- 13. Loan-to-Value (LTV) Ratio at Origination—LTV ratio of the mortgage loan at the time of origination.
- 14. Date of Mortgage Loan—Date the mortgage loan was originated.
- 15. Date of Acquisition—Date a Bank first acquires the mortgage loan or the asset backed by the mortgage loan.
- 16. Purpose of Mortgage Loan—Code indicating the purpose of the mortgage loan (e.g., purchase money mortgage, refinancing, construction mortgage, property rehabilitation).
- 17. Cooperative Project Loan—Code indicating whether the mortgage loan is a project loan on a cooperative housing building.
- 18. *Mortgagor Type*—Code indicating the type of mortgagor (*i.e.*, an individual, a forprofit entity such as a corporation or partnership, a nonprofit entity such as a corporation or partnership, a public entity, or other type of entity).
- 19. Product Type—Code indicating the product type of the mortgage (e.g., fixed rate mortgage, adjustable rate mortgage (ARM), balloon mortgage, graduated payment mortgage (GPM) or growing equity mortgage (GEM), reverse annuity mortgage, or other).
- 20. Construction Loan—Code indicating whether the mortgage is for a construction loan.
- 21. Federal Insurance or Guarantee—Code that indicates whether any part of the mortgage loan has Federal insurance or a Federal guarantee, and from which agency.
- 22. Primary Mortgage Insurance Percent— Percent of loan balance at origination covered by private and/or government mortgage insurance.
- 23. FHA Risk Share Percent—The percentage of the risk assumed for the mortgage purchased under a risk-sharing arrangement with FHA.
- 24. Mortgage Purchased under the Banks' Community Investment Cash Advances (CICA) Programs—Code indicating whether the mortgage is on a project under an AHP, CIP or other CICA program.
- 25. Term of Mortgage at Origination—Term of the mortgage loan at the time of origination, in months.
- 26. Amortization Term—For amortizing mortgage loans, the amortization term of the mortgage loan, in months.
- 27. FHFBID Number—Federal Housing Finance Board Identification Number of the member institution that initially provides the credit enhancement for the AMA.
- 28. *Number of Units*—The number of units in the mortgaged property.
- 29. Public Subsidy Program—Code indicating whether the mortgaged property is involved in a public subsidy program and which level(s) of government are involved in the subsidy program (i.e., Federal government only, other only, Federal government, etc.).
- 30. Unit Class Level—The following data apply to unit types in a particular mortgaged property. The unit types are defined by the Banks for each property and are differentiated based on the number of bedrooms in the units and on the average contract rent for the units. A unit type must be included for each bedroom size category in the property:

- A. *Unit Type XX-Number of Bedroom(s)*—The number of bedrooms in the unit type;
- B. *Unit Type XX-Number of Unit*—The number of units in the property within the unit type;
- C. *Unit Type XX-Average Reported Rent Level*—The average rent level for the unit type in whole dollars;
- D. Unit Type XX-Average Reported Rent Plus Utilities—The average reported rent level plus the utility cost for each unit in whole dollars; and
- E. Unit Type XX-Tenant Income Indicator—Indicates whether the tenant's income is less than 60 percent of area median income, greater than or equal to 60 percent but less than 80 percent of area median income, greater than or equal to 80 percent but less than 100 percent of area median income, or greater than or equal to 100 percent of area median income, or greater than or equal to 100 percent of area median income.
- 31. *Debt Service Coverage Ratio*—Ratio of net operating income to debt service.
- 32. ARM Index—For ARMs only, index used for the calculation of interest on an ARM
- 33. *ARM Margin*—For ARMs only, margin added to the index used for the calculation of the interest on an ARM.
- 34. Adjustment Frequency—For ARMs only, interest rate adjustment frequency in months.
- 35. Negative Amortization—For ARMs only, code indicating if amortization is negative.
- 36. Prepayment Penalty Date—Date that the application of a prepayment penalty ends

#### Part II—Fields To Be Reported for All Such Loans That Are Outstanding in the Calendar Quarter

- 37. Bank District Flag—Two-digit code designating the District Bank where the member institution that initially provides the credit enhancement for the AMA is located.
- 38. Loan Number—Bank assigned numeric identifier, unique to each mortgage loan within a Bank's AMA portfolio.
- 39. *Delinquency Status*—Code indicating the delinquency status of the mortgage loan at the end of the calendar quarter.
- 40. Termination Date—For mortgage loans that terminated during the reporting period, date on which the mortgage loan terminated.
- 41. Termination Type—For mortgage loans that terminated during the calendar quarter, code indicating the reason for the mortgage loan termination (e.g., prepayment, foreclosure)
- 42. Current Unpaid Principal Balance (UPB)—UPB on the mortgage loan at the end of the calendar quarter.
- 43. Current Coupon—For ARMs only, mortgage interest rate on the mortgage loan at the end of the calendar quarter.

