

had failed to self-curtail debenture interest with respect to HECM claims that were filed with HUD, and that a subsidiary of RMSI acted as the real estate agent for the disposition of the HECM properties after foreclosure, which resulted in the payment of commissions in violation of the anti-referral fee prohibitions of the Real Estate Settlement Procedures Act.

13. Sahara Mortgage Corporation, Las Vegas, NV [Docket No. 15-1502-MR]

*Action:* On March 30, 2015, the Board issued a Notice of Administrative Action withdrawing the FHA approval of Sahara Mortgage Corporation, (“SMC”) for a period of one year.

*Cause:* The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: SMC failed to pay HUD in accordance with SMC’s indemnification agreements with HUD/FHA.

14. USLending & Finance, LTD, Downers Grove, IL [Docket No. 15-1505-MR]

*Action:* On July 1, 2015, the Board entered into an agreement with USLending & Finance, LTD (“USLending”) that required USLending to pay \$18,500 without admitting fault or liability.

*Cause:* The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: USLending (a) failed to provide documentation it had implemented a Quality Control Plan in accordance with HUD/FHA requirements; and (b) failed to ensure its officers and employees were exclusively employed by USLending.

## 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 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. BCB Community Bank, Bayonne, NJ (\$16,000) [Docket No.15-1666-MRT]
2. Bondcorp Realty Services, Inc., Newport Beach, CA (\$4,250) [Docket No.15-1859 MRT]
3. Case Credit Union, Lansing, MI (\$3,500) [Docket No.15-1608-MRT]
4. Citizens Trust Bank, Atlanta, GA (\$3,500) [Docket No.15-1760-MRT]

5. City National of New Jersey, Newark, NJ (\$3,500) [Docket No.15-1624-MRT]
6. Darien Rowayton Bank, Darien, CT (\$3,500) [Docket No.15-1603-MRT]
7. First Key Mortgage, LLC, Rye Brooke, NY (\$3,500) [Docket No.14-1706-MRT]
8. Lone Star National Bank, McAllen, TX (\$3,500) [Docket No.14-1569-MRT]
9. Members Cooperative Credit Union, Cloquet, MN (\$3,500) [Docket No.15-1600-MRT]
10. Northland Financial, Steele, ND (\$3,500) [Docket No.15-1614-MRT]
11. Prairie Bank of Kansas fka Farmers National Bank, Stafford, KS (\$3,500) [Docket No.14-1661-MRT]
12. Urban Fulfillment Services, LLC f/k/a Prodovis Mortgage, LLC, Broomfield, CO (\$3,500) [Docket No.13-1482-MRT]
13. Progressive Bank, Monroe, LA (\$3,500) [Docket No.15-1591-MRT]
14. Teamsters Credit Union, Detroit, MI (\$3,500) [Docket No.15-1612-MRT]
15. Valley Exchange Bank of Lennox, Lennox, SD (\$3,500) [Docket No.15-1606-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 (1) 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. Acadia Federal Savings Bank, Falls Church, VA [Docket No.15-1754-MRT]
2. Approved Home Lending, Inc., Miami FL [Docket No.15-1509-MRT]
3. Blufi Lending Corporation, San Diego, CA [Docket No.15-1757-MRT]
4. Central State Bank., Quincy, IL [Docket No.15-1759-MRT]
5. Classic Home Financial, Inc., Houston, TX [Docket No.15-1762-MRT]
6. Connecticut River Bank., Charlestown, NH [Docket No.15-1764-MRT]
7. Consumers Mortgage Corp, Middletown, NJ [Docket No.15-1765-MRT]
8. Denver Mortgage Company, Greenwood Village, CO [Docket No.15-1766-MRT]
9. Dominion Residential Mortgage, LLC., Fairfax, VA [Docket No.15-1767-MRT]
10. First Mutual Corporation, Cherry Hill, NJ [Docket No.13-1768-MRT]
11. Firstrust Mortgage, Inc., Overland Park, KS [Docket No.15-1627-MRT]

