

\$2,868; indemnify the Department on this loan for a period of five years; and pay a civil money penalty in the amount of \$7,500, without admitting fault or liability.

*Cause:* The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: Peoples Home failed to comply with HUD/FHA's rules prohibiting property flipping; failed to ensure that the borrowers made the required minimum investment in the property; originated a loan that exceeded the maximum insured mortgage amount; and charged an impermissible tax service fee.

**12. PHH Mortgage Corporation, Mount Laurel, NJ [Docket No. 10-1997-MR]**

*Action:* On April 14, 2011, the Board entered into a Settlement Agreement with PHH Mortgage Corp. ("PHH") that required PHH to pay a civil money penalty in the amount of \$256,000, without admitting fault or liability.

*Cause:* The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: PHH failed to timely remit mortgage insurance premiums to HUD/FHA, and failed to notify HUD/FHA within 15 calendar days of the termination of mortgage insurance contracts.

**13. Priority Bank, Ozark, AR [Docket No. 10-1795-MR]**

*Action:* On February 14, 2011, the Board entered into a Settlement Agreement with Priority Bank that required Priority Bank to pay a civil money penalty in the amount of \$50,000, without admitting fault or liability.

*Cause:* The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: Priority Bank failed to maintain and implement a Quality Control Plan in accordance with HUD/FHA's requirements, and paid compensation in the form of commissions to an employee performing underwriting activities.

**14. ResMac, Inc., Sunrise, FL [Docket No. 11-1126-MR]**

*Action:* On April 15, 2011, the Board entered into a Settlement Agreement with ResMac, Inc. ("ResMac") that required ResMac to pay a civil money penalty in the amount of \$50,000, without admitting fault or liability. In addition, ResMac was required to submit to HUD restated financial statements for fiscal year ended December 31, 2009, in which ResMac reclassified the net book value of all intangible assets.

*Cause:* The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: ResMac misrepresented the identity of its president on its January 2, 2009, application for FHA approval; failed to timely notify HUD of a state regulatory sanction imposed upon its president; and failed to submit an acceptable Independent Public Accountant's Computation of Adjusted Net Worth for the end of fiscal year 2009.

**15. Universal Lending Corporation, Denver, CO [Docket No. 10-2003-MR]**

*Action:* On April 14, 2011, the Board entered into a Settlement Agreement with Universal Lending Corporation ("Universal") that required Universal to: indemnify HUD for any future losses on six FHA-insured mortgage loans; reimburse HUD for losses in the amount of \$496,727.53 for mortgage insurance claims paid by HUD; and pay a civil money penalty in the amount of \$45,500, without admitting fault or liability.

*Cause:* The Board took this action based on the following violations of HUD/FHA requirements alleged by HUD: Universal improperly entered incorrect information as "cash reserves" into HUD's automated underwriting system in order to receive approvals for seven loans; failed to adequately document the stability of borrowers' employment or income and failed to adequately document other income used to qualify borrowers; failed to consider mortgage payment debt and liabilities when underwriting and approving FHA-insured loans; failed to adequately document the source of gift funds for one loan; and failed to obtain confirmation concerning cash saved at home with regard to two other loans.

**II. Lenders That Failed To Timely Meet Requirements for Annual Recertification of HUD/FHA Approval and Have Cured**

*Action:* The Board entered into settlement agreements with each of the lenders listed below requiring each of the lenders to pay \$3,500 in civil money penalties, without admitting fault or liability.

*Cause:* The Board took this action because the lenders failed to timely comply with HUD's annual recertification requirements, but subsequently came into compliance.

1. American Homestar Mortgage, LLC, League City, TX [Docket No. 11-1196-MR]

2. Merrill Lynch Mortgage Lending, Inc., New York, NY [Docket No. 11-1138-MRT]

3. Southpoint Financial Services, Inc., Alpharetta, GA [Docket No. 11-1197-MR]

4. United Bank, Charleston, WV [Docket No. 11-1141-MRT]

5. Wendover Financial Services Corporation, Chesterbrook, PA [Docket No. 11-1198-MR]

6. World Alliance Financial Corp., Melville, NY [Docket No. 11-1143-MRT]

Dated: February 16, 2012.

