

Florida, Georgia, and Mississippi. The submission deadline for these two funding opportunities was July 11, 2005. For those applicants located in one of these states, the revised submission date is August 22, 2005. For applicants unaffected by Hurricane Dennis, the submission deadline remains unchanged.

**FOR FURTHER INFORMATION CONTACT:** For the Public Housing Neighborhood Networks NOFA, contact the Public and Indian Housing Information Resource Center toll-free at 1-800-955-2232 and for Indian Tribes and Tribally Designated Housing Entities (TDHE), call toll-free at 1-800-561-5913.

For the Rural Housing and Economic Development NOFA, contact Jackie Williams, Director, Office of Rural Housing and Economic Development, Department of Housing and Urban Development, 451 Seventh Street, SW., Washington, DC 20410-7000; telephone (202) 708-2290 (this is not a toll-free number).

Hearing- or speech-impaired persons may access these telephone numbers by calling the toll-free Federal Information Relay Service on 1-800-877-8339.

**SUPPLEMENTARY INFORMATION:** On March 21, 2005 (70 FR 13575), HUD published its FY2005 SuperNOFA, which announced the availability of approximately \$2.26 billion in HUD assistance. In a **Federal Register** notice published on May 18, 2005 (70 FR 28553), HUD extended the application submission deadline for the Public Housing Neighborhood Networks NOFA to July 11, 2005. On May 25, 2005 (70 FR 30136), HUD reopened the NOFA competition for the RHED program and extended the deadline to July 11, 2005.

Due to Hurricane Dennis, which caused widespread power outages in the states of Alabama, Florida, Georgia, and Mississippi, the Department is extending the deadline for the RHED and Public Housing Neighborhood Networks NOFAs to August 22, 2005. This extension affects only applicants located in these four states. HUD will accept applications to the RHED program NOFA and Public Housing Neighborhood Networks program NOFA from applicants in the four affected states either through Grants.gov, or in hard copy (paper) submission consistent with the instructions in the March 21, 2005, SuperNOFA General Section, except that these affected applicants are not required to obtain a waiver from the electronic submission requirement and HUD recommends applicants use an overnight delivery method to ensure timely receipt of paper applications. Hard copy submissions should be sent

to the appropriate address listed as follows:

#### **Public Housing Neighborhood Networks Program**

Department of Housing and Urban Development, Attn: Anice M. Schverish, 451 Seventh Street, SW., Room 3236, Washington, DC 20410-5000.

(Applicants to the Public Housing Neighborhood Networks Program should submit an original and two copies of the application.)

#### **Rural Housing and Economic Development**

Department of Housing and Urban Development, Attn: Jackie L. Williams, Office of Rural Housing and Economic Development, 451 Seventh Street, SW., Room 7137, Washington, DC 20410-7000.

(Applicants to the RHED program should submit an original and two copies of the application.)

Dated: August 8, 2005.

**Roy A. Bernardi,**

*Deputy Secretary.*

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### **DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

[Docket No. FR-5001-N-01]

#### **Transfer of Home Mortgage Disclosure Act (HMDA) Data Collection to Federal Reserve Board**

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

**ACTION:** Notice.

**SUMMARY:** This notice advises mortgagees that are required by the Home Mortgage Disclosure Act (HMDA) and Regulation C of the Federal Reserve Board (Board) to submit HMDA data to HUD to submit their annual HMDA reports, due on or before March 1st of each year, to the Board of Governors of the Federal Reserve, and not to HUD.

**DATES:** Effective September 15, 2005.

**FOR FURTHER INFORMATION CONTACT:** Jerry Fasick, Office of Evaluation, Department of Housing and Urban Development, 451 Seventh Street, SW., Washington, DC 20410-8000, telephone (202) 755-7500 (this is not a toll-free number). Hearing- or speech-impaired individuals may access this number through TTY by calling the toll-free Federal Information Relay Service at (800) 877-8339.