# Part III—Fields To Be Reported for Pools of Such Loans

- 44. Bank District Flag—Two-digit code designating the District Bank where the member institution that initially provides the credit enhancement for the AMA is located.
- 45. *Pool Number*—Bank assigned numeric identifier for the pool of which the mortgage loan is a part; the Pool Number should be unique within a Bank's AMA portfolio.

- 46. Participation Percentages—Twelve separate fields indicating each Bank's percentage participation in the AMA-eligible pool or asset backed by such a pool, as of the date the Bank acquires any portion of the pool or asset.
- 47. Pool Rating—For pools of mortgage loans or assets backed by such mortgage loans, the putative or actual letter credit rating of the pool as of the date the Bank acquires any portion of the pool or asset backed by such pools.
- 48. Pool Credit Enhancement—The dollar amount of the credit enhancement required to bring the pool to the credit rating as specified by the Bank.
- 49. Recalculated Pool Rating—For pools of mortgage loans where the credit enhancement is recalculated during the calendar quarter, the recalculated putative or actual letter credit rating using the initial amount of the Pool Credit Enhancement.
- 50. Recalculated Credit Enhancement—For pools of mortgage loans that have the credit enhancement recalculated during the calendar quarter, the dollar amount of the credit enhancement required to bring the pool to the initial putative or actual letter credit rating.

Dated: June 19, 2003.

The Board of Directors of the Federal Housing Finance Board.

#### John T. Korsmo,

Chairman.

[FR Doc. 03–16477 Filed 6–30–03; 8:45 am] BILLING CODE 6725–01–P

# **DEPARTMENT OF THE INTERIOR**

## **Bureau of Indian Affairs**

# 25 CFR Chapter I

## Meetings of the No Child Left Behind Negotiated Rulemaking Committee

**AGENCY:** Bureau of Indian Affairs, Interior.

**ACTION:** Announcement of negotiated rulemaking committee meetings.

SUMMARY: The Secretary of the Interior has established an advisory Committee to develop recommendations for proposed rules for Indian education under six sections of The No Child Left Behind Act of 2001. As required by the Federal Advisory Committee Act, we are announcing dates and locations of the next three meetings of the No Child Left Behind Negotiated Rulemaking Committee.

**DATES AND ADDRESSES:** The Committee's next three meeting dates and locations are:

July 14–18, 2003 Minneapolis, MN
Marriott Airport Hotel, 2020 East 79th
Street, Bloomington, MN 55425
(beginning July 14 at 1:30 p.m. CDT and ending July 18 at 12 noon CDT)

August 21-24, 2003 Seattle, WA Grand July 15 Hvatt Hotel, 721 Pine Street, Seattle, WA 98101 September 15-19, 2003 Nashville, TN Opryland Hotel, 2800 Opryland Drive, Nashville, TN, 37214.

#### FOR FURTHER INFORMATION CONTACT:

Barbara James or Shawna Smith, No Child Left Behind Negotiated Rulemaking Project Management Office, PO Box 1430, Albuquerque, NM 87103-1430; telephone (505) 248-7241; fax (505) 248–7242; e-mail *bjames@bia.edu* or ssmith@bia.edu. We will post additional information as it becomes available on the Office of Indian Education Programs Web site under "Negotiated Rulemaking" at http:// www.oiep.bia.edu.

**SUPPLEMENTARY INFORMATION:** The No Child Left Behind Negotiated Rulemaking Committee is an advisory committee formed under the No Child Left Behind Act of 2001, the Negotiated Rulemaking Act, and the Federal Advisory Committee Act. The purpose of the Committee is to negotiate and reach consensus on recommendations for proposed rules for Indian education under six sections of The No Child Left Behind Act of 2001. For more information on negotiated rulemaking under The No Child Left Behind Act, see the Federal Register notices published on December 10, 2002 (67 FR 75828) and May 5, 2003 (68 FR 23631) or the Web site at http// www.oiep.bia.edu under "Negotiated Rulemaking.'