**Carol J. Galante,**

*Acting Assistant Secretary for Housing, Federal Housing Commissioner.*

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**DEPARTMENT OF THE INTERIOR**

**[Docket No. ONRR-2012-002]**

**Notice Seeking Comment on the Extractive Industries Transparency Initiative**

**AGENCY:** Office of the Secretary, Interior.

**ACTION:** Notice.

**SUMMARY:** The Department of the Interior (Department) requests comments and suggestions from affected parties and the interested public prior to convening a multi-stakeholder group tasked to implement the Extractive Industries Transparency Initiative (EITI). This notice solicits comments and suggestions for review by a third party neutral facilitator for possible stakeholders who should be considered for inclusion in the multi-stakeholder group. Getting feedback upfront and involving all affected stakeholders in the EITI process are the hallmarks of good government and smart business practice. Additionally, this notice seeks comments for the facilitator on effective and productive processes for convening the multi-stakeholder group. Finally, this notice seeks comments and suggestions for the facilitator for effective collaboration by the multi-stakeholder group in order to implement EITI. The Department will announce any public listening sessions in a future **Federal Register** notice.

**DATES:** You must submit your comments by April 9, 2012.

**ADDRESSES:** You may submit comments on this notice by any of the following methods:

- *Federal eRulemaking Portal:* <http://www.regulations.gov>. In the entry titled "Enter Keyword or ID," enter ONRR-2012-002, then click search. Follow the instructions to submit public comments and view supporting and related

materials available for this. The Department will post all comments.

• *Mail, overnight courier, or hand-carry comments to:* EITI Comments; c/o U.S. Department of the Interior; 1801 Pennsylvania Ave. NW., Suite 400, Washington, DC 20006.

**FOR FURTHER INFORMATION CONTACT:**

Karen Senhadji; Senior Advisor to the Assistant Secretary for Policy, Management and Budget; 1849 C Street NW., Washington, DC 20240, telephone (202) 254-5573, fax number (202) 254-5589, email [eiti@ios.doi.gov](mailto:eiti@ios.doi.gov).

**SUPPLEMENTARY INFORMATION:**

In September 2011, President Barack Obama announced the United States' commitment to participate in the Extractive Industries Transparency Initiative (EITI). EITI is a signature initiative of the U.S. national action plan for the international Open Government Partnership. On October 25, concurrent with the EITI board meeting in Jakarta, President Obama named Secretary of the Interior Ken Salazar as the U.S. Senior Official responsible for implementing USEITI. In response, Secretary Salazar posted a White House blog the same day, committing to work with industry and civil society to implement USEITI.

Thirty-five countries are in various stages of implementing EITI, most of them developing countries who have been encouraged to join by industry, civil society and the World Bank. EITI offers a voluntary framework for governments and companies to publicly disclose in parallel the revenues paid and received for extraction of oil, gas and minerals owned by the state. The design of each framework is country-specific, and is developed through a multi-year, consensus based process by a multi-stakeholder group comprised of government, industry and civil society.

EITI will strengthen relationships among the U.S. government, industry, and civil society; deliver a more transparent, participatory, and collaborative government; ensure the full and fair return to the American people for the use of its public resources; and enable the U.S. to lead by example internationally on transparency and good governance. For further information on EITI, please visit the Department of the Interior's EITI Web page at <http://www.doi.gov/EITI>.

Accordingly, the Department of the Interior is seeking public comment and recommendations on the following specific issues:

• The EITI requires a multi-stakeholder group to be formed to oversee implementation. Who are the key sectors or stakeholders that need to

be involved in the multi-stakeholder group?

• How best can a balance, with regards to interests and perspectives, be achieved in the formation of the multi-stakeholder group?

• In your opinion, what are the key attributes of both a successful multi-stakeholder group and the successful implementation of USEITI?

