

Effect

Termination of the Agreement precludes that branch(s) of the mortgagee from originating FHA-insured single family mortgages within the area of the HUD field office(s) listed in this notice. Mortgagees authorized to purchase, hold, or service FHA insured mortgages may continue to do so.

Loans that closed or were approved before the Termination became effective may be submitted for insurance endorsement. Approved loans are (1) those already underwritten and approved by a Direct Endorsement (DE) underwriter employed by an unconditionally approved DE lender and (2) cases covered by a firm commitment issued by HUD. Cases at earlier stages of processing cannot be submitted for insurance by the terminated branch; however, they may be transferred for completion of processing and underwriting to another mortgagee or branch authorized to originate FHA insured mortgages in that

area. Mortgagees are obligated to continue to pay existing insurance premiums and meet all other obligations associated with insured mortgages.

A terminated mortgagee may apply for a new Origination Approval Agreement if the mortgagee continues to be an approved mortgagee meeting the requirements of 24 CFR 202.5, 202.6, 202.7, 202.8 or 202.10 and 202.12, if there has been no Origination Approval Agreement for at least six months, and if the Secretary determines that the underlying causes for termination have been remedied. To enable the Secretary to ascertain whether the underlying causes for termination have been remedied, a mortgagee applying for a new Origination Approval Agreement must obtain an independent review of the terminated office's operations as well as its mortgage production, specifically including the FHA-insured mortgages cited in its termination notice. This independent analysis shall identify the underlying cause for the

mortgagee's high default and claim rate. The review must be conducted and issued by an independent Certified Public Accountant (CPA) qualified to perform audits under Government Auditing Standards as set forth by the General Accounting Office. The mortgagee must also submit a written corrective action plan to address each of the issues identified in the CPA's report, along with evidence that the plan has been implemented. The application for a new Agreement should be in the form of a letter, accompanied by the CPA's report and corrective action plan. The request should be sent to the Director, Office of Lender Activities and Program Compliance, 451 Seventh Street, SW., Room B133-P3214, Washington, DC 20410 or by courier to 490 L'Enfant Plaza, East, SW., Suite 3214, Washington, DC 20024.

Action

The following mortgagees have had their Agreements terminated by HUD:

Mortgagee name	Mortgagee branch address	HUD Office jurisdictions	Termination effective date	Home ownership centers
American Charter Mortgage	8141 E 2nd Street Suite 206 Downey CA 90241	Los Angeles, CA	07/17/2001	Santa Anna.
American Financial MTG Corp	1011 Noteware Drive Traverse City, MI 49686	Grand Rapids, MI.	07/17/2001	Philadelphia.
Bankers First Mortgage Co	9505 Reisterstown Rd Suite 100S Owings Mills, MD 21117.	Baltimore, MD ...	04/28/2001	Philadelphia.
Capital State Mortgage	2646 Southloop West Suite 110 Houston, TX 77054.	Houston, TX	05/24/2001	Denver.
First Guaranty Mortgage Corp	8180 Greensboro Dr Suite 1175 Mclean, VA 22102	Washington, DC	04/28/2001	Philadelphia.
Mortgage Edge Corporation	3475 Sheridan St Suite 301 Hollywood, FL 33031 ..	Florida State Off, FL.	07/17/2001	Atlanta.
Mortgage Edge Corporation	150 Westpark Way #304 Euless, TX 76040	Fort Worth, TX ..	07/17/2001	Denver.
North Star Mortgage	416 Ponce De Leon Avenue #6 Hato Rey, PR 00918.	San Juan, PR	07/17/2001	Atlanta

Dated: October 22, 2001.

John C. Weicher,

Assistant Secretary for Housing, Federal Housing Commissioner.

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DEPARTMENT OF THE INTERIOR

Fish and Wildlife Service

Notice of Availability, Draft Restoration Plan and Environmental Assessment

AGENCY: Fish and Wildlife Service, Department of the Interior.

