

terminating Underwriting Authority of Direct Endorsement mortgages.

**Termination of Direct Endorsement Approval:** Approval of a DE mortgagee by HUD/FHA authorizes the mortgagee to underwrite single family mortgage loans and submit them to FHA for insurance endorsement. The Approval may be terminated on the basis of poor performance of FHA-insured mortgage loans underwritten by the mortgagee. The termination of a mortgagee's DE Approval is separate and apart from any action taken by HUD's Mortgagee Review Board under HUD's regulations at 24 CFR part 25.

**Cause:** HUD's regulations permit HUD to terminate the DE Approval with any mortgagee having a default and claim rate for loans endorsed within the preceding 24 months that exceeds 300 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 quarterly review period ending December 31, 2009, HUD is terminating the DE Approval of mortgagees whose default and claim rate exceeds both the national rate and 300 percent of the field office rate.

**Effect:** Termination of the DE Approval precludes the mortgagee from underwriting 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 those already underwritten and approved by a DE underwriter, and cases covered by a firm commitment issued by HUD. Cases at earlier stages of processing cannot be submitted for insurance by the terminated mortgagee; however, the cases may be transferred for completion of processing and underwriting to another mortgagee with DE Approval 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 reinstatement of the DE Approval if the DE Approval for the affected area or areas has been terminated for at least six months and the mortgagee continues to be an approved mortgagee meeting the requirements of 24 CFR 202.5, 202.6, 202.7, 202.10 and 202.12. The mortgagee's application for reinstatement must be in a format prescribed by the Secretary and signed by the mortgagee. In addition, the

application must be accompanied by an independent analysis 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 analysis must be prepared by an independent Certified Public Accountant (CPA) qualified to perform audits under Government Auditing Standards as provided by the Government Accountability 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 DE Approvals terminated by HUD:

Mortgagee name	Mortgagee branch address	HUD office jurisdictions	Termination effective date	Homeowner-ship centers
Alacrity Lending Co .....	2535 E Southlake Blvd., Suite 100, Southlake, TX 76092.	Fort Worth .....	7/9/2010	Denver.
Cambridge Home Capital LLC .....	80 Cuttermill Road, Suite 408, Great Neck, NY 11021.	New York .....	6/24/2010	Philadelphia.
Freedom Mortgage Corp .....	907 Pleasant Valley Avenue, Mount Laurel, NJ 08054.	San Antonio .....	7/1/2010	Denver.
Pierce Commercial Bankk .....	1722 S Union Avenue, Tacoma, WA 98405 .....	Seattle .....	7/1/2010	Santa Ana.
Universal Lending Corp .....	6775 E Evans Avenue, Denver, CO 80224 .....	Houston .....	7/9/2010	Denver.
Universal Lending Corp .....	6775 E Evans Avenue, Denver, CO 80224 .....	Kansas City .....	7/9/2010	Denver.

Dated: September 23, 2010.

**David H. Stevens,**  
Assistant Secretary for Housing—Federal Housing Commissioner.

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**DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

[Docket No. FR-5449-D-01]

**Delegation and Redelegation of Authority for the Office of the Inspector General**

**AGENCY:** Office of the Inspector General, HUD.

**ACTION:** Notice of delegation and redelegation of authority.

**SUMMARY:** This notice updates the delegation of authority of the Office of Inspector General to require by subpoena the production of all information, documents, reports, answers, records, accounts, papers, and other data in any medium (including electronically stored information, as well as any tangible thing) and documentary evidence necessary in the performance of the functions assigned by the Inspector General Act to the Deputy Inspector General, the Assistant Inspectors General, the Deputy Assistant Inspectors General, the Special Agents in Charge, the Regional Inspectors General for Audit, the Director of Inspections and Evaluations, the Directors within the Office of Audit, and the Counsel to the Inspector General.

This notice also redelegates to the above-mentioned officials the authority of the Inspector General to cause the seal of the Department to be affixed to certain documents and to certify that a copy of any book, record, paper, microfilm or other document is a true copy of that in the files of the Department. This notice also delegates the authority to the Deputy Inspector General, the Assistant Inspector General for Investigation, the Deputy Assistant Inspectors General for Investigation, the Special Agents in Charge, and the Counsel to the Inspector General to request information under 5 U.S.C. section 552a(b)(7).

**DATES:** *Effective Date:* September 27, 2010.

**FOR FURTHER INFORMATION CONTACT:**

Bryan Howell, Counsel to the Inspector General, Office of the Inspector General, Department of Housing and Urban Development, 451 Seventh Street, SW., Room 8260, Washington, DC 20410-4500, telephone (202) 708-1613. (These are not toll-free numbers.)

**SUPPLEMENTARY INFORMATION:** This notice supersedes the delegation of authority published at 72 FR 7775 (February 20, 2007).

