

Services. Periodically, program administration issues arise and USIA provides appropriate guidance to the ECFMG on how to address such issues. Recently, five specific questions regarding eligibility for program participation have presented themselves.

A foreign medical graduate seeking to pursue graduate medical education must apply for a residency program in one of the recognized speciality or subspecialty fields of medicine. These residency programs are conducted by the various teaching hospitals and medical facilities located throughout the United States. Because such residency programs require the performance of clinical care of patients, the individual states require that the foreign medical graduate be licensed to practice medicine in the particular state. The question of state licensure comes up at both the beginning of a program of graduate medical education as an eligibility criteria and at the end of a program when the foreign medical graduate seeks a waiver of the statutorily-imposed two-year home country physical presence requirement. Because the question of who may practice medicine in any jurisdiction is a unique question of local determination, USIA imposes no regulatory requirement regarding state licensure.

A recurring question regarding eligibility for program participation arises from the statutory requirement that the foreign medical graduate present a statement of need from his or her country of nationality or last legal permanent residence. This statement of need is submitted in a prescribed format and provides assurances to the United States Government that the graduate medical education that the foreign medical graduate will pursue is of use to his or her country of nationality or last legal permanent residence. The foreign medical graduate seeking to pursue graduate medical education does not have a choice regarding which country will submit the statement of need. Such determination is self-executing and fact based. Does the foreign medical graduate reside in his or her country of nationality? If so, the statement of need is submitted from that country. If the foreign medical graduate does not reside in his or her home country, then the statement of need is submitted by his or her country of last legal permanent residence. If the foreign medical graduate cannot submit the appropriate statutorily-mandated statement of need, the foreign medical graduate is ineligible for program participation.

An additional area of program administration that has generated substantial interest is the eligibility of foreign medical graduates to continue in J-visa status following the completion of their graduate medical education. This eligibility question arises for those foreign medical graduates who have completed their program and who have also received a waiver of the two-year home country physical presence requirement. These participants are required to adjust their non-immigrant status from the J-visa to the work based H-visa. In doing so, many participants have been delayed in their receipt of the H-visa because of the yearly numerical limitation governing the initial issuance of H-visas. To accommodate these participants, USIA has adopted a policy that participants who have received an IGA or State 20 based waiver and who are sitting for speciality board examinations may continue in J-visa status. These participants are not authorized to work while in this extension period and the extension is limited to the end of the month in which the Board examination is given but not to exceed six months.

Two employment related or work authorization questions arises from the desire of many participants and medical facilities to have the foreign medical graduate participate in residency training as a "chief" resident or work outside of the residency program. First, the number of years of eligibility for program participation and thereby work authorization is totally dependent upon the period of time established by the American Council for Graduate Medical Education as published in the *American Medical Association; Graduate Medical Education Directory*. It appears that many residency programs have attempted to add an additional year of residency training and thereby have the services of the foreign medical graduate for the additional year. Given the requirement that the USIA administer this activity on a national basis and in conjunction with criteria established by the Secretary of Health and Human Services, USIA will not authorize program participation for this additional year unless such additional year is set forth as a requirement in the *American Medical Association; Graduate Medical Education Directory*. Further, a foreign medical graduate is not authorized to "moonlight" and is without work authorization to do so. A foreign medical graduate may receive compensation from the medical training facility for work activities that are an integral part of his or her residency program. The foreign medical graduate

is not authorized to work at other medical facilities or emergency rooms at night or on weekends. Such outside employment is a violation of the foreign medical graduate's program status and would subject the foreign medical graduate to termination of his or her program.

Finally, USIA has examined the eligibility of foreign medical graduates who have entered the United States not as alien physicians seeking to pursue graduate medical education or training, but as research scholars holding a J-visa. The Exchange Visitor Program is premised upon the idea that foreign nationals will enter the United States for a specific program purpose such as training or research and then return to their home country to share their impressions and experiences with their countrymen. This premise, which lies at the heart of the Agency's mission, obligates the Agency to administer the program in the manner most likely to achieve this exchange objective. Accordingly, the Agency has informed the ECFMG that individuals who have participated in the Exchange Visitor Program as a research scholar or professor participant during the twelve month period preceding their proposed commencement of a program of graduate medical education are ineligible for sponsorship.

Dated: June 25, 1999.

**Les Jin, General Counsel.**

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## DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

### 24 CFR Part 203

[Docket No. FR-4411-F-03]

RIN 2502-AH30

#### Single Family Mortgage Insurance; Informed Consumer Choice Disclosure Notice: Technical Correction

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

**ACTION:** Final rule; technical correction.

**SUMMARY:** This rule makes a technical correction to HUD's rule on Informed Consumer Choice Disclosure Notice, published on June 2, 1999, to provide for a compliance date of September 2, 1999 for mortgages subject to the requirements of this rule.

**DATES:** *Effective Date:* July 2, 1999.

**FOR FURTHER INFORMATION CONTACT:** Vance T. Morris, Director, Home

Mortgage Insurance Division, Office of Insured Single Family Housing, Room 9270, U.S. Department of Housing and Urban Development, 451 Seventh Street, SW, Washington, DC 20410-8000; telephone (202) 708-2700 (this is not a toll-free number). Hearing or speech-impaired individuals may access this number via TTY by calling the toll-free Federal Information Relay Service at (800) 877-8339.

