

privacy impact assessment because contact lists contain personally identifiable information. Programs that follow the policies and procedures outlined in this PIA are noted in the Appendix.

System: Protected Critical Infrastructure Information Management System.

Component: National Protection and Programs.

Date of approval: June 20, 2007.

The Protected Critical Infrastructure Information (PCII) Program, part of the DHS Infrastructure Partnerships Division, is an information-protection tool that facilitates the sharing of PCII between the government and the private sector. The Protected Critical Infrastructure Information Management System is an Information Technology system and the means by which PCII submissions from the private sector will be cataloged. The PCII Program conducted this PIA because PII from the submitting individuals is collected for contact purposes.

System: USCIS Enterprise Service Bus.

Component: US Citizenship and Immigration Services.

Date of approval: June 22, 2007.

The USCIS Enterprise Service Bus (ESB) was developed by the USCIS Office of Information Technology (OIT) to facilitate information sharing and integration between USCIS systems, and across DHS components and other agencies, such as the Department of State. The ESB is a set of commercial off-the-shelf software that provides a standardized infrastructure to connect to multiple systems and services. This is a new infrastructure component within USCIS that will be incrementally enhanced to provide support for multiple service interfaces. This PIA will be updated to reflect those material changes.

System: USCIS Person Centric Query Service.

Component: US Citizenship and Immigration Services.

Date of approval: June 22, 2007.

The Rice/Chertoff Initiative is an information sharing initiative between the Department of Homeland Security, USCIS and Department of State (DOS), Bureau of Counselor Affairs to share immigration and visa data between agencies. To support this information sharing initiative, the USCIS OIT developed a new service called the Person Centric Query (PCQ) Service that will improve the existing business information sharing capabilities between DHS and DOS. The PCQ Service provides authorized DHS/DOS

users with a consolidated view of all information about an individual in selected USCIS and DOS data bases. This new service will improve efficiency of user searches, facilitate information sharing, increase the quality and accuracy of the underlying data, and increase the security of the information being shared among systems.

System: Homeland Security Information Network Communities of Interest.

Component: Operations.

Date of approval: June 22, 2007.

The Homeland Security Information Network (HSIN) is designed to facilitate the secure integration and interoperability of information sharing resources amongst federal, state, local, tribal, private sector commercial, and other non-governmental stakeholders involved in identifying and preventing terrorism as well as in undertaking incident management activities. As part of the information sharing efforts HSIN supports, HSIN has established different Communities of Interest within the HSIN network.

System: Central Index System.

Component: US Citizenship and Immigration Services.

Date of approval: June 22, 2007.

The DHS USCIS maintains the Central Index System (CIS), a database system originally developed by the legacy Immigration and Naturalization Service. CIS contains information on the status of 57 million applicants/petitioners seeking immigration benefits to include: lawful permanent residents, naturalized citizens, U.S. border crossers, aliens who illegally entered the U.S., aliens who have been issued employment authorization documents, individuals who petitioned for benefits on behalf of family members, and other individuals subject to the provisions of the Immigration and Nationality Act. This PIA addresses the current status of CIS, and will be updated accordingly as additional USCIS applications and system functionalities are added to CIS.

Dated: August 6, 2007.

Hugo Teufel III,

Chief Privacy Officer.

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DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR-5161-N-01]

Credit Watch Termination Initiative

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

ACTION: Notice.

SUMMARY: This notice advises of the cause and effect of termination of Origination Approval Agreements taken by HUD's Federal Housing Administration (FHA) against HUD-approved mortgagees through the FHA Credit Watch Termination Initiative. This notice includes a list of mortgagees which have had their Origination Approval Agreements terminated.

FOR FURTHER INFORMATION CONTACT: The Quality Assurance Division, Office of Housing, Department of Housing and Urban Development, 451 Seventh Street, SW., Room B133-P3214, Washington, DC 20410-8000; telephone (202) 708-2830 (this is not a toll free number). Persons with hearing or speech impairments may access that number through TTY by calling the Federal Information Relay Service at (800) 877-8339.