ACTION: Notice of availability.

SUMMARY: The U.S. Fish & Wildlife Service (Service), on behalf of the U.S. Department of the Interior (DOI), as a Natural Resource Trustee (Trustee), announces the release for public review

of the Draft Restoration Plan and Environmental Assessment (RP/EA) for the Charles George Landfill Superfund Site in Tyngsborough, Massachusetts. The Draft RP/EA describes the DOI's proposal to restore natural resources injured as a result of chemical contamination at the Charles George Landfill Superfund Site.

DATES: Written comments must be submitted on or before December 14, 2001.

ADDRESSES: Requests for copies of the Draft RP/EA may be made to: Laura Eaton-Poole, U.S. Fish and Wildlife Service, New England Field Office c/o Great Meadows National Wildlife Refuge, Weir Hill Road, Sudbury, Massachusetts, 01776. Copies are also available on the internet at: <http://greatmeadows.fws.gov/charlesgeorge.html>.

Written comments or materials regarding the Draft RP/EA should be sent to the same address.

FOR FURTHER INFORMATION CONTACT:

Laura Eaton-Poole, U.S. Fish and Wildlife Service, New England Field Office c/o Great Meadows National Wildlife Refuge, Weir Hill Road, Sudbury, Massachusetts, 01776. Interested parties may also call 978-443-4661, extension 17, or send email to Laura_Eaton@fws.gov for further information.

SUPPLEMENTARY INFORMATION: Under the authority of the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA) of 1980 as amended, commonly known as Superfund, (42 U.S.C. 9601 *et seq.*), " * * * (Trustees) may assess damages to natural resources resulting from a discharge of oil or a release of a hazardous substance * * *

and may seek to recover those damages." Natural resource damage assessments are separate from the cleanup actions undertaken at a hazardous waste site, and provide a process whereby the Trustees can determine the proper compensation to the public for injury to natural resources.

Three natural resource trustees settled with the Potentially Responsible Parties for injuries to natural resources due to releases of hazardous substances from the Charles George Landfill Superfund Site: DOI recovered \$299,916 for injuries to migratory birds that use wetlands; the National Oceanic and Atmospheric Administration recovered \$134,624 for potential injuries to anadromous and catadromous fish in the Merrimack River; and the Commonwealth of Massachusetts recovered \$918,900 for injuries to wetlands and groundwater. The total recovery of damages and future oversight expenses for all the Trustees was \$1,353,440. The three Trustees signed a Memorandum of Agreement (MOA) in recognition of the common interests to restore, replace and/or acquire the equivalent natural resources which were injured, destroyed, or lost by the releases of hazardous substances. The MOA provides a framework for the development of a Trustee Council that cooperatively develops and implements a Restoration Plan.

The Draft RP/EA is being released in accordance with section 111(i) of CERCLA, 42 U.S.C. 9611(i) and the National Environmental Policy Act. The Draft RP/EA describes a number of natural resource restoration, acquisition, and protection alternatives identified by the Charles George Natural Resources Trustee Council (Trustee Council), and evaluates each of the possible alternatives based on all relevant considerations. The Trustee Council's Preferred Alternative has two parts: (1) The settlement funds will be used to protect properties adjacent to or near the areas of impact and; (2) the settlement funds will be used to contribute to the anadromous fish restoration effort in the Merrimack River Watershed through the funding of stocking and monitoring of alewife in the Concord River in Massachusetts, and contributing to the funding of the construction of a fish ladder at a dam on the Concord River which is an impediment to upstream migration of migratory fish. Details regarding the proposed projects are contained in the Draft RP/EA.

Interested members of the public are invited to review and comment on the Draft RP/EA. Copies of the Draft RP/EA are available from the Service's New

England Field Office c/o Great Meadows National Wildlife Refuge, Weir Hill Road, Sudbury, Massachusetts, 01776, or from the Tyngsborough Public Library, 25 Bryants Lane, Tyngsborough, Massachusetts, 01879. All comments received on the Draft RP/EA will be considered and a response provided either through revision of the Draft RP/EA and incorporation into the Final Restoration Plan and Environmental Assessment, or by letter to the commentor.

