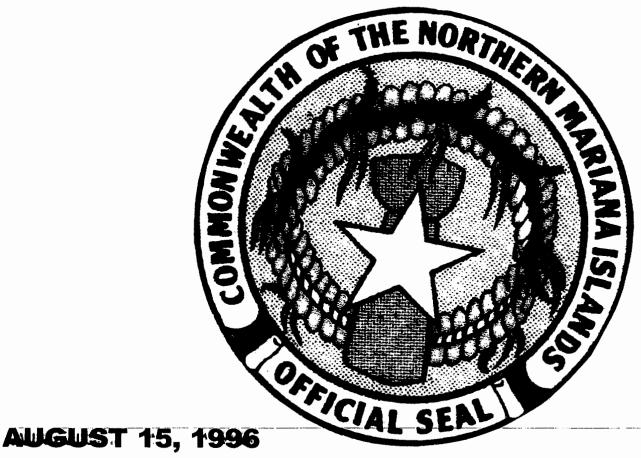
COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS SAIPAN, MARIANA ISLANDS

## VOLUME 18 NUMBER 08



# **COMMONWEALTH**

# REGISTER

#### COMMONWEALTH REGISTER VOLUME 18 NUMBER 08 AUGUST 15, 1996

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#### **PROPOSED and AMENDMENTS:**

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Amendments to the Electric Service Regulations.  Commonwealth Utilities Corporation
Amendments to the Regulations for Harbor Pilots.  Board of Professional Licensing
Amendments to the Administrative and Rules and Regulations.  Northern Marianas Retirement Fund
ADOPTION:
Adopted Amendments to the Member Home Loan Program Regulations.  Northern Marianas Retirement Fund
Adoption of the Amendments to the Electric Service Regulations.  Commonwealth Utilities Corporation
Adoption of Amendments to the Foreign Investment Regulations  Department of Commerce

P.O. BOX 514, Saipan, MP 96950

Tels: (670) 234-6866 234-9447

Fax: (670) 234-9021

#### NOTICE OF PROPOSED PROCEDURE

The Board of Directors of the Northern Marianas Housing Corporation (NMHC) hereby notifies the general public that is has adopted the proposed Loan Processing Procedure promulgating policies and procedures for the administration of its loan programs pursuant to the authority provided under Executive Order 94-3, Section 407 of Re-organization Plan No. 2 of 1994, Directive No. 138, and the Administrative Procedures Act, 1 CMC 9101, et. Seq. Of the Commonwealth Code.

This procedure will generally govern the operation of the NMHC's loan programs consistent with NMHC's mandated objectives.

Copies of the proposed procedure are available at NMHC's Central Office, Garapan, Saipan and its field office on Tinian and Rota.

NMHC urges the public to submit written comments and recommendations regarding the proposed procedure within 30 days after the first publication in the Commonwealth Register to the following address:

> Northern Marianas Housing Corporation P. O. Box 514, C.K. Saipan, MP 96950-0514

Dated this \_2

day of July, 1996.

JUAN S. TEN

Chairman Board of Directors MARYIOU ADA SIROK

Corporate Director

Registrar of Corporations

Received by

COMMONWEALTH REGISTER

VOLUME 18 NUMBER 08 "NMHC is an equal employment and fair housing public agency"

AUGUST 15, 1996

PAGE 14264

Rota Field Office: Tel. (670) 532-9410

Fax (670) 532-9441

Tinian Field Office: Tel. (670) 433-9213

Fax (670) 433-3690

P.O. BOX 514, Saipan, MP 96950

Tels: (670) 234-6866 234-9447

234-7689 234-7670

Fax: (670) 234-9021

#### NOTISIA PUT I MANMA PROPOPONI NA AREKLAMENTO

I Board of Directors i Northern Marianas Housing Corporation (NMHC) ginen este ha notitisia i publiko hinerat na esta ha adopta i ma propoponi na Arelamento para i Ma Inan Aplikasion para Manayao Salappi ni ha lalaknos i areklemento yan manera siha para I atministrasion I programa-na siha pot man ayao salappi, sigon gi aturidat ni ma prebini gi papa I Otden Eksekatibu Numiru 94-3. Seksiona 407 gi 1994 na Planon Agon-otganisasion numiru 2. Direktibu Numiru 138, yan i Administrative Procedures Act. 1 CMC 9101, et. seq. gi I Koditon Commonwealth.

Este na areklamento siempre u goietna hineratmente i operasion i prugraman NMHC siha put manayao salappi ni konsiste yan i mandatu siha na minito' NMHC.

Kopia siha put i manma propoponi na areklamento guaha si Sentro na Ofisinan i NMHC giya Garapan, Saipan yan gi ofisina giya Tini'an yan Luta.

I NMHC ha sosoyo i pupbliko para u ma situmiti gi tinigi komento yan rekomendasion siha put i prinuponi na areklamento gi halom trenta (30) dias despues de i primet na puplikasion gi halom i Rehistran Commonwealth guato gi sigente na address:

> Northern Marianas Housing Corporation P. O. Box 514, C.K. Saipan, MP 96950-0514

Ma fecha gi este i mina 2 na dia gi Julio, 1996.

