

which it will select in its sole discretion, wherein bidders will be given the opportunity to increase their bids. A best and final round shall not be construed as a rejection of any bid or preclude the Department from accepting any bid made by a bidder.

#### *Ineligible Bidders*

Notwithstanding a bidder's qualification as an eligible investor and approved servicer the following individuals and entities (either alone or in combination with others) are ineligible to bid on any one or combination of the single family Loan pools included in the Sale:

(1) Any employee of the Department or an entity controlled by an FHA employee or by a member of such employee's household;

(2) Any individual or entity that is debarred from doing business with the Department pursuant to 24 CFR Part 24;

(3) Any contractor, subcontractor and/or consultant (including any agent of the foregoing) who performed services for, or on behalf of, the Department in connection with this Single Family Loan Auction; or

(4) Any individual that was a principal and/or employee of any entity or individual described in paragraph (3) above at any time during which the entity or individual performed services for, or on behalf of, the Department in connection with this Auction.

#### *Number of Bids*

A bidder may bid on as many blocks as the bidder chooses.

Each bidder assumes all risks of loss relating to its failure to deliver, or cause to be delivered, on a timely basis and in the manner specified by the Department, each bid form, earnest money deposit, and Loan Sale Agreement required to be submitted by the bidder.

#### *Ties for High Bidder*

If a tie continues after the best and final offers are submitted or the bidders do not respond within the time period established by the Department, the successful bidder will be determined by lottery. Notwithstanding the above, the Department reserves the right to withdraw any pool(s) of single family loans subject to tie bids.

#### *Single Family Loan Sale Procedure*

The Department has selected a competitive sealed bid auction as the method to sell the blocks of Single Family Mortgage Loans. This method of sale optimizes the Department's return on the sale of these loans affords the greatest opportunity for all interested

investors to bid on the defaulted loans, and provides the quickest and most efficient vehicle for the Department to dispose of the blocks of loans.

#### *Single Family Loan Sale Policy*

##### *Post Sale Servicing Requirements*

The loans will be sold with servicing released by FHA. The loans must be serviced by a FHA approved mortgagee for the remaining lives of the loans, unless the Mortgagor consents to a modification or the loan is refinanced or satisfied of record.

Successful bidders, or purchasers of these Mortgage Loans, and their successors, will be responsible for servicing the Loans in accordance with the applicable provisions of the Loan Sale Agreement. The Department intends to take any and all steps possible to ensure enforcement of these provisions.

#### *Scope of Notice*

This notice applies to the Single Family Loan Sale Number 3, and does not establish Departmental procedures and policies for the sale of other mortgage loans. If there are any conflicts between the Notice and the Bid Package, including the Loan Sale Agreement, the contents of the Bid Package prevail.

Dated: August 9, 1996.

Nicolas P. Retsinas,  
Assistant Secretary for Housing-Federal  
Housing Commissioner  
[FR Doc. 96-20835 Filed 8-14-96; 8:45 am]  
BILLING CODE 4210-27-P

#### **Office of the Assistant Secretary for Housing-Federal Housing Commissioner**

[Docket No. FR-4051-N-02]

#### **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 numbers.) A telecommunications device

for hearing- and speech-impaired individuals (TTY) is available at 1-800-877-8339 (Federal Information Relay Service).

**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 April 1, 1996 through June 30, 1996.

#### *1. Southland Financial, Inc.; Fullerton, California*

**Action:** Withdrawal of HUD-FHA mortgagee approval and proposed civil money penalty in the amount of \$50,000.

**Cause:** A HUD monitoring review that disclosed violations of HUD-FHA requirements including: failure to timely remit to HUD-FHA Up-Front Mortgage Insurance Premiums (UFMIPs) and to remit late charges and interest penalties; failure to timely submit loans for mortgage insurance endorsement; and failure to maintain an adequate Quality Control Plan.