• What key concerns, if any, do you have about implementing the USEITI process?

Executive Order 13175 requires the Federal Government to consult and collaborate with the Indian community (tribes and individual Indian mineral owners) in the development of Federal policies that impact the Indian community. The locations of the public listening sessions will be chosen to allow for increased participation by the Indian community.

We encourage stakeholders and members of the public to participate. The listening session will be open to the public without advance registration; however, attendance may be limited to the space available at each venue. For building security measures, each person may be required to present a picture identification to gain entry to the meetings.

Dated: February 16, 2012.

**Amy Holley,**

*Acting Assistant Secretary, Policy, Management and Budget.*

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**BILLING CODE 4310-T2-P**

## DEPARTMENT OF THE INTERIOR

### Bureau of Land Management

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LXSS155F0000; 12-08807; MO#  
4500030996; TAS: 14X1109]

### Notice of Intent To Prepare a Revision to the Carson City District Resource Management Plan and Associated Environmental Impact Statement, Nevada

**AGENCY:** Bureau of Land Management, Interior.

**ACTION:** Notice of Intent.

**SUMMARY:** In compliance with the National Environmental Policy Act of 1969, as amended, and the Federal Land Policy and Management Act of 1976, as amended, the Bureau of Land Management (BLM) Carson City District (CCD), Carson City, Nevada, intends to prepare a Resource Management Plan (RMP) revision with an associated Environmental Impact Statement (EIS) for the Carson City District, and by this

notice is announcing the beginning of the scoping process to solicit public comments and identify issues. The BLM will also seek nominations for Areas of Critical Environmental Concern (ACEC) and information on lands that may possess wilderness characteristics. The RMP will replace the existing Carson City Field Office Consolidated RMP (2001).

**DATES:** This notice initiates the public scoping process for the RMP with associated EIS. Comments on issues may be submitted in writing until April 24, 2012. Public scoping meetings will be held in Reno, Carson City, Yerington, Fallon, Hawthorne, and Minden, Nevada. The meeting times and addresses will be announced through the local news media, newsletters, mailings and the BLM project Web site: [www.blm.gov/nv/st/en/fo/carsoncity\\_field.html](http://www.blm.gov/nv/st/en/fo/carsoncity_field.html) at least 15 days prior to the event. All comments must be received prior to the close of the 60-day scoping period or 30 days after the last public meeting, whichever is later. The BLM will provide additional opportunities for public participation upon publication of the Draft RMP/EIS.

**ADDRESSES:** You may submit comments on issues and planning criteria related to the Carson City RMP/EIS revision by using any of the following methods:

• *Web site:* [www.blm.gov/nv/st/en/fo/carsoncity\\_field.html](http://www.blm.gov/nv/st/en/fo/carsoncity_field.html).

• *Email:* [BLM\\_NV\\_CCDO\\_RMP@blm.gov](mailto:BLM_NV_CCDO_RMP@blm.gov).

• *Fax:* 775-885-6147 Attention: Carson City RMP.

• *Mail:* Bureau of Land Management, 5665 Morgan Mill Road, Carson City, Nevada 89701 Attention: Carson City RMP.

Documents pertinent to this proposal may be examined at the Carson City District Office during regular business hours 7:30 a.m. to 4:30 p.m., Monday through Friday except holidays.

**FOR FURTHER INFORMATION CONTACT:**

And/or to have your name added to the mailing list, call Colleen Sievers, Project Manager, 775-885-6000, or email [csievers@blm.gov](mailto:csievers@blm.gov). Persons who use a telecommunications device for the deaf (TDD) may call the Federal Information Relay Service (FIRS) at 1-800-877-8339 to contact the above individual during normal business hours. The FIRS is available 24 hours a day, 7 days a week, to leave a message or question with the above individual. You will receive a reply during normal business hours.

**SUPPLEMENTARY INFORMATION:** This document provides notice that the BLM Carson City District intends to prepare an RMP with an associated EIS for the Carson City District Planning Area,