Section 6(a)(4) of the Inspector General Act of 1978 (5 U.S.C. app.) authorizes the Inspector General to require by subpoena the production of all information, documents, reports, answers, records, accounts, papers, and other data in any medium (including electronically stored information, as well as any tangible thing) and documentary evidence necessary in the performance of the functions assigned by the Inspector General Act. This notice delegates this authority to issue subpoenas from the Inspector General to the Deputy Inspector General, the Assistant Inspectors General, the Deputy Assistant Inspectors General, the Special Agents in Charge, the Regional Inspectors General for Audit, the Director of the Inspections and Evaluations Division, the Directors within the Office of Audit, and the Counsel to the Inspector General.

This notice also redelegates to the above-mentioned officials the authority delegated to the Inspector General by the Secretary of HUD in the Delegation of Authority published on April 15, 1987, at 52 FR 12259, which delegated to various officials, including the Inspector General, the authority to cause the seal of the Department to be affixed to certain documents and to certify that a copy of any book, record, paper, microfilm or other document is a true copy of that in the files of the Department.

Section 552a(b)(7) authorizes the Inspector General to request information protected by the Privacy Act for a civil or criminal law enforcement activity. This notice delegates to the Deputy Inspector General, the Assistant Inspector General for Investigations, the Deputy Assistant Inspectors General for Investigations, the Special Agents in Charge, and the Counsel to the Inspector General the authority to request information under 5 U.S.C. section 552a(b)(7).

The Inspector General has not limited his authority to issue subpoenas or to affix the Departmental seal and certify copies of records, or to request information under 5 U.S.C. 552a by this delegation or redelegation. Also, this

delegation and redelegation of authority prohibits further delegation or redelegation.

Accordingly, the Inspector General delegates and redelegates as follows:

**Section A. Authority Delegated and Redelegated**

The HUD Inspector General delegates to the Deputy Inspector General, the Assistant Inspectors General, the Deputy Assistant Inspectors General, the Special Agents in Charge, the Regional Inspectors General for Audit, the Director of the Inspections and Evaluations Division, the Directors within the Office of Audit, and the Counsel to the Inspector General the authority to require by subpoena the production of all information, documents, reports, answers, records, accounts, papers, and other data in any medium (including electronically stored information, as well as any tangible thing) and documentary evidence necessary in the performance of the functions assigned by the Inspector General Act pursuant to Section 6(a)(4) of the Inspector General Act of 1978.

Additionally, the Inspector General redelegates to the Deputy Inspector General, the Assistant Inspectors General, the Deputy Assistant Inspectors General, the Special Agents in Charge, the Regional Inspectors General for Audit, the Director of Inspections and Evaluations Division, the Directors within the Office of Audit, and the Counsel to the Inspector General the authority under the delegation of authority published at 52 FR 12259 (April 15, 1987) to cause the seal of the Department of Housing and Urban Development to be affixed to such documents as may require its application and to certify that a copy of any book, record, paper, microfilm or other document is a true copy of that in the files of the Department.

Additionally, the Inspector General delegates to the Deputy Inspector General, the Assistant Inspector General for Investigations, the Deputy Assistant Inspectors General for Investigations, the Special Agents in Charge, and the Counsel to the Inspector General the authority to request information under 5 U.S.C. section 552a(b)(7).

**Section B. No Further Delegation or Redelegation**

The authority delegated and redelegated in Section A above may not be further delegated or redelegated.

**Section C. Delegation of Authority Superseded**

This delegation supersedes the previous delegation of authority

published in the **Federal Register** at 72 FR 7775 (February 20, 2007).

**Authority:** Section 6(a)(4), Inspector General Act of 1978 (5 U.S.C. App.); Section 7(d), Department of HUD Act (42 U.S.C. 3535(d)); Delegation of Authority, February 20, 2007, at 72 FR 7775; 5 U.S.C. 552a.

Dated: September 27, 2010.

**Kenneth M. Donohue,**

*Inspector General.*

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**DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

[Docket No. FR-5415-N-09]

**Notice of Availability: Notice of Funding Availability (NOFA) for HUD's Fiscal Year (FY) 2010 Housing Counseling Training Program**

**AGENCY:** Office of the Chief of the Human Capital Officer, HUD.

**ACTION:** Notice.

**SUMMARY:** HUD announces the availability on its website of the applicant information, submission deadlines, funding criteria, and other requirements for HUD's Housing Counseling Training Program NOFA for FY2010. This year's Housing Counseling Training NOFA makes approximately \$5.125 million made available under the Department of Housing and Urban Development Appropriations Act, 2009 (Pub. L. 111-8, approved March 11, 2009). The purpose of this NOFA is to improve and standardize the quality of counseling provided by housing counselors employed by "participating agencies." Participating agencies include all housing counseling and intermediary organizations participating in HUD's Housing Counseling Program, including HUD-approved agencies, affiliates and branches of HUD-approved intermediaries, HUD-approved multistate organizations, and state housing finance agencies.

The notice providing information regarding the application process, funding criteria and eligibility requirements can be found using the Department of Housing and Urban Development agency link on the Grants.gov/Find Web site at <http://www.grants.gov/search/agency.do>. A link to Grants.gov is also available on the HUD Web site at <http://www.hud.gov/offices/adm/grants/fundsavail.cfm>. The Catalogue of Federal Domestic Assistance (CFDA) number for the Housing Counseling Training NOFA is 14.316. Applications must be submitted electronically through Grants.gov.