violation of HUD–FHA requirements by a former employee that included failure to perform face-to-face interviews with borrowers; and submission of false information to the Department.

27. Western States Mortgage Corporation; Bellevue, Washington

Action: Settlement Agreement that includes: payment of a civil money penalty in the amount of $500; and corrective action to assure compliance with HUD–FHA requirements.

Cause: A HUD monitoring review that disclosed violations of HUD–FHA requirements including: failure to implement and maintain an adequate Quality Control Plan; failure to comply with HUD–FHA reporting requirements under the Home Mortgage Disclosure Act (HMDA); sharing office space and commingling employees with another firm; failure to comply with disclosure requirements under the Real Estate Settlement Procedures Act (RESPA); annual audit report not in compliance; originating a loan that exceeded the HUD–FHA maximum mortgage amount; failure to maintain complete mortgage origination files; and failure to utilize proper gift letters.

Dated: April 26, 1996.

Nicolas P. Retsinas,

Assistant Secretary for Housing-Federal Housing Commissioner.

[FR Doc. 96–10845 Filed 5–1–96; 8:45 am]

BILLING CODE 4210–27–P

DEPARTMENT OF THE INTERIOR

Bureau of Land Management

[NV–050–1020–001]

Mojave-Southern Great Basin Resource Advisory Council—Notice of Meeting Locations and Times

AGENCY: Bureau of Land Management.

ACTION: Resource Advisory Council meeting locations and times.

SUMMARY: In accordance with the Federal Land Policy and Management Act and the Federal Advisory Committee Act of 1972 (FACA), 5 U.S.C., the Department of the Interior,