12. Franklin Credit Management Corporation, Jersey City, NJ [Docket No.14-1702-MRT]
13. Funding Source, LLC., Syracuse, NY [Docket No.15-1771-MRT]
14. GMS Funding LLC., West Columbia, SC [Docket No.15-1722-MRT]
15. Golden Pacific Bank, Sacramento, CA [Docket No.15-1773-MRT]
16. Guardian Credit Union, West Allis, WI [Docket No.15-1634-MRT]
17. Homefirst Mortgage LLC., Jackson, MS [Docket No.15-1522-MRT]
18. Jayco Capital Group, Inc., Irvine, CA [Docket No.15-1775-MRT]
19. Landmark Bank NA, Columbia, MO [Docket No.14-1551-MRT]
20. Liberty Capital Financial, Damascus, MD [Docket No.15-1776-MRT]
21. Merchants & Planters Bank, Boilvar, TN [Docket No.15-1777-MRT]
22. Mortgage Bank of California, Manhattan Beach, CA [Docket No.15-1778-MRT]
23. Prime Bank, Edmond, OK [Docket No.15-1621-MRT]
24. Retreat Capital Management Inc., Irving, TX [Docket No.15-1779-MRT]
25. Rocky Mountain Bank, Jackson, WY [Docket No.15-1780-MRT]
26. South Valley Bank and Trust, Klamath Falls, OR [Docket No.15-1651-MRT]
27. Spectra Funding Inc., Carlsbad, CA [Docket No.15-1782-MRT]
28. StellarOne Bank, Christianburg, VA [Docket No.15-1783-MRT]
29. Steward Investments, Inc., Carlsbad, CA [Docket No.15-1784-MRT]
30. The Cadle Company, Newton Falls, OH [Docket No.14-1648-MRT]
31. The Lending Company Inc., Phoenix, AZ [Docket No.15-1787-MRT]
32. Washington Savings Association, Philadelphia, PA [Docket No.15-1789-MRT]
33. Workers Credit Union, Fitchburg, MA [Docket No.15-1510-MRT]

Date: May 3, 2016.

**Edward L. Golding,**

*Principal Deputy Assistant Secretary,  
Chairman, Mortgagee Review Board.*

[FR Doc. 2016-11045 Filed 5-10-16; 8:45 am]

**BILLING CODE 4210-67-P**

## DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR-5909-N-35]

### 30-Day Notice of Proposed Information Collection: Home Equity Conversion Mortgage Client Session Evaluation

**AGENCY:** Office of the Chief Information Officer, HUD.

**ACTION:** Notice.

**SUMMARY:** HUD has submitted the proposed information collection requirement described below to the Office of Management and Budget (OMB) for review, in accordance with the Paperwork Reduction Act. The purpose of this notice is to allow for an additional 30 days of public comment.

**DATES:** *Comments Due Date:* June 10, 2016.

**ADDRESSES:** Interested persons are invited to submit comments regarding this proposal. Comments should refer to the proposal by name and/or OMB Control Number and should be sent to: HUD Desk Officer, Office of Management and Budget, New Executive Office Building, Washington, DC 20503; fax: 202-395-5806. Email: [OIRA\\_Submission@omb.eop.gov](mailto:OIRA_Submission@omb.eop.gov).

**FOR FURTHER INFORMATION CONTACT:**

Colette Pollard, Reports Management Officer, QMAC, Department of Housing and Urban Development, 451 7th Street SW., Washington, DC 20410; email Colette Pollard at [Colette.Pollard@hud.gov](mailto:Colette.Pollard@hud.gov) or telephone 202-402-3400. This is not a toll-free number. Persons with hearing or speech impairments may access this number through TTY by calling the toll-free Federal Relay Service at (800) 877-8339.

Copies of available documents submitted to OMB may be obtained from Ms. Pollard.

**SUPPLEMENTARY INFORMATION:** This notice informs the public that HUD is seeking approval from OMB for the information collection described in Section A.

The **Federal Register** notice that solicited public comment on the information collection for a period of 60 days was published on January 25, 2016 at 81 FR 4059.

**A. Overview of Information Collection**

*Title of Information Collection:* Home Equity Conversion Mortgage Counseling Client Session Evaluation.

*OMB Approval Number:* 2502-0585.

*Type of Request:* Extension without change of a currently approved collection.

*Form Number:* HUD-92911.

*Description of the need for the information and proposed use:* Tool to determine quality of client counseling sessions as part of periodic agency performance reviews.

