

(f) Invisible water core existing around the core and extending to water core in the vascular bundles; or surrounding the vascular bundles when the affected areas surrounding three or more vascular bundles meet or coalesce; or existing in more than slight degree outside the circular area formed by the vascular bundles. Provided, That invisible water core shall not be scored as damage against the Fuji variety of apples under any circumstances.

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5. In § 51.323 paragraph (c) introductory text is revised to read as follows.

§ 51.323 U.S. Condition Standards for Export.⁴

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(c) Not more than a total of 5 percent of the apples in any lot shall be affected by scald, internal breakdown, freezing injury, or decay; or damage by bitter pit, Jonathan spot, water core except that invisible water core shall not be scored as damage when these condition standards are applied to the Fuji variety of apples, or other condition factors: *Provided, That:*

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Dated: May 22, 1997.

Robert C. Keeney,

Director, Fruit and Vegetable Division.

[FR Doc. 97-13968 Filed 5-28-97; 8:45 am]

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DEPARTMENT OF AGRICULTURE

Rural Housing Service

Rural Business-Cooperative Service

Rural Utilities Service

Farm Service Agency

7 CFR Parts 1930, 1944, 1951, and 1965

Notice of Public Hearing on Rural Rental Housing (RRH) Assistance

AGENCIES: Rural Housing Service (RHS), Rural Business-Cooperative Service, Rural Utilities Service, and Farm Service Agency, USDA.

ACTION: Notice of public hearing on interim final rule.

SUMMARY: This Notice announces a Public Hearing on Congressionally mandated reforms to the Section 515 Rural Rental Housing new construction loan program. The intent of this hearing is to receive public comments on the Interim Final Rule, "Rural Rental

Housing (RRH) Assistance," which was published in the Federal Register on May 7, 1997, at page 25062. Interested users of the Section 515 Rural Rental Housing Program are invited.

ADDRESSES: The Hearing will be conducted at the Jamie L. Whitten Federal Building, located at 1400 Independence Avenue, S.W., Washington, DC 20250, room 107-A.

DATES: The Hearing will be conducted on June 11, 1997, from 10:00 a.m. to 2:00 p.m.

FOR FURTHER INFORMATION CONTACT:

Persons wishing to attend the Hearing should contact Cynthia L. Reese-Foxworth, Senior Loan Officer, Multi-Family Housing Processing Division, USDA, Stop 0781, Washington, DC 20250, telephone (202) 720-1940 (this is not a toll free number).

SUPPLEMENTARY INFORMATION:

Programs Affected

The Rural Rental Housing Program is listed in the Catalog of Federal Domestic Assistance under Number 10.415, Rural Rental Housing Loans. Rental assistance for the Rural Rental Housing Program is listed in the Catalog under Number 10.427, Rural Rental Assistance Payments.

Discussion of Notice

The Rural Housing Service (RHS), formerly Rural Housing and Community Development Service (RHCD), a successor Agency to the Farmers Home Administration (FmHA), has amended its regulations for the Rural Rental Housing (RRH) Program to implement legislative reforms mandated by the Agriculture, Rural Development, Food and Drug Administration, and Related Agencies Appropriations Act, 1997, Public Law 104-180, enacted August 6, 1996 (herein referred to as the Act.) The Act included reforms in six areas of the Multi-Family Housing Program. The Act required that one of these reforms, determining the amount of assistance necessary to develop the proposed rental housing, be implemented within 60 days through negotiated rulemaking as a means of assuring that the public was both informed and consulted regarding the Agency's intentions and requirements that would impact them as potential users of the program. Unfortunately, such process takes an estimated 18 months and could not be accomplished within the confines of the Act. In order to meet the spirit of negotiated rulemaking, the Agency sought extensive public input through several informal meetings with developers, major housing groups, and Agency personnel so that the Agency

would gain a full measure of public input before developing the regulations. Based on these meetings, regulations were developed and published as an Interim Final Rule in the **Federal Register** on May 7, 1997. The Act further required the Agency to promulgate regulations in accordance with the provisions of 5 U.S.C. 557 if negotiated rulemaking could not be timely accomplished. As part of that process, the Agency is conducting a public hearing to receive feedback and comments from developers, major housing groups, Agency personnel, and other interested parties in a public hearing format to complement the 60-day comment period provided by the Interim Rule. Persons making presentations are requested to leave a written copy of their comments with the hearing official to assure accuracy of the public record.

Dated: May 22, 1997.

Jan E. Shadburn,

Acting Administrator, Rural Housing Service.

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DEPARTMENT OF THE TREASURY

Office of Thrift Supervision

12 CFR Part 543

[No. 97-48]

RIN 1550-AA76

De Novo Applications for a Federal Savings Association Charter; Correction

AGENCY: Office of Thrift Supervision, Treasury.

ACTION: Final rule; correction.

SUMMARY: The Office of Thrift Supervision (OTS) is issuing a correction to its final regulation on *de novo* applications for federal savings association charters published on May 19, 1997 to remove a reference to an OTS regulation that will expire on the day the final *de novo* regulation becomes effective.

EFFECTIVE DATE: July 1, 1997.

FOR FURTHER INFORMATION CONTACT: Gary Masters, Financial Analyst, Corporate Activities Division (202) 906-6729; Edward O'Connell, Project Manager, Thrift Policy (202) 906-5694; Kevin Corcoran, Assistant Chief Counsel, Business Transactions Division, Chief Counsel's Office (202) 906-6962; or Valerie J. Lithotomos, Counsel (Banking and Finance), Regulations and Legislation Division, Chief Counsel's

⁴ These standards may be applied to domestic shipments of apples as well as export lots, and may be referred to as "U.S. Condition Standards."