JUAN S. TENORIO

Chairman

Board of Directors

Corporate Director

Filed by:

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Fax (670) 433-3690

P.O. BOX 514, Saipan, MP 96950

Tels: (670) 234-6866 234-9447 234-7689 234-7670 Fax: (670) 234-9021

#### ARONGORONG REEL FFE'E'FE'TA'A'L AWEEWE

Board of Directors reel Northern Marianas Housing Corporation (NMHC) mereel milleel, e arongaar aramas toulap bwe a adopt-aay ffe'e're'ta'a'l aweeweel Loan Processing Procedures me ekke ate'e'wilo' afal me aweewe kkaal reel administration-al loan programs sa'ngi mereel bwa'ngil la eyoor llo'l Executive Procedures Act. 1 CMC 9101, et. seq. mereel Commonwealth Code.

Aweewe kkaal nge ebwe lemeli mwo'ghu'tu'ghu'tu'l NMHC's loan programs me e fitingali NMHC's mandate objectives.

Kopiyaal ffe'e're'ta'a'l aweewe kkaal nge eyoor reel bwulasiyool NMHC's elo Arabwal Seipe'l me ebwal eyoor llo'l bweulasiyool wo'o'l te'e' kka Tchilu'yo'l me Luuta.

NMHC ekke amwescheliir aramas toulap bwe rebwe ischilong yaar mengemeng bwelle reel ffe'e're'ta'a'l aweewe kkaal llo'l iliigh (30 ra'l takelo'o'l arongorong mello'l Commonwealth Register iyeel address:

> Northern Marianas Housing Corporation P. O. Box 514, C.K. Saipan, MP 96950-0514

Ra'llil llo'l maram ye Wuun (July), 1996.

JUAN S.

Chairman

Board of Directors

Corporate Director

Filed by:

Registrar of Corporations

Received by:

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NMHC urges the public to submit written comments and recommendations regarding the proposed procedure within 30 days after the first publication in the Commonwealth Register to the following address:

> Northern Marianas Housing Corporation P. O. Box 514, C.K. Saipan, MP 96950-0514

Dated this 2.5 tihday of June, 1996.

JUAN S ENORIO

Chairman Board of Directors

Received by:

Corporate Director

Filed by:

Registrar of Corporations

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#### LOAN PROCESSING PROCEDURE

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The Mortgage Credit Division (MCD) of the Northern Marianas Housing Corporation (NMHC) was established as a division of the NMHC for the following purpose:

- 1. To encourage and create better living standards and a healthier environment for family life for residents of the Commonwealth of the Northern Mariana Islands (CNMI).
- 2. To promote an attractive community by providing modest, safe and sanitary owner-occupied, single-family housing units and assist CNMI residents in obtaining housing loans for residential dwellings to be occupied as primary residences.
- 3. To achieve NMHC's mission to serve as primary lender for eligible and qualified mortgagor(s) and administer the financial or management operation, and/or other needs so as to provide permanent homes for persons with low to moderate income, pursuant to provisions of Public Law 5-67, as amended and codified at 2 CMC Division 4.

#### I. INITIAL CONTACT

#### A. Inquiry

Interested individual(s) inquires about housing loan program(s). The prospective applicant(s) shall be referred to a loan specialist who shall provide the following information:

#### 1. Housing Loan Programs:

- a. Direct Family Home Loan (DFHL) Program.
- b. Rural, Economic and Community Development Services.
- c. Loan Purchase by Guam Savings and Loan Association (GS&LA).
- d. Veterans Administration (VA) Native American Direct Loan Program (NADLP).

#### 2. Authorized financing purposes.

- a. Purchase.
- b. Construction.
- c. Home improvement or rehabilitation.

#### 3. Desirable Loans-Priority

First priority should be given to **FIRST TIME HOMEOWNER** (S). Other consideration might be given to improve, expand or renovate an existing dwelling. Applicant(s) must occupy the house as their primary residence.

#### 4. Undesirable Loans

Loan proceeds may not be utilized to pay off an existing indebtedness unrelated to mortgage financing. Flexibility may be given to refinance an existing mortgage loan so as to reduce an applicant's payment rate.

#### 5. Preliminary Requirements.

- a. Land document.
- b. Property map.
- c. Verification of Employment (Exhibit A).
- d. 1040s for the 2 previous years.
- e. Six most current pay statements.
- f. Loan payment information for any outstanding loan.
- g. Savings information, if any.
- h. Most current retirement plan statement.
- I. Judgement(s), if any {Divorce and/or probate decree(s)}.
- j. DD214, if VA NADLP application.
- k. Original Certificate of Eligibility, if VA NADLP application.
- 1. Specific Use of Fund Statement.
- m. Statement of Compliance from Division of Revenue & Tax.
- n. Statement that loan funds are for primary residence.

#### B. Eligibility Determination

Upon determining a client's program eligibility and repayment ability, the loan specialist shall do the following:

- 1. Explain terms and conditions of the specific loan program.
- 2. Provide the appropriate application, verification of employment and checklist.

#### II. APPLICATION IN-TAKE

#### A. Logging

Secretary shall log in the appropriate log book and stamp "RECEIVED" with the date, all incoming applications which are accompanied with all the required documents and/or information for preliminary determination purposes, which include the preliminary requirements listed in items "a" through "n" in Subsection 3 of Section I (A) (5) above.