*Respondents:* Individuals or Household.

*Estimated Number of Respondents:* 300.

*Estimated Number of Responses:* 250.

*Frequency of Response:* 1.

*Average Hours per Response:* .06.  
*Total Estimated Burden Hours:* 50.

**B. Solicitation of Public Comment**

This notice is soliciting comments from members of the public and affected parties concerning the collection of information described in Section A on the following:

(1) Whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information will have practical utility;

(2) The accuracy of the agency's estimate of the burden of the proposed collection of information;

(3) Ways to enhance the quality, utility, and clarity of the information to be collected; and

(4) Ways to minimize the burden of the collection of information on those who are to respond; including through the use of appropriate automated collection techniques or other forms of information technology, *e.g.*, permitting electronic submission of responses.

HUD encourages interested parties to submit comment in response to these questions.

**Authority:** Section 3507 of the Paperwork Reduction Act of 1995, 44 U.S.C. Chapter 35.

Dated: May 5, 2016.

**Colette Pollard,**

*Department Reports Management Officer,  
Office of the Chief Information Officer.*

[FR Doc. 2016-11134 Filed 5-10-16; 8:45 am]

**BILLING CODE 4210-67-P**

**DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

[Docket No. FR-5909-N-36]

**30-Day Notice of Proposed Information Collection: Border Community Capital Initiative and Semi-Annual Reporting**

**AGENCY:** Office of the Chief Information Officer, HUD.

**ACTION:** Notice.

**SUMMARY:** HUD is seeking approval from the Office of Management and Budget (OMB) for renewal of the information collection described below. In accordance with the Paperwork Reduction Act, HUD is requesting comment from all interested parties on the proposed collection of information. The purpose of this notice is to allow for 60 days of public comment.

**DATES:** *Comments Due Date:* June 10, 2016.

**ADDRESSES:** Interested persons are invited to submit comments regarding this proposal. Comments should refer to the proposal by name and/or OMB

Control Number and should be sent to: Anna P. Guido, Reports Management Officer, QDAM, Department of Housing and Urban Development, 451 7th Street SW., Room 4176, Washington, DC 20410-5000; telephone 202-402-3400 (this is not a toll-free number) or email at [Anna.P.Guido@hud.gov](mailto:Anna.P.Guido@hud.gov) for a copy of the proposed forms or other available information. Persons with hearing or speech impairments may access this number through TTY by calling the toll-free Federal Relay Service at (800) 877-8339.

**FOR FURTHER INFORMATION CONTACT:**

Anna P. Guido, Reports Management Officer, QDAM, Department of Housing and Urban Development, 451 7th Street SW., Washington, DC 20410; email Anna P. Guido at [Anna.P.Guido@hud.gov](mailto:Anna.P.Guido@hud.gov) or telephone 202-402-3400. This is not a toll-free number. Persons with hearing or speech impairments may access this number through TTY by calling the toll-free Federal Relay Service at (800) 877-8339.

Copies of available documents submitted to OMB may be obtained from Ms. Guido.

**SUPPLEMENTARY INFORMATION:** This notice informs the public that HUD is seeking approval from OMB for renewal of the information collection described in Section A. The **Federal Register** notice that solicited public comment on the information collection for a period of 60 days was published on March 4, 2016 at 81 FR 11584.

**A. Overview of Information Collection**

*Title of Information Collection:* Border Community Capital Initiative Application and Semi-Annual Reporting.

*OMB Control Number:* 2506-0196.

*Type of Request:* Extension without change of a currently approved collection.

*Form Number:* OMB 83-1 SF 424; HUD 424CB; HUD 424-CBW; SF-LLL; HUD 2880; HUD 2990; HUD 2991; HUD 2993; HUD 2994A; HUD 27061; and HUD 27300.

*Description of the need for the information and proposed use:* The Border Community Capital Initiative ("Border Initiative") is a collaborative effort among three federal agencies—the Department of Housing and Urban Development (HUD), the Department of the Treasury—Community Development Financial Institutions Fund (CDFI Fund) and the Department of Agriculture—Rural Development (USDA-RD). The Initiative's goal is to increase access to capital for affordable housing, business lending and community facilities in the chronically underserved and