#### *2. Stevens Financial Corporation; Brea, California*

**Action:** Withdrawal of HUD-FHA mortgagee approval and proposed civil money penalty of \$50,000.

**Cause:** A HUD monitoring review that disclosed violations of HUD-FHA requirements including: failure to timely remit Up-Front Mortgage Insurance Premiums (UFMIPs) to HUD-FHA and to remit late charges and interest penalties; improperly using current UFMIP funds to pay the UFMIPs for older loans where the UFMIP has not been remitted to HUD-FHA; commingling borrowers' UFMIPs with company operating funds; failure to timely submit loans to HUD-FHA for mortgage insurance endorsement; submitting alleged false information to HUD-FHA to obtain branch office approvals; paying compensation to lenders not approved by HUD-FHA, and to HUD-FHA approved loan correspondents not sponsored by the company for the origination of HUD-FHA insured mortgages; and failure to implement and maintain an adequate Quality Control Plan.

**3. Renet Financial Corporation; Orange, California**

**Action:** Withdrawal of HUD-FHA mortgagee approval and proposed civil money penalty in the amount of \$50,000.

**Cause:** A HUD monitoring review that disclosed violations of HUD-FHA requirements that included: failure to timely remit Up-Front Mortgage Insurance Premiums (UFMIPs) to HUD-FHA and to remit late charges and interest penalties; improperly using current UFMIP funds to pay the UFMIPs for older loans where the UFMIP has not been remitted to HUD-FHA; failure to timely submit loans to HUD-FHA for mortgage insurance endorsement; using borrowers' escrow funds to close HUD-FHA loans; failure to implement and maintain an adequate Quality Control Plan for the origination of HUD-FHA insured mortgages; failure to comply with HUD-FHA reporting requirements under the Home Mortgage Disclosure Act (HMDA); failure to report to HUD-FHA a loss of more than 20 percent of net worth; and failure to document borrowers' source of funds to close HUD-FHA insured mortgages.

**4. B&M Mortgage Corporation; College Park, Georgia**

**Action:** Proposed withdrawal of HUD-FHA mortgagee approval.

**Cause:** A HUD monitoring review that disclosed violations of HUD-FHA requirements that included: failure to document borrowers' source of funds used for downpayment and/or closing costs; failure to document discrepancies in a HUD-FHA insured loan transaction; charging unallowable fees to borrowers; failure to maintain required loan documents; failure to implement and maintain an adequate Quality Control Plan; and failure to respond to a findings letter issued by the Quality Assurance Division.

**5. Alliance Mortgage Corporation; Villa Park, Illinois**

**Action:** Settlement Agreement that includes 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 a borrower's income; understating a borrower's liabilities; and failure to maintain an adequate Quality Control Plan.

**6. Statewide Mortgage Company; Birmingham, Alabama**

**Action:** Settlement Agreement that includes: indemnification to the Department for any claim losses in connection with 31 improperly originated HUD-FHA insured Title I property improvement loans; corrective action to assure compliance with HUD-FHA requirements; and a future review by an independent CPA to determining 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 face-to-face or telephone interviews with borrowers; approving loan applicants based upon alleged false leases; failure to present Title I loan proceeds directly to borrowers; alleged falsified property inspection reports; failure to establish required equity; and reporting loans for HUD-FHA insurance that contained inaccurate information.

**7. Home Bank F.S.B.; Cleveland, Ohio**

**Action:** Settlement Agreement that provides for reimbursement to the Department for losses incurred with respect to 21 improperly originated HUD-FHA insured mortgages during 1990 and 1991.

**Cause:** Violations 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.

**8. Amerifirst Mortgage Corporation; Hempstead, New York**

**Action:** Settlement Agreement that includes indemnification to the Department for any claim losses in connection with 13 improperly originated HUD-FHA insured mortgages; and payment to the Department in the amount of \$52,000.

**Cause:** A HUD monitoring review that disclosed violations of HUD-FHA requirements including: failure to implement an adequate Quality Control Plan; failure to adequately document a borrower's source of funds; overinsured mortgages; exceeding appropriate loan-to-value ratios on a cash out refinance; permitting unallowable credits to the mortgagor at closing; failure to conform to the maximum construction rehabilitation period; approving borrowers with poor credit; improper transfer of GNMA escrow funds; failure to properly calculate the mortgagor's effective income; and closing loans with duplication of charges.