#### B. Content Review

Completed applications and pertinent documents and/or information shall be forwarded to the Loan Documentation Clerk, who shall review contents as listed in Section I(A) (5), items "a" through "n", as applicable, using the appropriate checklist, Exhibit B (GS&LA), C (VA) or D (HOME), and log each application in the appropriate waiting list.

#### C. File Creation

The Loan Documentation Clerk shall create and maintain the application file using the appropriate folder (including label) for the applicable loan program, and prepare the application's acknowledgment letter to be signed by the Manager of the Mortgage Credit Division (MCD) and forwarded to the applicant(s).

#### D. Application Assignment

Logged application files shall be forwarded as early as possible to the Manager of the MCD, who shall assign the application files to loan specialists or contracted private loan packagers for processing.

#### E. Good Faith Estimate

The Loan Specialist or contracted private loan packager shall prepare the Good Faith Estimate of Settlement Charges (Exhibit E), then contact the applicant(s) to review and sign it within three working days from receipt of application by NMHC.

#### F. Payment of Credit Report Fee

Upon signing of the Good Faith Estimate of Settlement Charges, the applicant(s) shall make payment of the credit report fee(s) to the Fiscal Division of NMHC, which shall issue a receipt for such payment.

#### G. Request for Credit Report

Upon receiving a copy of the payment receipt, the Loan Specialist or contracted private loan packager shall request, through the Manager of the MCD, for the applicable credit report (consumer for GS&LA and residential mortgage for VA NADLP).

#### III. CREDIT EVALUATION/INTERVIEW/LOAN REPORT

After receipt of the credit report for the applicant(s), the Loan Specialist or contracted private loan packager shall proceed as follows:

#### A. Credit Report Review and Evaluation

Review the credit report and evaluate the credit worthiness of the applicant(s).

#### B. Certification of Fund Availability

Obtain written certification from the Head of the Fiscal Division or the designee for the availability of funds for the proposed loan, if it has been determined that the applicant(s) has/have satisfactory credit history.

#### C. Verification of Deposit

Forward verifications of deposit to financial institutions.

#### D. Examination of Land Document

Examine land documents to ensure:

#### 1. Ownership

Applicant(s) own(s) the property to be secured as collateral for the proposed housing loan, in fee simple or leasehold interest with a remaining term of at least forty (40) years.

#### 2. Clear Title

Property is free from defect(s) and/or encumbrance(s).

#### 3. Administration of Collateral

In the event that the borrower(s) fail to provide a current hazard insurance policy for properties improved with outstanding loan funds from NMHC or its predecessor, MIHA, as required, NMHC shall procure a hazard insurance policy and subsequently bill the borrower(s) for the premium amount associated with such coverage. Should any of said properties be abandoned by the borrower(s) and left uninsured, NMHC may secure the property so as to prevent accelerated depreciation of the property and obtain a hazard insurance policy for such property and recover the cost of such policy with proceeds from the rental or sale of the property.

#### E. 1040 Review and Verification

Review 1040s for the two previous years and verify that income has been stable throughout the period.

#### F. Applicant(s) Interview

Interview the applicant(s), cross-checking information received through verifications of employment or deposit, credit report, etc.

#### G. Preparation of Applicable Forms

Prepare applicable forms with pertinent data such as:

- 1. Rate Loan Program Disclosure (Exhibit F).
- 2. Disclosure Statement (Exhibit G).
- 3. Item Request (Exhibit H).
- 4. Saipan Review Sheet Mortgage (Exhibit I).

#### H. Loan Report

Prepare Loan Report (Exhibit J), recommending approval or disapproval of the application, then forward the file to the Manager of the MCD and the Corporate Director for review and action.

#### IV. GENERAL APPROVAL CRITERIA

#### A. Purpose

Each file shall contain the applicant's written statement as to the purpose of the loan, specifying where funds are needed for purchase, construction or improvement of the applicant's primary residence.

#### B. Repayment

The applicant must have a permanent source of income for repayment of the proposed loan. Monthly installments for the proposed loan shall be twenty-five percent (25%) or less of the applicant (s) gross monthly income. Total obligation, inclusive of the proposed loan, shall be thirty-five percent (35%) or less of the applicant(s) gross monthly income.

#### C. Maturity

Loan maturity shall be set at the time of evaluation, based upon the applicant's existing repayment ability.

#### D. Credit Information

Applications must be supported by favorable current credit information, including financial statements, credit bureau reports, deposit verification, etc.

#### V. LOAN ADMINISTRATION

#### A. Approval Process. NMHC Criteria for Approving Loans

Applicant(s) whose payment-to-income ratio for the proposed loan is twenty-five percent (25%) or less and debt-to-income ratio of thirty-five percent (35%) or less, at the time of loan processing, shall be determined by NMHC to be capable of repaying the proposed loan based on current income versus current liability, so long as they have satisfactory credit history, and adequate collateral for the proposed loan.

#### B. Credit File

#### 1. Access

The Loan Documentation Clerk, Loan Specialist, Manager of the MCD or the Corporate Director are privy to the credit file when the need arises to refer to the file for purposes of reference, research, review or copying of pertinent documents for use by applicant(s) or for official business.