**SUPPLEMENTARY INFORMATION:**

#### **Who Must Report HMDA Data**

All mortgagees, lenders, and loan correspondents that meet the requirements of Regulation C of the Board (see 12 U.S.C. part 203) must report each year data required by HMDA (12 U.S.C. 2801 *et seq.*). Coverage criteria and requirements are specified in "A Guide To HMDA Reporting—Getting It Right!" and on the Federal Financial Institutions Examination Council (FFIEC) HMDA Web site at <http://www.ffiec.gov/hmda>. Those requirements apply to for-profit mortgage-lending institutions (other than a bank, savings association, or credit union) that, in the preceding calendar year, either:

(i)(A) Originated (made credit decision on) home purchase loans, including refinancing of home purchase loans, that equaled at least 10 percent of its loan-origination volume, measured in dollars; or

(B) Originated (made credit decision on) home purchase loans, including refinancings of home purchase loans, that equaled at least \$25 million; and  
(ii) On the preceding December 31, had a home or branch office in a Metropolitan Statistical Area/ Metropolitan Division (MSA/MD); or received applications for, originated or repurchased five or more home purchase loans, home improvement loans, or refinancings on property located in an MSA/MD; and

(iii)(A) On the preceding December 31, had total assets of more than \$10 million, counting the assets of any parent corporation; or

(B) In the preceding calendar year, originated (made credit decision on) at least 100 home purchase loans, including refinancings of home purchase loans.

HMDA requires at 12 U.S.C. 2803(h) that supervised lenders, whether or not they are lenders approved by the Federal Housing Administration (FHA), submit their HMDA data to their appropriate supervising agencies, *i.e.*, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, the Office of Thrift Supervision, or the National Credit Union Administration. Currently, all HMDA data are submitted directly to the Board for initial processing. Non-supervised lenders, regardless of whether or not they are FHA-approved, must submit their HMDA data to HUD (through the Board) with one exception. Regulation C, *Disclosure and Reporting*, at 12 CFR 203.5(a)(2), provides that a subsidiary of a bank or savings association shall submit its data directly

or through its parents to the agency that supervises the parent. Therefore, non-supervised FHA-approved lenders and loan correspondents, which are subsidiaries of supervised lending institutions, are not required to submit their HMDA data to HUD.

#### FFIEC HMDA Data Entry Software

The FFIEC HMDA data entry software is available for download from the FFIEC HMDA Web site. Note that the next scheduled release of the software, Version 3.10, for calendar year 2005 data collection is available by download from the FFIEC HMDA Web site. The software is free and can be utilized for editing, reporting and submitting HMDA information.

The FFIEC HMDA Web site provides detailed information on the required file specifications for HMDA reporting (<http://www.ffiec.gov/hmda/fileformats.htm>). HUD would like to emphasize that it is extremely important for an institution that uses a third-party vendor to prepare and transmit its HMDA report to notify the third-party vendor immediately of this change, *i.e.*, that non-supervised FHA-approved lenders and loan correspondents, which are subsidiaries of supervised lending institutions, are not required to submit their HMDA data to HUD. It is also important that an institution inform its vendor of the Board's file specification and editing requirements.

#### HMDA Editing and Reporting

In addition, an institution's HMDA data must be edited prior to submission using the FFIEC HMDA edits (<http://www.ffiec.gov/hmda/edits.htm>). Regulation C requires all HMDA data submissions to be free of validity errors prior to submission. An institution must submit a validity-free submission or the institution is at risk of noncompliance.

If an institution utilizes a third-party vendor's software package, the institution can still take advantage of the benefits of the HMDA Data Entry Software by using the editing and reporting features. The software includes editing and reporting features to help the institution verify, complete, and analyze the institution's HMDA data. The 'Import' feature will accept a valid 'hmda.dat' file created in a third-party vendor's software that meets the HMDA file specifications. Once the file has been successfully imported into the software, the user can utilize the editing and reporting features. The 'Export to Regulatory Agency via Internet e-mail' feature creates a validity error-free encrypted file that can be transmitted via Internet e-mail directly to the Board at [HMDASUB@frb.gov](mailto:HMDASUB@frb.gov). Users may

download a free copy of the software at <http://www.ffiec.gov/hmda>.

