

*Cause:* The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: Clarion failed to comply with HUD's quality control requirements; violated HUD's mortgagee employee and staffing requirements; and charged unallowable and unsupported fees.

16. *PHH Home Loans, LLC, Mount Laurel, NJ* [Docket No. 11-1201-MR]

*Action:* On February 15, 2012, the Board entered into a Settlement Agreement with PHH Home Loans, LLC ("PHH") that required PHH to pay a civil money penalty in the amount of \$14,500, without admitting fault or liability.

*Cause:* The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: PHH failed to notify HUD that PHH agreed to pay a fine of \$11,750 to the Department of Banking of the Commonwealth of Pennsylvania; failed to notify HUD that it paid a fine of \$50,000 to the Illinois Department of Financial and Professional Regulation; and submitted a false certification to HUD when it submitted its electronic annual certification for 2011.

17. *HomeState Mortgage Company, LLC, Anchorage, AK* [Docket No. 11-1286-MR]

*Action:* On April 3, 2012, the Board entered into a Settlement Agreement with HomeState Mortgage Company, LLC ("HMC") that required HMC, without admitting fault or liability, to pay a civil money penalty in the amount of \$15,000 and to complete a six-month period of probation, during which time HMC must submit all marketing materials to HUD on a quarterly basis for review and approval.

*Cause:* The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: HMC reproduced the official HUD seal on an advertisement or business solicitation, and disseminated a misrepresentative or misleading advertisement or business solicitation to the public.

18. *United Northern Mortgage Bankers, LTD, Levittown, NY* [Docket No. 11-1149-MR]

*Action:* On March 16, 2012, the Board entered into a Settlement Agreement with United Northern Mortgage Bankers LTD ("UNMB") that required UNMB, without admitting fault or liability, to pay a civil money penalty in the amount of \$25,000, indemnify HUD against losses relating to two FHA-insured loans for a period of five years, and complete a six-month period of probation during

which time UNMB must submit the results of its monthly QC audits and certifications as to its QC staffing and operations.

*Cause:* The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: UNMB failed to ensure that the quality control reviews for early payment defaults were completed; used conflicting information in originating and obtaining HUD/FHA mortgage insurance; and failed to adequately document the stability of income used to qualify the borrowers.

19. *Fifth Third Bank, Cincinnati, OH* [Docket No. 10-1998-MR]

*Action:* On April 27, 2012, the Board entered into a Settlement Agreement with Fifth Third Bank ("Fifth Third") that required Fifth Third to pay a civil money penalty in the amount of \$700,000, without admitting fault or liability.

*Cause:* The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: Fifth Third failed to timely remit mortgage insurance premiums to HUD/FHA, and failed to notify HUD/FHA within 15 calendar days of the termination, transfer or sale of mortgage insurance contracts.

## **II. Lenders That Failed To Timely 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 a \$7,500 or \$3,500 civil money penalty, without admitting fault or liability.

*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. Anchor Funding Corporation, Norcross, GA (\$7,500.00) [Docket No. 11-1225-MRT]

2. Freyre Mortgage Corp., San Juan, PR. (\$3,500.00) [Docket No. 11-1229-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 year.

*Cause:* The Board took this action based upon allegations that the lenders listed below were not in compliance with the Department's annual recertification requirements.

1. First Home Mortgage, Inc., Jonesboro, AR [Docket No. 12-1642-MRT].

2. HCL Finance Inc., San Jose, CA [Docket No. 12-1641-MRT].

3. Ikon Mortgage Lenders, Inc., Fort Lauderdale, FL [Docket No. 09-9910-MRT].

4. Delta Home and Lending, Inc., Sacramento, CA [Docket No. 12-1643-MRT].

5. Axiom Mortgage Bankers Corporation, Irvine, CA [Docket No. 11-1234-MRT].

6. Red Rock Mortgage & Lending, LLC., Oklahoma City, OK [Docket No. 11-1233-MRT].

Dated: August 31, 2012.

**Carol J. Galante,**

*Acting Assistant Secretary for Housing—Federal Housing Commissioner.*

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**BILLING CODE 4210-67-P**

## **DEPARTMENT OF THE INTERIOR**

### **Bureau of Land Management**

[LLAZP02000.L54100000.FR0000.  
LVCLA10A5170.241A; AZA 35235]

### **Notice of Realty Action: Application for Conveyance of Federally Owned Mineral Interests in Maricopa County, AZ**

**AGENCY:** Bureau of Land Management, Interior.

**ACTION:** Notice.

**SUMMARY:** The Bureau of Land Management (BLM) is processing an application under the Federal Land Policy and Management Act to convey the federally owned mineral interests of 111.33 acres located in Maricopa County, Arizona, to the surface owner, Gavilan Peak Estates, LLC. Upon publication of this notice, the BLM is temporarily segregating the federally owned mineral interests in the land covered by the application from all forms of appropriation under the mining and mineral leasing laws for up to 2 years while the BLM processes the application.

**DATES:** Interested persons may submit written comments to the BLM at the address listed below. Comments must be received no later than October 25, 2012.

**ADDRESSES:** Bureau of Land Management, Arizona State Office, One North Central Avenue, Suite 800, Phoenix, Arizona 85004. Detailed information concerning this action is available for review at this address.

**FOR FURTHER INFORMATION CONTACT:**

Vivian Titus, Senior Land Law Examiner, at 602-417-9598. Persons who use a telecommunications device for the deaf (TDD) may call the Federal Information Relay Service (FIRS) at 1-800-877-8339 to contact the above individual during normal business hours. The FIRS is available 24 hours a day, 7 days a week, to leave a message or question for the above individual. You will receive a reply during normal business hours.