#### 2. Comments

Each credit file should contain comments by the responsible account officer, sufficient to establish the amount, purpose, source of repayment, and repayment program for the loan.

#### 3. Other Supporting Data

Each credit file should also include financial statement(s), credit investigation(s), and loan write-up.

#### VI. PRE-APPROVED HOUSING LOAN APPLICATIONS

File shall be forwarded to the Secretary to be copied and the copy forwarded to GS&LA, RECDS or VA with a transmittal letter from the Manager of the MCD for the applicable entity.

#### VII. APPROVED HOUSING LOAN APPLICATIONS

#### A. Approval Notice

Upon MCD's receipt of GS&LA's favorable Letter of Intent to Purchase Residential Real Estate Loan, VA's pre-qualification letter or RECDS' Notice of Loan Approval and Closing, the following steps, as applicable, shall be taken:

#### 1. Commitment Letter

The MCD Manager shall see to it that the Controller's authorization is obtained prior to issuance of the commitment letter for the Corporate Director's signature, for loans under the DFHLProgram. The letter must specify all the standard terms and conditions as required by the DFHL Amended Policy and Procedures. Original and a copy of the commitment letter shall be forwarded to the applicant(s) and a copy filed in the correspondence section of the applicant's folder pending receipt of the applicant's acknowledgment of the commitment letter.

#### 2. Request for Grant of Public Domain Land

If the applicant is a homestead permittee, the Loan Documentation Clerk shall prepare a request to the Division of Public Land (DPL) of the Department of Lands and Natural Resources (DLNR), for the Grant of Public Domain Land, for the signature of the Manager of MCD. The signed request shall be forwarded to DPL as early as possible.

#### 3. Follow-up

The Loan Specialist or private loan packager shall then follow up with the applicant(s) to ensure compliance with the terms and conditions of the approved loan as enumerated in the commitment or prequalification letter, or Notice of Loan Approval and Closing.

#### B. Loan Program

1. GS&LA - The same procedure as stated in Subsections 1, 2 (if applicable) and 3 of this Section VII (A) shall be followed.

#### a. Loan Closing Checklist

The Loan Documentation Clerk shall prepare the Loan Closing Checklist (Exhibit K), and place it in the appropriate section of the file.

#### I. Appraisal and Preliminary Title Reports

After MCD's receipt of the copy of the applicant's acknowledgment of commitment letter, written requests for the preliminary title research and appraisal report shall be forwarded to the title and appraisal companies, respectively. For applicant(s) with homestead permit(s), the procedure stated in Subsection 2 of this Section VII (A) applies.

- 2. VA Loan Specialist shall follow up with the applicant(s) to ensure that all the conditions of the pre-qualification letter are met as early as possible.
- **3. RECDS** The same procedure as stated in Subsections 1, 2 (if applicable) and 3 of this Section VII (A) shall be followed.

#### C. Preparation and Compilation of Documents

When all the terms and conditions or requirements of the commitment letter, prequalification letter or Notification of Loan Approval and Closing are met and if applicable, the recorded Grant of Public Domain Land is received, the Loan Specialist shall instruct the Loan Documentation Clerk to prepare and compile the applicable loan closing documents per the Loan Closing Section of the applicable checklist.

#### VIII. LOAN CLOSING

The Loan Specialist shall review the loan closing documents for accuracy and completeness, then proceed as follows:

A. GS&LA - Closing documents {Disclosure/Settlement Statement (Exhibit L), Federal Truth-In-Lending Disclosure Statement (Exhibit M), Loan Agreement, Promissory Note (Exhibit N), Mortgage (Exhibit O)} shall be forwarded to legal counsel for review as to form.

#### 1. Loan Closing Schedule

After receipt of closing documents approved as to form by legal counsel, the Loan Specialist shall contact the applicant(s) and schedule loan closing.

#### 2. Explanation of Documents

At loan closing, the Loan Specialist shall explain the purpose of each document to be signed by the applicant(s) or NMHC officials, and ensure that a Notary Public is present for the signing of the Loan Agreement, Promissory Note, and Mortgage.

#### 3. Signing of Documents

Closing documents executed by the applicant(s)/ borrower(s) shall be forwarded to the Corporate Director and Chairperson of the Board of Directors for their signatures.

#### 4. Document Recordation

Properly executed and notarized Loan Agreement, Promissory Note (Exhibit N) and Mortgage (Exhibit O) shall be copied by the Loan Documentation Clerk for recordation at the Commonwealth Recorder's Office.

#### 5. Hazard Insurance Register

The Loan Documentation Clerk shall add the borrower's name and hazard insurance expiration date and type of insurance coverage in the Borrowers' Hazard Insurance Register for monitoring purposes so that follow up for renewals may be made to ensure that every property that is mortgaged for security of loan extended, has in effect, throughout the term of the corresponding loan, the required

insurance policy coverage.

#### 6. Document Distribution

The Recorded Loan Agreement, Promissory Note and Mortgage shall be distributed as follows:

- a. Originals filed in the safe after microfilming on a quarterly basis.
- b. A set of copies to the borrower(s).
- c. A set of copies to the Fiscal Division.
- d. A set of copies filed in an eight-part classification folder with the borrower's application and pertinent documents classified by:
  - I. Correspondence
  - ii. Insurance
  - iii. Mortgage Note
  - iv. Construction
  - v. Appraisal
  - vi. Title
  - vii. Credit Report
  - viii. Application
- B. VA The Loan Specialist shall contact the applicant(s) and contractor to schedule execution of four each (original signatures) of the Construction Loan Promissory Note (Exhibit P), Escrow Agreement (Exhibit Q) and Real Estate Construction Agreement (Exhibit R).