At the next three meetings the Committee will divide into the four work groups established by the Committee at its last meeting. The work groups are: Student Rights and Geographic Boundaries; Tribally Controlled Schools Act/Grants; Adequate Yearly Progress; and Funding and Distribution of Funds. The Committee will also meet in full session each day for work group reports and logistics. All meetings are open to the public. There is no requirement for advance registration for members of the public who wish to attend and observe the Committee meetings or the work group meetings or to make public comments. The agenda for the July 14-18, 2003, meeting is as follows:

# Agenda for No Child Left Behind Negotiated Rulemaking Committee Meeting, July 14-18, 2003

July 14

Opening—1:30 p.m. Committee meeting—Introductions, Logistics, and Housekeeping Work Group meetings

Public comments—8:30 a.m. Committee meeting Work group reports Work group meetings

July 16

Public comments—8:30 a.m. Committee meeting Work group reports Work group meetings

July 17

Public comments—8:30 a.m. Committee meeting Work group reports Work group meetings

July 18

Public comments—8:30 a.m. Committee meeting—set agenda for next meeting

Closing—noon

It is necessary to hold this meeting at this time to meet the mandated date for publishing the proposed rule. Due to scheduling conflicts, we could not finalize the meeting arrangements in time to publish this notice more than 15 days before the start of the meeting.

Dated: June 25, 2003.

#### Aurene M. Martin,

Acting Assistant Secretary—Indian Affairs. [FR Doc. 03-16578 Filed 6-26-03; 2:11 p.m.] BILLING CODE 4310-6W-P

#### **DEPARTMENT OF THE TREASURY**

#### 31 CFR Part 103

RIN 1506-AA31

### **Customer Identification Programs for Financial Institutions**

**AGENCY:** Departmental Offices, Treasury. **ACTION:** Notice of inquiry.

**SUMMARY:** The Department of the Treasury seeks additional comments from all interested persons on two discrete issues relating to final regulations issued recently pursuant to section 326 of the Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism (USA PATRIOT ACT) Act of 2001: Whether and under what circumstances financial institutions should be required to retain photocopies of identification documents relied on to verify customer identity; and, whether there are situations when the regulations should preclude reliance on certain forms of foreign governmentissued identification to verify customer

**DATES:** Written comments may be submitted on or before July 31, 2003. **ADDRESSES:** Commenters are strongly encouraged to submit comments by accessing the following Department of the Treasury Internet site: http:// regcomments.treasury.gov.

Comments may also be sent by electronic mail as follows: Electronic mail comments relating to the recordkeeping requirement (as described in section II(A) below), should be sent to recordkeeping@ regcomments.treasury.gov with the caption in the body of the text, "Section 326 Notice of Inquiry: Recordkeeping. Electronic mail comments relating to documentary verification of identity (as described in section II(B) below) should be sent to identification@ regcomments.treasury.gov with the caption in the body of the text, "Section 326 Notice of Inquiry: Identification.' Commenters are requested to distinguish between the two issues and submit comments to the appropriate email address.

Comments also may be submitted by paper mail (preferably an original plus three copies). For comments relating to the recordkeeping requirement (as described in section II(A) below), paper mail comments should be sent to: 326 Recordkeeping Comments, U.S. Department of the Treasury, Office of the General Counsel, 1500 Pennsylvania Avenue, NW., Washington, DC 20220-

For comments relating to documentary verification of identity (as described in section II(B) below), paper mail comments should be sent to: 326 Identification Comments, U.S. Department of the Treasury, Office of the General Counsel, 1500 Pennsylvania Avenue, NW., Washington, DC 20220-0002.

Please send comments by one method only. Commenters should not include materials or information in comments that they do not wish to be made available to the public. Comments may be inspected at the Department of the Treasury between 10 a.m. and 4 p.m. beginning approximately July 11, 2003. Persons wishing to inspect the comments submitted must request an appointment by telephoning (202) 622-0990 (not a toll-free number).

## FOR FURTHER INFORMATION CONTACT: Office of the General Counsel at (202) 622-1927.

## SUPPLEMENTARY INFORMATION:

# I. Background

On October 26, 2001, the President signed into law the Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism (USA PATRIOT