**SUPPLEMENTARY INFORMATION:** On June 2, 1999 (64 FR 29758), HUD published a final rule to implement a recent statutory amendment to HUD's Federal Housing Administration (FHA) Single Family Mortgage Insurance Program. The statutory amendment requires an original lender to provide certain information, in the form of a disclosure notice, to prospective borrowers who have applied for an FHA-insured home mortgage; and that HUD develop this disclosure notice. Specifically, through the disclosure notice, the lender must provide the prospective FHA borrower with an analysis comparing the mortgage costs of the FHA-insured mortgage with the mortgage costs of other similar conventional mortgage products that the lender offers and that the borrower may qualify for. The disclosure notice must also provide information about when the requirement to pay FHA mortgage insurance premiums terminates. This final rule takes effect on July 2, 1999.

In developing the Informed Consumer Choice Disclosure Notice final rule, HUD intended to provide mortgagees with sufficient time to prepare their own disclosure notices, based on HUD's model notice, once HUD issued its rule that provides the model notice. While HUD believed that it could not delay the effective date of the rule, as requested by some commenters, in view of the statutory requirement imposed on HUD to promptly develop the disclosure notice through rulemaking, HUD believes that it is not inconsistent with statutory intent to allow mortgagees the requisite time to design and develop their disclosure notices based on HUD's model notice. The June 2, 1999 inadvertently failed to include this additional time.

Accordingly, this final rule makes a technical correction to the June 2, 1999 final rule to provide that the requirements of new § 203.10 are applicable to any application for mortgage insurance authorized under section 203(b) of the National Housing Act (12 U.S.C. 1709) that the mortgagee receives on or after September 2, 1999 (see § 203.10(e)).

## Other Matters

### *Justification for Final Rulemaking*

In general, the Department publishes a rule for public comment before issuing a rule for effect, in accordance with its own regulations on rulemaking at 24 CFR part 10. Part 10, however, does provide for exceptions from that general rule where the Department finds good cause to omit advance notice and public participation. The good cause requirement is satisfied when the prior public procedure is "impracticable, unnecessary, or contrary to the public interest" (24 CFR 10.1). The Department finds that good cause exists to publish this final rule for effect without first soliciting public comment, in that prior public procedure is unnecessary. Public procedure is unnecessary because this final rule simply makes a technical correction to its HUD's Informed Consumer Choice regulation to provide covered lenders with the necessary time to prepare their disclosure notices, based on HUD's model notice.

### *Regulatory Flexibility Act*

The Secretary, in accordance with the Regulatory Flexibility Act (5 U.S.C. 605(b)), has reviewed and approved this final rule, and in so doing certifies that this rule will not have a significant economic impact on a substantial number of small entities. This rule only makes a technical correction to HUD's Informed Consumer Choice rule to provide for a compliance date of September 2, 1999 for covered lenders.

### *Environmental Impact*

This final rule is exempt from the environmental review procedures under HUD regulations in 24 CFR part 50 that implement section 102(2)(C) of the National Environmental Policy Act of 1969 (42 U.S.C. 4332) because of the exemption under § 50.19(c)(1). This final rule only makes a technical correction to an existing regulation.

### *Executive Order 12612, Federalism*

The General Counsel, as the Designated Official under section 6(a) of Executive Order 12612, Federalism, has determined that this rule will not have substantial direct effects on States or their political subdivisions, or the relationship between the Federal Government and the States, or on the distribution of power and responsibilities among the various levels of government. No programmatic or policy changes will result from this rule that would affect the relationship between the Federal Government and State and local governments.

## List of Subjects in 24 CFR Part 203

Hawaiian Natives, Home improvement, Indians—lands, Loan programs—housing and community development, Mortgage insurance, Reporting and recordkeeping requirements, Solar energy.

For the reasons discussed in the preamble, HUD amends 24 CFR part 203 as follows:

### **PART 203—SINGLE FAMILY MORTGAGE INSURANCE**

1. The authority citation for 24 CFR part 203 continues to read as follows:

**Authority:** 12 U.S.C. 1709, 1710, 1715b, and 1715u; 42 U.S.C. 3535(d).

2. Paragraph (e) of § 203.10 is revised to read as follows:

#### **§ 203.10 Informed consumer choice for prospective FHA mortgagors.**

\* \* \* \* \*

(e) *Applicability.* This section applies to any application for mortgage insurance authorized under section 203(b) of the National Housing Act (12 U.S.C. 1709) that the mortgagee receives on or after September 2, 1999.

\* \* \* \* \*

Dated: June 25, 1999.

**William C. Apgar,**

*Assistant Secretary for Housing-Federal Housing Commissioner.*

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## DEPARTMENT OF THE TREASURY

### Office of Foreign Assets Control

#### 31 CFR Chapter V

#### **Blocked Persons, Specially Designated Nationals, Specially Designated Terrorists, Foreign Terrorist Organizations, and Specially Designated Narcotics Traffickers: Additional Designations and Removals and Supplementary Information on Specially Designated Narcotics Traffickers; Removal of Appendix B; Redesignation of Appendix C**

**AGENCY:** Office of Foreign Assets Control, Treasury.

**ACTION:** Amendment of final rule.

**SUMMARY:** The Treasury Department is amending appendix A to 31 CFR chapter V by adding the names of 8 individuals and 41 entities and supplementing information concerning 44 individuals who have been designated as specially designated narcotics traffickers. The entries for four individuals previously listed as