#### 1. Execution of Documents

Applicant(s) shall sign all of the documents indicated in Subsection B of this Section VIII. The contractor is required to sign only the Escrow and Real Estate Construction Agreements.

#### 2. Officers' Signatures

The Real Estate Construction and Escrow Agreements signed by the applicant(s) and the contractor shall be forwarded to the Corporate Director and Chairperson of the Board of Directors for their signatures and then sent to the VA Office in Honolulu, Hawaii, along with the Construction Loan Promissory Note and a transmittal letter signed by the Manager of the MCD.

#### 3. Document Distribution

Upon receipt of the three sets of the Construction Loan Promissory Note, Real Estate Construction and Escrow Agreements also executed by the U.S. Department of Veterans Affairs Loan Guaranty Officer, one set should be retained in the borrower's file and one each should be distributed to the borrower(s) and contractor. The borrower's set should be accompanied by a transmittal letter, indicating NMHC's approval for construction of the proposed improvement if all requirements are met, noting inspection requirements per VA inspection schedule, which should be enclosed, and an acknowledgment portion at the bottom of the letter.

#### 4. Loan Fund Disposition

The check received for the entire loan amount from the U.S. Department of Veterans Affairs should be routed to the Manager of the MCD for information purposes and then immediately forwarded with copies of the Construction Loan Promissory Note, Real Estate Construction and Escrow Agreements, to the Controller of the Fiscal Division. The check shall be deposited into a separate account designated for the VA Native American Direct Loan Program.

C. RECDS - The Loan Specialist shall contact the applicant(s) to schedule loan closing and remind applicant(s) if the appraisal and/or loan packaging (trustee fee) is to be paid from personal funds. If any or all of the said fees will be financed by RECDS, the check from RECDS must be obtained prior to loan closing. At loan closing the following steps shall be followed:

#### 1. Execution of Documents

Applicant(s) shall execute the following documents:

- a. Equal Opportunity Agreement (Exhibit S).
- b. Nondiscrimination Certificate (Exhibit T).
- c. Promissory Note (Exhibit U).
- d. Real Estate Deed of Trust (Exhibit V), which must be notarized and recorded at the Commonwealth Recorder's Office prior to submittal to RECDS.

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e. Subsidy Repayment Agreement (Exhibit W), if a subsidized loan.

#### 2. Loan Specialist's Signatures

Loan Specialist shall sign the following documents:

- a. Settlement Statement (Exhibit X)
- b. Loan Closing Statement (Exhibit Y)

Completed loan closing documents and the appraisal fee shall be forwarded to RECDS, with a set of copies retained in the borrower's file. If the loan was packaged by a contracted private loan packager and proper billing has been received, the Loan Specialist shall request the Controller of the Fiscal Division, through a properly filled Order to Pay Funds, to disburse the packaging fee accordingly.

#### IX. DISBURSEMENT OF LOAN FUNDS

Following completion, execution, review and proper filing of all loan documents, loan funds shall be allocated for disbursement.

#### A. Request For Disbursement

Each request for disbursement that has been concurred by the borrower(s) shall be logged by the Secretary in the in-coming logbook and then forwarded to the Manager of the MCD who shall have the Loan Documentation Clerk process the Order to Pay Funds (Exhibit Z) after verifying the billing accuracy with the increment schedule specified in the project's contract. The Order to Pay Funds must be:

- 1. Signed by the Manager of the MCD.
- 2. Pre-approved by the Controller of the Fiscal Division.
- 3. Concurred by the Corporate Director.

#### B. Supporting Documents

Except for the initial request for disbursement, each subsequent billing shall be accompanied by:

- 1. The contractor's progress report with project photos.
- 2. The private inspector's current report.
- 3. Endorsement(s) by government inspector(s).
- 4. Test results and/or treatment reports, if applicable.

#### C. **Final Billing**

The final billing shall include:

- 1. The Builder's Warranty.
- Termite Treatment Warranty. 2.
- 3. Contractor's Affidavit That All Liens Have Been Paid.
- Certificate of Occupancy from the Building Safety Office. 4.
- 5. Certification for Use of Septic System, if applicable.

The Fiscal Division may process the disbursement if all requirements are met.

#### X. PROJECT COMPLETION

Hazard/occupancy insurance policy with fire, typhoon, earthquake and flood coverages for a minimum of the loan amount must be submitted upon completion of the project.

#### NOTE SALE XI.

Loans for completed project which are to be sold shall be further processed, including:

- Assignment of Promissory Note and Mortgage (Exhibit A-1). Α.
- В. Notice of Assignment, Sale or Transfer of Servicing Rights (Exhibit A-2).

#### XII. LOAN DISAPPROVAL

Should a loan application be disapproved, the Manager of the MCD shall instruct the Loan Specialist to prepare for the Corporate Director's signature, the denial letter stating the reason(s) for denial. The original shall be forwarded to the applicant(s), a copy e a c h placed in the reading file and the application file.