**SUPPLEMENTARY INFORMATION:** The location of the federally owned mineral interest segregated by this notice is intended to be identical in location as the privately owned surface interest of the applicant, as described in the applicant's deeds recorded on June 21, 2006, at the Maricopa County Recorder's office under Recordation Numbers 20060834935 and 20060834944. The lands referred to in this notice consist of four individual parcels, described in the two deeds mentioned above, and are described as follows:

**Gila and Salt River Base and Meridian***Parcel 1*

The Southwest Quarter of the Southeast Quarter, the South Half of the Northwest Quarter of the Southeast Quarter, the South Half of the Northeast Quarter of the Southwest Quarter, and the East Half of the Southeast Quarter of the Southwest Quarter;

Except the East 528 feet of the East Half of the Southeast Quarter of the Southwest, all in Section 35, Township 7 North, Range 2 East, Gila and Salt River Base and Meridian, Maricopa, Arizona.

*Parcel 2*

That part of the Southeast Quarter of the Southeast Quarter of Section 35, Township 7 North, Range 2 East, Gila and Salt River Base and Meridian, Maricopa County, Arizona, described as follows:

Beginning at a point 658.00 feet West of the Brass Cap and the Southeast corner of Section 35, Township 7 North, Range 2 East; Thence North 754.85 feet to a set point; Thence West 577.00 feet to a set point; Thence South 755.26 feet to a set point; Thence East 577.00 feet to a point of beginning; Except any part thereof lying within the following described parcel: Commencing at the East Quarter corner of said Section 35; Thence South along the East line of said Section 35, a distance of 785 feet; Thence West 675 feet to the True Point of Beginning; Thence South Parallel to and 675 feet West of the East line of said Section 35, a distance of 1100 feet;

Thence West 570 feet; Thence North 1100 feet; Thence East 570 feet to the True Point of Beginning.

*Parcel 3*

That part of the East Half of the Southeast Quarter of Section 35, Township 7 North, Range 2 East of the Gila and Salt River Base and Meridian, Maricopa County, Arizona, lying West of the West lines of those certain parcels described in Docket 11938, Page 261; and in Docket 14071, Page 774; and lying South of the North line of said parcel described in Docket 14071, Page 774; extended westerly.

*Parcel 4*

A part of the Southeast Quarter of Section 35, Township 7 North, Range 2 East of the Gila and Salt River Base and Meridian, Maricopa County, Arizona, more particularly described as follows: Commencing at the East Quarter corner of said Section 35; Thence South along the East line of said Section 35, a distance of 785 feet; Thence West 675 feet to the Point of Beginning; Thence South parallel to and 675 feet West of the East line of said Section 35, a distance of 1,100 feet; Thence West 570 feet; Thence North 1,100 feet; Thence East 570 feet to the Point of Beginning.

The areas described aggregates approximately 111.33 acres in Maricopa County, Arizona.

Under certain conditions, Section 209(b) of the Federal Land Policy and Management Act of October 21, 1976, 43 U.S.C. 1719, authorizes the sale and conveyance of the federally owned mineral interests in land when the surface estate is not federally owned. The objective is to allow consolidation of the surface and mineral interests when either one of the following conditions exist: (1) There are no known mineral values in the land; or (2) Where continued Federal ownership of the mineral interests interferes with or precludes appropriate non-mineral development and such development is a more beneficial use of the land than mineral development.

An application was filed for the sale and conveyance of the federally owned mineral interests in the above-described parcels of land. Subject to valid existing rights, on September 10, 2012 the federally owned mineral interests in the lands described above are hereby segregated from all forms of appropriation under the general mining and mineral leasing laws, while the application is being processed to determine if either one of the two specified conditions exists and, if so, to otherwise comply with the procedural requirements of 43 CFR part 2720. The

segregative effect shall terminate upon: (1) Issuance of a patent or other document of conveyance as to such mineral interests; (2) Final rejection of the application; or (3) September 10, 2014, whichever occurs first.

**Comments:** Your comments are invited. Please submit all comments in writing to Vivian Titus at the address listed above. Before including your address, phone number, email address, or other personal identifying information in your comment, you should be aware that your entire comment—including your personal identifying information—may be made available to the public at any time. While you can ask us in your comment to withhold your personal identifying information from public review, we cannot guarantee that we will be able to do so.

**Authority:** 43 CFR 2720.1-1(b).

**Julie A. Decker,**

*Deputy State Director, Resources.*

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**BILLING CODE 4310-32-P**

**DEPARTMENT OF THE INTERIOR****Bureau of Land Management**

[LLCAN00000.L18200000.XZ0000]

**Notice of Temporary Closure of Public Lands in Eastern Lassen County, California, and Western Washoe County, Nevada**

**AGENCY:** Bureau of Land Management, Interior.

**ACTION:** Notice.

**SUMMARY:** Notice is hereby given that BLM-managed public lands in the area affected by the Rush Fire in eastern Lassen County, California, and western Washoe County, Nevada, are closed to public access because of dangers posed by the Rush Fire. Exempted from this closure are personnel and vehicles involved with fire suppression and resource protection and State, local and Federal officials involved with enforcement. This closure is necessary to protect public health and safety.

**DATES:** The temporary closure is effective August 14, 2012, and will be lifted no later than September 14, 2012.

**FOR FURTHER INFORMATION CONTACT:**

Lynda Roush, Acting Northern California District Manager, 707-825-2309; or BLM Eagle Lake Field Office Manager Ken Collum, 530-252-5374. Persons who use a telecommunications device for the deaf (TDD) may call the Federal Information Relay Service (FIRS) at 1-800-877-8339 to contact the