**9. Sun West Mortgage Company; Cerritos, California**

**Action:** Settlement Agreement that includes: indemnification to the Department for any claim loss in connection with an improperly originated HUD-FHA insured mortgage; payment to the Department of a civil money penalty in the amount of \$6,500; and corrective action to assure compliance with HUD-FHA requirements.

**Cause:** A HUD monitoring review that disclosed violations of HUD-FHA requirements including: use of alleged false information to originate a HUD-FHA insured mortgage; misrepresenting the Title I property improvement and single family insurance programs; and using false and misleading advertising in the company's HUD-FHA Title I program activities.

**10. Provident Mortgage Corporation; Visalia, California**

**Action:** Settlement Agreement that includes indemnification to the Department for its claim loss in connection with one improperly originated HUD-FHA insured mortgage; and corrective action to assure compliance with HUD-FHA requirements.

**Cause:** A HUD monitoring review that cited the company for failure to determine a borrower's source of funds used for downpayment; and failure to cooperate with a monitoring review of the company's HUD-FHA insured mortgage activities.

**11. Camelview Financial Services; Scottsdale, Arizona**

**Action:** Settlement Agreement that includes; payment of a civil money penalty to the Department 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.

**12. Occidental Mortgage Corporation; Covina, California**

**Action:** Settlement Agreement that includes: payment of a civil money penalty to the Department in the amount of \$2,000; and corrective action to assure compliance with HUD-FHA Title I program requirements.

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

**13. Suncoast Lenders, Inc.; Upland, California**

**Action:** Settlement Agreement that includes: payment of a civil money

penalty to the Department 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. Nova Funding Group; Encino, California**

*Action:* Settlement Agreement that includes: payment to the Department 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. San Diego Funding d/b/a SD Funding; San Diego, California**

*Action:* Settlement Agreement that includes: payment of a civil money penalty to the Department 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. United Mortgage, Inc.; Virginia Beach, Virginia**

*Action:* Settlement Agreement that includes: payment to the Department 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.

**17. Padre Financial Services Corporation; San Diego, California**

*Action:* Proposed Settlement Agreement that includes: payment to the Department 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. Real Estate Plus Mortgage; Redondo Beach, California**

*Action:* Proposed Settlement Agreement that includes: payment to the Department 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.

**19. California Federal Bank; Los Angeles, California**

*Action:* Letter of Reprimand

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

**20. Mortgage Lenders Acceptance Corporation; Laguna Hills, California**

*Action:* Letter of Reprimand

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

**21. Mortgagees and Title I Lenders That Failed To Comply With HUD-FHA Requirements for the Submission of an Annual Audited Financial Statement and/or Payment of the Annual Recertification Fee**

*Action:* Withdrawal of HUD-FHA mortgagee approval and Title I lender approval.

*Cause:* Failure to submit to the Department the required annual audited financial statement and/or remit the required annual recertification fee.