#### XIII. PROBLEM LOAN IDENTIFICATION AND ADMINISTRATION

The head of the Fiscal Division shall provide copies of all delinquency notices to the Manager of the MCD, who shall assign follow up of the notices with the respective account officer of each problem loan or any other Loan Specialist. The attached Problem Loan Write-up Sheet (Exhibit A-3) shall be completed and filed in the particular loan file.

#### XIV. REVISION OF LOAN

Each request for loan revision shall be reviewed by the Manager of the MCD and the Controller, who shall make recommendation(s) to the Corporate Director, based on the Loan Specialist's evaluation ensuring that the value of the property being secured is adequate for the proposed revision. If necessary, the request may be forwarded to the Board of Directors.

Once a decision is made, the Loan Specialist shall process the revision. Correspondence(s) pertaining to the request shall be prepared for the Corporate Director's signature.

#### XV. FORECLOSURE

DFHL loans payments which are defaulted three months or more, and have been issued the required delinquency and default notices (first, second and final), shall be referred to the legal counsel for judicial foreclosure proceedings pursuant to the applicable Mortgage Law. Demanded loan(s) from the Rural Development or its predecessors, RECDS and FmHA, shall be processed for a private sale foreclosure pursuant to the Deed of Trust Act,

#### XVI. CHARGE-OFF

Installment loans which are seriously behind and have been processed to no avail, may be charged off based upon the recommendations of the head of the Fiscal Division, and the Manager of the MCD, with the approval of the Corporate Director.

#### XVII. SATISFACTION OF LOAN

Upon receipt of a memorandum from the Fiscal Division of a satisfaction of loan, the Manager of the MCD or designee, shall ensure that a proper Release of Mortgage is processed and executed by the Corporate Director and the Chairperson of the Board of Directors within one week from the receipt of such memorandum. The original promissory note, mortgage and release of mortgage shall be provided to the borrower(s) with the borrower(s) acknowledgment of receipt, provided that copies are retained in the respective file.

#### XVIII. FILE DISPOSITION

Files of loans which have been satisfied and issued a release of mortgage shall be maintained in a paid off loan file in alphabetical order for seven (7) years. After such time, these files may be disposed, preferably shredded.

#### XIX. REPORTS

The Loan Specialists shall furnish the Manager of the MCD monthly reports which are due by the 2nd working day of each month for the previous month. The Manager of the MCD shall furnish the Corporate Director monthly reports which are due by the 5th working day of each month, incorporating information provided by the Loan Specialists.

#### **PUBLIC NOTICE**

# PROPOSED AMENDMENT TO THE ELECTRIC SERVICE REGULATIONS OF THE COMMONWEALTH UTILITIES CORPORATION

The Commonwealth Utilities Corporation Board of Directors, pursuant to the authority of the Commonwealth Utilities Act, hereby gives notice to the public of its proposed amendments to the Commonwealth Utilities Corporation Electric Service Regulations, as follows:

24.6 The Electric Service Rates charged by the Commonwealth Utilities Corporation to its customers shall be as follows:

Residential Customers

Commercial Customers

Government Customers

12.4 cents per kilowatt hour

16.0 cents per kilowatt hour

20.0 cents per kilowatt hour

All interested persons are requested to submit data, views, or arguments, in writing, concerning the proposed amendments to the Commonwealth Utilities Corporation Electric Service Regulations. Written comments must be submitted to the Executive Director, Commonwealth Utilities Corporation, not later than the close of business thirty (30) calendar days following the date of the publication of this Notice.

Dated this 12th August 1996:

Executive Director

Commonwealth Utilities Corporation

Received by:

Donna J. Cruz

Office of the Governor

Date:

Filed by:

Soledad B. Sasamoto Registrar of Corporations

Date: 8/13/96

## NUTISIAN PUPBLIKU

#### I MA PRUPOPONI NA AMENDASION GI REGULASION I COMMONWEALTH UTILITIES CORPORATION PUT SETBISION ILEKTRISIDA SIHA

I Board of Directors i Commonwealth Utilities Corporation, sigon gi aturidat i Commonwealth Utilities Act, ginen este ha nana'i nutisia i pupbliku ni i prinuponi-na siha na amendasion gi Regulasion i Commonwealth Utilities Corporation put Setbesion Ilektrisida siha, komu i sigente:

24.6 I apas setbision ilektrisida ni manma kokopbla i kastuma siha nu i Commonwealth Utilities Corporation para u fanma tulaika asta i sigente:

Residensia	12.4 sentimos kada oran kilowatt
Kometsia	16.0 sentimos kada oran kilowatt
Gubetnamento	20,0 sentimos kada oran kilowatt

Todu interesante na petsona siha manma fafaisen para u fana'halom infotmasion, opinion osino' atgumento siha gi tinige' put i manma prupoponi siha na amendasion gi Regulasion i Commonweal;th Utilities Corporation put Setbision Ilektrsida siha. Todu tinige' siha na komento debi di u fanma satmiti guato gi i Direktot Eksatibu, Commonwealth Utilities Corporation antes di i ma huchom bisnes trenta (30) dia kalendario despues di i fechan i ma pupblika-ña este na Nutisia.