SUPPLEMENTARY INFORMATION: HUD has the authority to address deficiencies in the performance of lenders' loans as provided in HUD's mortgagee approval regulations at 24 CFR 202.3. On May 17, 1999 (64 FR 26769), HUD published a notice on its procedures for terminating Origination Approval Agreements with FHA lenders and placement of FHA lenders on Credit Watch status (an evaluation period). In the May 17, 1999 notice, HUD advised that it would publish in the **Federal Register** a list of mortgagees, which have had their Origination Approval Agreements terminated.

Termination of Origination Approval Agreement: Approval of a mortgagee by HUD/FHA to participate in FHA mortgage insurance programs includes an Origination Approval Agreement (Agreement) between HUD and the mortgagee. Under the Agreement, the mortgagee is authorized to originate single-family mortgage loans and submit them to FHA for insurance endorsement. The Agreement may be terminated on the basis of poor performance of FHA-insured mortgage loans originated by the mortgagee. The termination of a mortgagee's Agreement is separate and apart from any action taken by HUD's Mortgage Review Board under HUD's regulations at 24 CFR part 25.

Cause: HUD's regulations permit HUD to terminate the Agreement with any mortgagee having a default and claim rate for loans endorsed within the preceding 24 months that exceeds 200 percent of the default and claim rate within the geographic area served by a HUD field office, and also exceeds the national default and claim rate. For the 31st review period, HUD is terminating the Agreement of mortgagees whose default and claim rate exceeds both the national rate and 200 percent of the field office rate.

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 provided 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 20410-8000 or by courier to 490 L'Enfant Plaza, East, SW., Suite 3214, Washington, DC 20024-8000.

Action: The following mortgagees have had their Agreements terminated by HUD:

Mortgagee name	Mortgagee branch address	HUD office jurisdictions	Termination effective date	Homeowner-ship centers
Advanced Mortgage & Investment Corp	3112 Washington Road Ste D, Augusta, GA 30907.	Atlanta	6/26/2007	Atlanta.
GSF Milwaukee	300 Patriot Drive, Little Chute, WI 54140 ...	Milwaukee	6/18/2007	Denver.
I Mortgage Funding Corp	2825 Wilcrest Drive Ste 407, Houston, TX 77042.	San Antonio	4/16/2007	Denver.
Mortgage Access Corp d/b/a Weichert Financial Services.	225 Littleton Road, Morris Plains, NJ 07950.	Camden	6/18/2007	Philadelphia.
Radius Capital Corp	601 S Falkenburg Road Ste 2-1, Tampa, FL 33619.	Tampa	4/14/2007	Atlanta.
SFMC LP	2105 Waterview Pkwy Ste 101, Richardson, TX 75080.	Dallas	4/14/2007	Denver.
Summit Mortgage Corp	9100 IH-10 West, Ste 100, San Antonio, TX 78230.	San Antonio	4/14/2007	Denver.

Dated: July 20, 2007.

Brian D. Montgomery,

Assistant Secretary for Housing-Federal Housing Commissioner.

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DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR-5157-N-02]

Mortgagee Review Board Administrative Actions Termination of Lender Approval for Renewal Noncompliance

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, and 24 CFR 25.10, this notice advises of the cause and description of certain administrative actions taken by HUD's Mortgagee Review Board (MRB) against HUD-approved mortgagees. The MRB terminated 123 Title I and Title II lender approvals during the six month period ending March 31, 2007, for failure to submit an acceptable annual audited financial statement and/or payment of the annual fee required to renew their FHA lender approval.

FOR FURTHER INFORMATION CONTACT: Joy Hadley, Director, Office of Lender Activities and Program Compliance, 451 Seventh Street, SW., Room B-133-P3214, Washington, DC 20410-8000,

telephone: (202) 708-1515. (This is not a toll-free number.) A Telecommunications Device for Hearing- and Speech-Impaired Individuals (TTY) is available at (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), and 23 CFR 25.10 requires that HUD publish a description of and the cause for administrative actions against a HUD-approved mortgagee by the Department's Mortgagee Review Board. The MRB terminated 123 Title I and Title II lender approvals during the six