*Mortgagees Withdrawn:* Citizens Industrial Bank, Mobile, AL; First Coastal Funding, Inc., Mobile, AL; Prudential Mortgage Service Co., Santa Ana, CA; Mother Lode Mortgage, Inc., Auburn, CA; California Mortgage Group, Inc., Garden Grove, CA; Mortgage Line, Inc., Walnut Creek, CA; Villa Mortgage Corp., Diamond Bar, CA; Bramalea Mortgage, Inc., Newport Beach, CA; SC Funding Corp., Irvine, CA; GM Funding Services, Inc., Inglewood, CA; Brookside Financial, Inc., Redlands, CA; First United Federal Mtg. Inc., Phelan, CA; McCollum Funding, Redding, CA; All Homeowners Mortgage Corp., Lake Forest, CA; FIC Corporation, Stanton, CA; Apco Financial Corp., Carlsbad, CA; Vintage Brokers, Inc., Fremont, CA; Almerica Funding, Sacramento, CA; New Freedom Financial Enterprise, Simi Valley, CA; Del Mar Funding, San Diego, CA; Executive Financial Invest, Inc., Fremont, CA; Cable Mortgage, Inc., Vacaville, CA; American Mortgage Network, Inc., Richmond, CA; Santa Clara Financial Corp., San Jose, CA; Williams Mortgage Group, Inc., Garden Grove, CA; California Patriot, Inc., Orangevale, CA; FCB Enterprises, Inc., Northridge, CA; Earl T. Combs, Inc., Turlock, CA; Blue Star Mortgage, Inc., Riverside, CA; Bryce Funding Group, Inc., Rancho Cucamonga, CA; EFC Mortgage Corp., Newport Beach, CA; Cook and Cook Mortgage, Inc., Cameron Park, CA; C and M McGee, Inc., Rancho Cordova, CA; United Mortgage and Investment, Boulder, CO; Denver Mortgage Funding, Denver, CO; MacWest Mortgage Corporation, Denver, CO; Residential Mortgage Association, Inc., Miami, FL; Independent Mortgage Servicing Corp., Winter Park, FL; Gwinnett Federal Bank FSB,

Lawrenceville, GA; Kipling Mortgage Group, Inc., Atlanta, GA; Great American Lending Group, Inc., Atlanta, GA; American Independent Mortgage, Atlanta, GA; Biggs Penn Mortgage, Atlanta, GA; Pacific First Mortgage, Inc., Aiea, HI; T-Tyme, Inc., Boise, ID; Deerfield Federal Savings; Deerfield, IL; Five Star Financial Services, Schaumburg, IL; A Mortgage Company, Frederick, MD; Builder Financial Services of Baltimore, LLC, Columbia, MD; Atlantic Mortgage Corporation, East Detroit, MI; Farmington Mortgage Company, Farmington Hill, MI; Home Financial Center Mortgage Corp., Bloomington, MN; ABI Mortgage Corp., Saint Paul, MN; Clayton Mortgage Assoc, Inc., Clayton, MO; American Financial Group, Inc., Charlotte, NC; First Realty Fin Ser of NJ, North Brunswick, NJ; American National Funding Corp., Las Vegas, NV; Four Star Financial Ser-Nevada, Las Vegas, NV; James Financial Services Corp., Las Vegas, NV; Construction Management Group, Harrison, NY; Washington Financial Corp., University Heights, OH; Brumbaugh and Fulton Company, Tulsa, OK; Central Savings Bank PA SA, Lititz, PA; Miltex Mortgage, Inc., Austin, TX; Cowest Mortgage Corporation, Dallas, TX; First Home Mortgage, Inc., Houston, TX; American Bankers Mortgage Corp., Denton, TX; Tejas Mortgage Investors, Inc., Wichita Falls, TX; Texas Financial Mortgage Corp., Houston, TX; American Financial Mortgage, Dallas, TX; American Eagle Mortgage, Provo, UT; Atherton Mortgage-Utah, Inc., Salt Lake City, UT; Fairland Mortgage Co. Inc., Annandale, VA; Union Financial Corp., McLean, VA; First Dominion Mortgage Corp., Annandale, VA; America's Lending Network, Inc., Fairfax, VA; Jameson Group, Inc., Woodinville, WA; National Home Loan Mortgage, Inc., Kirkland, WA; Forest Park Mortgage Co., Seattle, WA; Windsor Mortgage, Seattle, WA; Village Oaks Financial Group, Bullhead City, AZ; First Preferred Federal Financial Serv, Downey, CA; Sierra Cal Investments, Sacramento, CA; Rio Vista Mortgage Corporation, San Diego, CA; Nationwide Realty Services, Inc., San Diego, CA; Diablo Valley Properties, Inc., Walnut Creek, CA; Pacific West Bancorp Mtg. Corp., Burbank, CA; Trans Capital Mortgage, Inc., Los Angeles, CA; Coast Capital, Torrance, CA; World Wide Mortgage, San Diego, CA; DJS, Inc., Westlake Village, CA; RL Mortgage, Inc., Los Angeles, CA; Prime Financial Mortgage, Ventura, CA; RKL Mortgage Service, Inc., Costa Mesa, CA; Equity One Lenders Service, Inc., Placentia, CA; Nations One Mortgage Corp.,