Ma fecha gi este i mina 2 gi August 1996:

TIMOTHY P. VILLAGOM

Direktot Eksatibu

Commonwealth Utilities Corporation

Ma risibi as: Mamardo

Donna J. Cruz

Ofisinan Gubetno

Ma Satmiti as:

Soledad B. Sasamoto Rehistradot Kotporasion

## ARONGORONG NGÁLIIR TOULAP

## REEL LIWEILI ALLEGH REEL MWOGHÚTÚGHÚTÚL ELEKTRISIDÓD SÁNGI MEREEL COMMONWEALTH UTILITIES CORPORATION

<u>Commonwealth Utilities Corporation Board of Directors</u>, sángi mereel bwángil <u>Commonwealth Utilities Act</u>, bwelle reel mille e arongaar toulap reel liwelil aweeweel alillis mereel <u>Commonwealth Utilities Corporation</u>

24.6 abwossul elektrisidod mercel <u>Commonwealth Utilities Corporation</u> ngáliir aramas, nge ebwe ikkaal:

Residential Customers Commercial Customers Government Customers 12.4 cents per kilowat hour 16.0 cents pr kilowat hour 20.0 cents per kilowat hour

Re amwescheliir aramas bwe rebwe ischilong yaar <u>data views</u> ngare <u>arguments</u> bwelle reel Liwelil Allégh Reel Mwóghútúghútúl Elektrsidod. Ebwe isislong yaami mengemeng ngare aiyegh reel bwulasiyool <u>Executive Director</u>. <u>Commonwealth Utilities Corporation</u>. essóbw aluw ló llól eliigh (30) rál sángi ráálil isisiwowul arongorong yeel.

Mallil 12 August 1996

TIMOTHY OVILLAGOINEZ

COMMONWEALTH UTILITIES CORPORATION

Bwughiyal: Or Canach

Donna J. Cruz Bwulasiyool Gobenno

Rál 8/13/96

E file mereel:

Soledad B. Sasamoto Registrar Corporation

Rál: 8/13/96



# BOARD OF PROFESSIONAL LICENSING Commonwealth of the Northern Mariana Islands

P.O. Box 2078 Saipan, MP 96950 Tel. No.: (670) 234-5897 Fax No.: (670) 234-6040

# NOTICE OF PROPOSED AMENDMENTS TO THE REGULATIONS FOR HARBOR PILOTS

The Board of Professional Licensing hereby notifies the General Public that it proposes to amend its Regulations for Harbor Pilots. Interested persons may obtain copies of the proposed amendments from the Board of Professional Licensing office, 2nd Floor of ICC Building, Gualo Rai.

Anyone interested in commenting on the proposed amendments may do so within 30 days from the date of this notice is published in the Commonwealth Registrer.

Dated this 9th day of August, 1996.

FRANCISCO Q. GUERRERO
Chairman

FILED BY:

/n: Soledad B. Sasamoto
Registrar of Corporations

8/9/90 Date

Time

RECEIVED BY:

Donna J. Cruz

8/12/9

Time



# BOARD OF PROFESSIONAL LICENSING Commonwealth of the Northern Mariana Islands

P.O. Box 2078 Saipan, MP 96950 Tel. No.: (670) 234-5897 Fax No.: (670) 234-6040

BOARD OF PROFESSIONAL LICENSING COMMONWEALTH I SANGKATTAN SIHA NA ISLAS MARIANAS P.O. BOX 2078 SAIPAN.MP 96950 TEL,NO.(670)234-5897 FAX.NO.(670)234-6040

# NUTISIA PUT I MA PROPONIN I AMENDASION REGULASION GI BANDAN PILTON PUETTO SIHA

I BOARD OF PROFESSIONAL LICENSING GINEN ESTE HA NUTITISIA I PUPBLIKO ENERAT PUT I MA PROPONIN I AMENDASION GI BANDAN PILTON PUETTO SIHA. I MAN ENTERESAO NA INDIBIYUAT HA FAN MAN GAOGAO KOPIAN I MA PROPONIN AMENDASION REGULASION GI OFISINAN BOARD OF PROFESSIONAL LICENSING GI MINA DOS BIBENDA GI ICC BUILDING, GUALO RAI.

I MAN ENTERESAO NA INDIBIYUAT HU MANA HALOM I KOMENTO SIHA PUT I MA PROPONIN AMENDASION REGULASION GI HALOM TRENTA(30) DIAS DESPUES DI 1 FECHA NI MA PUPBLIKA ESTE NA NUTISIA GI HALOM I REHISTRAN COMMONWEALTH.