Author: The primary author of this notice is Laura Eaton-Poole, U.S. Fish and Wildlife Service, New England Field Office, c/o Great Meadows National Wildlife Refuge, Weir Hill Road, Sudbury, Massachusetts, 01776.

Authority: The authority for this action is the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA) of 1980 as amended, commonly known as Superfund, (42 U.S.C. 9601 *et seq.*).

Dated: October 10, 2001.

Joseph J. Dowhan,

Acting Regional Director, Region 5, U.S. Fish & Wildlife Service.

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DEPARTMENT OF THE INTERIOR

Fish and Wildlife Service

Candidate Conservation Agreement with Assurances and Permit Application for a Proposed Reintroduction of the Robust Redhorse

AGENCY: Fish and Wildlife Service, Interior.

ACTION: Notice of availability.

SUMMARY: The Fish and Wildlife Service has received an application from Georgia Power Company (Applicant) for an enhancement of survival permit (ESP) pursuant to section 10(a)(1)(A) of the Endangered Species Act of 1973 (U.S.C. 1531 *et seq.*), as amended (Act). With the assistance of the Georgia Department of Natural Resources (GDNR) and the Service, Georgia Power Company proposes to reintroduce the robust redhorse (*Moxostoma robustum*) into a portion of the upper Ocmulgee River in central Georgia and conduct related research and monitoring activities. We are announcing our receipt of the permit application as well as the availability of a proposed Candidate Conservation Agreement with Assurances (CCAA) for the robust redhorse that is intended to facilitate the implementation of conservation measures for the species by the

Applicant, GDNR, and the Service in support of on-going efforts to reintroduce the species into areas where it historically occurred.

DATES: Written comments on the CCAA and ESP application should be sent to the Service's Regional Office (see **ADDRESSES**) and should be received on or before November 29, 2001.

ADDRESSES: Persons wishing to review the CCAA and ESP application may obtain copies by writing the Service's Southeast Regional Office, Atlanta, Georgia. Documents will also be available for public inspection by appointment during normal business hours at the Regional Office, 1875 Century Boulevard, Suite 200, Atlanta, Georgia 30345 (Attn: Endangered Species Permits), or Field Supervisor, U.S. Fish and Wildlife Service, 247 South Milledge Avenue, Athens, Georgia 30605. Written data or comments concerning the CCAA or ESP application should be submitted to the Regional Office at the address listed above and must be submitted in writing to be adequately considered in the Service's decision-making process. Please reference permit number TE038547-0 in your comments, or in requests of the documents discussed herein.

FOR FURTHER INFORMATION CONTACT: Mr. Lee Andrews, Regional CCAA Coordinator, (see **ADDRESSES** above), telephone: 404/679-7217, facsimile: 404/679-7081; or Mr. Mark Bowers, Fish and Wildlife Biologist, Georgia Field Office, Athens, Georgia (see **ADDRESSES** above), telephone: 706/613-9493.

SUPPLEMENTARY INFORMATION: The robust redhorse is a large, rare sucker that was originally described from the Yadkin River, North Carolina, in 1869 by Edward Cope. Few specimens were collected and the species' status was uncertain until 1991 when a single population of robust redhorse was discovered by GDNR biologists along a 70-mile reach of the Oconee River in central Georgia. The robust redhorse is the largest North American sucker species and historically occurred in medium to large rivers of the South Atlantic Coastal Plain where it spawned on clean, rocky shoals. It is listed by the State of Georgia as endangered and is considered a species of management concern by the Service.

Since the rediscovery of the species, a number of management and conservation efforts for the robust redhorse have been implemented by the Robust Redhorse Conservation Committee (RRCC), which was established in 1995 through a