Englewood, CO; East Coast Mtg and Invest Co., Miami, FL; Mortgage Bankers Group, Inc., Miami, FL; Interlink Financial Corp., Orlando, FL; American Mortgage Express, Inc., Miami, FL; Shorewood Financial, Inc., Fort Lauderdale, FL; Fidelity Loan Services, Inc., Arlington Heights, IL; Americas Mortgage Servicing, Inc., Frederick, MD; Developers Service Corporation, Troy, MI; Alliance Lending Group, Inc., Charlotte, NC; Foremost Mortgage Brokerage, Inc., Shrewsbury, NJ; Apple National Mortgage, Springfield, NJ; MCS Mortgage Company, Reno, NV; T and E Mortgage Company, San Antonio, TX; Primesource Mortgage, El Paso, TX; Spectrum Financial Corp., Silverdale, WA; Mortgage Express Incorporated, Green Bay, WI; First Savings Bank Alabama FA, Hamilton, AL; Rancho Vista National Bank, Vista, CA; Irvinicity Bank FSB, Irvine, CA; United California Savings Bank, Santa Ana, CA; International Savings Bank, San Diego, CA; Modern Federal Savings Loan Assn, Grand Junction, CO; Shelton Savings Bank, Shelton, CT; Lincoln Savings and Loan Assn, Miami, FL; Amtrust Bank, Boca Raton, FL; First Federal Savings Bank, Brunswick, GA; South Georgia FSB, Glennville, GA; Development Bank, American Samoa, HI; King City Federal Savings Bank, Mount Vernon, IL; Central Federal Savings ALA, Cicero, IL; Loomis Federal Savings and Loan, Chicago, IL; First Federal Savings Bank FSB, Rockford, IL; First of Kansas Banking Savings, Hays, KS; Franklin Savings Association, Ottawa, KS; Peoples Bank and Trust Co, Owenton, KY; Kentucky Enterprise Bank FSB, Newport, KY; First Federal Bank for Savings N KY, Covington, KY; Farmers National Bank and Trust Co, Williamsburg, KY; Paul Revere Life Insurance Company, Worcester, MA; Standard Federal Savings Association, Frederick, MD; Reisterstown Federal Sav Bk, Reisterstown, MD; Old Court Savings and Loan, Inc., Baltimore, MD; Charter Financial Corporation, Livonia, MI; AAA Mortgage Corporation, Bingham Farms, MI; First Security Bank, Byron, MN; Guaranty Federal Savings Bank, Springfield, MO; Cleveland Federal Bank, Shelby, NC; Omnibank FSB, Salisbury, NC; Home Federal Savings Bank, Kings Mountain, NC; Southtrust Bank Central Carolina, Concord, NC; CFX Bank, Keene, NH; New Dartmouth Bank, Hooksett, NH; Crestmont Federal Savings ALA, Edison, NJ; Bay Ridge Federal Savings Bank, Brooklyn, NY; United Northern FSB, Watertown, NY; Mid-Hudson Savings Bank FSB, Fishkill, NY; Hamilton Federal Savings ALA,

Brooklyn, NY; Stillwater Savings and Loan Assn, Stillwater, OK; Sharon Savings Bank, Darby, PA; Home Federal Savings Bank SC, Rock Hill, SC; Peoples Federal Savings and Loan Assoc, Conway, SC; National First Lenders Corp., Knoxville, TN; Federal Savings Bank FA, Dumas, TX; Village Savings Assn, Houston, TX; Southwestern Savings and Loan Assn, El Paso, TX; Jefferson Savings and Loan, Warrenton, VA; Tidemark Bank for Savings FSB, Newport News, VA; University Savings Bank, Seattle, WA; Summit Savings Assn, Bellevue, WA; First National Bank, Baldwin, WI.