Please note that reel tape submissions are not an accepted media type. Internet e-mail submission is the preferred electronic method to transmit an institution's data. Other electronic submission media types that can be used are diskette and CD-ROM. However, regardless of the media type chosen, users must follow the HMDA file specifications and edits.

#### HMDA Submission Checklist

- Prepare the HMDA data submission.
- Download a free copy of the FFIEC HMDA Data Entry Software (<http://www.ffiec.gov/hmda>).
- 'Import' the correctly formatted 2004 'mda.dat' file for editing purposes.
- Perform a 'Batch Edit' on the HMDA data and correct all validity errors.
- Choose the (1) 'Export' option from the Front Page. Choose the (2) 'Export to regulatory agency via Internet e-mail' option for encrypted submission to the Board.
- Address the e-mail to [HMDASUB@frb.gov](mailto:HMDASUB@frb.gov), include all the required institution information and attach the encrypted HMDA file named HMDAENCR.ENC located at the following path:  
C:\HMDADES\int\hmdaencr.enc.
- Send your encrypted, validity-free, HMDA data submission to the Board on or before March 1st of each year.

#### Submission Address

Send the encrypted e-mail file to [HMDASUB@frb.gov](mailto:HMDASUB@frb.gov) for HMDA reporting on or before March 1st of each year. Sending the submission via Internet e-mail is the most efficient process for submitting the HMDA data. If an institution chooses to mail (overnight) its submission in one of the other acceptable media types—diskette or CD-ROM—the mailing address is as follows and the mailing must be postmarked by March 1 of each year:  
Federal Reserve Board, ATTN: HMDA Processing, HUD, 20th & Constitution Avenue, NW., MS N502, Washington, DC 20551-0001.

#### HMDA Questions

Questions regarding the processing and reporting of HMDA data should be addressed to [HMDAHELP@frb.gov](mailto:HMDAHELP@frb.gov) or the HMDA Assistance Line on 202-452-2016.

#### Information Collection Requirements

The information collection requirements contained in this notice have been approved by the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995

(44 U.S.C. 3501-3520) and assigned OMB control number 2502-0529. In accordance with the Paperwork Reduction Act, HUD may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a currently valid OMB number.

Dated: August 5, 2005.

**Brian Montgomery,**

*Assistant Secretary for Housing-Federal Housing Commissioner.*

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## DEPARTMENT OF THE INTERIOR

### Fish and Wildlife Service

#### Information Collection To Be Sent to the Office of Management and Budget (OMB) for Approval Under the Paperwork Reduction Act; OMB Control Number 1018-0128; Marine Turtle Conservation Fund Grant Program

**AGENCY:** Fish and Wildlife Service, Interior.

**ACTION:** Notice; request for comments.

**SUMMARY:** We (Fish and Wildlife Service) will submit the collection of information described below to OMB for approval under the provisions of the Paperwork Reduction Act. We will use this information to determine which project proposals should be funded in accordance with the Marine Turtle Conservation Act (Pub. L. 108-266).

**DATES:** You must submit comments on or before October 17, 2005.

**ADDRESSES:** Send your comments and suggestions on specific requirements to the Information Collection Clearance Officer, Fish and Wildlife Service, MS 222-ARLSQ, 4401 N. Fairfax Drive, Arlington, VA 22203.

**FOR FURTHER INFORMATION CONTACT:** To request a copy of the information collection submission, explanatory information, and/or related forms, contact Hope Grey, Information Collection Clearance Officer, at 703-358-2482 or electronically at [hope\\_grey@fws.gov](mailto:hope_grey@fws.gov).

**SUPPLEMENTARY INFORMATION:** OMB regulations at 5 CFR 1320, which implement provisions of the Paperwork Reduction Act of 1995 (44 U.S.C. 3501 *et seq.*), require that interested members of the public and affected agencies be given an opportunity to comment on information collection and recordkeeping activities (see 5 CFR 1320.8(d)). On July 29, 2005, OMB approved our emergency request for