*Title I Lenders Withdrawn:* CFC Mortgage Corporation, Lancaster, CA; Warner Oaks Financial Corp., Woodland Hills, CA; Renet Financial Corporation, Anaheim, CA; American Fidelity Mortgage, San Diego, CA; FIC Corporation, Stanton, CA; Heartland Mortgage Corporation, Atlanta, GA; Loans, Inc., Honolulu, HI; Antilles Finance Corp., Carolina, PR; Rio Vista Mortgage Corp., San Diego, CA; Del Mar Funding, Inc., San Diego, CA; Southland Mortgage Lending Corp., Marietta, GA; Plaza Mortgage, Inc., Medford, OR; Union Financial Corporation, McLean, VA; Illinois Guarantee Savings Bk, Effingham, IL; Bankers Thrift and Loan Assn, Leawood, KS.

Dated: August 6, 1996.

Stephanie A. Smith,

*General Deputy Assistant Secretary for Housing-Federal Housing Commissioner.*

[FR Doc. 96-20793 Filed 8-14-96; 8:45 am]

BILLING CODE 4210-27-P

## DEPARTMENT OF THE INTERIOR

### Fish and Wildlife Service

#### **Endangered and Threatened Species Permit Application, Availability of an Environmental Assessment and Receipt of an Application for an Incidental Take Permit for the Federally Threatened Coastal California Gnatcatcher for the Old Town Temecula Redevelopment Project, Riverside County, CA**

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

**ACTION:** Notice of availability.

**SUMMARY:** The U.S. Fish and Wildlife Service (Service) has under consideration a proposal to issue a 30-year permit under Section 10(a)(1)(B) of the Endangered Species Act of 1973, as amended (Act) that would authorize incidental taking of the threatened coastal California gnatcatcher (*Poliophtila californica californica*; gnatcatcher). The

applicant for this incidental take permit is the Temecula Entertainment Valley, Inc. The application is accompanied by a proposed Habitat Conservation Plan for the gnatcatcher, and Implementing Agreement. In response to the permit application and the accompanying proposal, an Environmental Assessment has been prepared pursuant to the National Environmental Policy Act and is available. The application has been assigned permit number PRT-817719.

This notice is provided pursuant to section 10 of the Act and the National Environmental Policy Act regulations (40 CFR 1506.6). The Service will evaluate the application, associated documents, and comments submitted thereon to determine whether the application meets the requirements of the National Environmental Policy Act regulations and section 10(a) of the Act. If it is determined that the requirements are met, a permit will be issued for the incidental take of the gnatcatcher. The final National Environmental Policy Act and permit determination will be made no sooner than 30 days from the date of this notice. This notice describes the currently proposed action and alternatives, and solicits comments on the issues and alternatives raised in the Environmental Assessment. All comments, including names and addresses, received will become part of the official administrative record and may be available to the public.

**DATES:** Written comments related to the Service's Environmental Assessment and the applicants permit application, Habitat Conservation Plan, and Implementing Agreement, should be received by the Service on or before September 16, 1996.

**ADDRESSES:** Information, comments, or questions regarding the Environmental Assessment, permit application, Habitat Conservation Plan, and Implementing Agreement should be submitted to Mr. Gail Kobetich, Field Supervisor, U.S. Fish and Wildlife Service, 2730 Loker Avenue West, Carlsbad, California 92008. Written comments also may be sent by facsimile to (619) 431-9618. Please refer to permit number PRT-817719 when submitting comments. Individuals wishing copies of the application, Environmental Assessment or Implementing Agreement for review should immediately contact the above office. Documents will also be available for public inspection, by appointment, during normal business hours at the above address.

**FOR FURTHER INFORMATION CONTACT:** Mr. Pete Sorenson, Assistant Field Supervisor, Endangered Species, at the above address, (619) 431-9440.