MA FECHA ESTE GI DIA 9th GI AGUSTO NA	MES,1996.	
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FANCISCO Q. GUERRERO		
CHAIRMAN		
MA SATMITI AS Romedio hu faclaca	2/9/96	9:45 an
SOLEDAD B. SASAMOTO REHISTRADORAN KOTPORASION	FECHA	ORA
MARISIBI AS OSlamach	8/12/96	7:30 am
DONNA J. CRUZ	FECHA	ORA
OFISIN	IAN GUBIETNU	



#### BOARD OF PROFESSIONAL LICENSING Commonwealth of the Northern Mariana Islands P.O. Box 2078

Saipan, MP 96950 Tel. No.: (670) 234-5897 Fax No.: (670) 234-6040

#### BOARD OF PROFESSIONAL LICENSING COMMONWEALTH METAWAL WOOL FALUWAL MARIANAS

P.O. <u>BOX</u> 2078 SEIPÉL, MP. 96950 <u>TEL</u>. NO. (670) 234-5897 <u>FAX</u>. NO. (670) 234-6040

## ARONGORONG NGÁLIIR ARAMAS TOULAP REEL FFÉÉRÉTÁÁL AWEEWE BWELLE REEL HARBORPILOTS

BOARD OF PROFESSIONAL LICENSING EKKE ARONGAAR ARAMAS TOULAP REEL FFÉÉRÉTÁÁL AWEEWE BWELLE REEL HARBORPILOTS. ARAMAS YE E TIPELI KOPIYAAL FFÉÉRÉTÁÁL AWEEWE KKAAL EBWE BWEIBWOGH MEREEL BWULASIYOOL BOARD OF PROFESSIONAL LICENSING, RUWOW TAÁL(2ND.FLOOR) REEL ICC BUILDING MELLÓL APILOMWÓL AMEIRAW.

ARAMAS YE E TIPELI EBWE ISISILONG YAAL AIYEGH ME MENGEMENG EBWE FEÉRÚ SCHAGH. NGE EBWE LLÓL ELIIGH(30) RÁL KKAAL TAKKELÓÓL LLÓL RÁL YE A ISISILONG LLÓL <u>COMMONWEALTH</u> REGISTER.

<del></del>	Francie Dhennes	MAL ELÚWEL, 1996.	
•	FRANCISCO Q. GUERRERO CHAIRMAN		
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.6"	BWUCHIYAL Camacha	8/12/96	7:30 au
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#### BOARD OF PROFESSIONAL LICENSING REGULATIONS GOVERNING THE LICENSURE OF HARBOR PILOTS

#### PART I. GENERAL PROVISIONS

- 1.1 Authority. These regulations are adopted pursuant to 4 CMC, Div. 3, \$ 3105.
- 1.2 <u>Application</u>. These regulations shall apply to the pilotage districts of Rota, Saipan and Tinian as defined by the Commonwealth Ports Authority.

#### PART II. DEFINITIONS

- 2.1 <u>The Board</u> "The Board" shall mean the Commonwealth of the Northern Mariana Islands Board of Professional Licensing (**BPL**).
- 2.2 The CPA. "The CPA" shall mean the Commonwealth Ports Authority.
- 2.3 The CNMI. "The CNMI" shall mean the Commonwealth of the Northern Mariana Islands.
- 2.4 <u>Pilot or Harbor Pilot</u>. A person who directs the movements of a ship into and out of a pilotage district and is licensed by BPL to pilot within that pilotage district within the CNMI.
- 2.5 <u>Vessel Movement</u>. The movement of a ship from the outer limit of a pilotage district or anchorage to the dock, the anchorage to the dock and from the dock to the anchorage or from dock or anchorage to outer limit of a pilotage district.
- 2.6 <u>Resident.</u> A person who maintains a place of abode within the CNMI.

#### PART III. LICENSURE OF HARBOR PILOTS

- 3.1 A person may pilot a vessel where such vessel is required to have a pilot under regulations promulgated by the CPA only if the Board has issued the person a CNMI pilot's license and endorsed the license for the applicable pilotage district.
- 3.2 A person must obtain a separate license endorsement to pilot a vessel in each separate pilotage district defined by the CPA.
- 3.3 Prior to issuance of a pilot's license a person must pay a license fee of \$500.00 payable to the CNMI Treasurer

#### PART IV. QUALIFICATIONS FOR LICENSURE

- 4.1 A person is eligible to obtain a license as a harbor pilot and an endorsement for the applicable pilotage district if the person meets the following qualifications:
  - (a) Is over the age of 21 and under the age of 72;
  - (b) Is a U.S. Citizen or a resident of the CNMI:
  - (c) Is physically capable of performing the duties of a pilot as certified by a CNMI licensed physician;
  - (d) Is mentally fit and competent as certified by a CNM1 licensed physician;

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- (e) Has normal color vision and vision which is correctable to 20/20 in both eyes as certified by a CNMI licensed optometrist:
- (f) Has successfully completed all examinations required by the board that are applicable to the pilotage district for which the applicant seeks licensure;
- (g) Has successfully completed and satisfactorily documented proof of completion of the familiarization trips required by the Board;
- (h) Satisfies at least one of the following:
  - (1) Holds a valid U.S.C.G. First Class Pilot License for vessels of unlimited Tonnage and endorsed for one, or more of the pilotage districts of the CNMI and must document, to the satisfaction of the Board, at least **30** safe vessel movements, within the preceding year (25% of **movements** must be at night), in any ports of the United States, or former Trust Territory of the Pacific Islands, as a harbor pilot working under the authority of his USCG First Class Pilot License; or
  - (2) Possesses a U.S. Coast Guard Master or Mate's license of unlimited tonnage **on** steam or motor vessels upon oceans (excluding fishing vessels); or
  - (3) Possesses a U.S. Coast Guard Master or Mate's license of not more than 1600 gross tons on steam or motor vessels upon oceans (excluding fishing vessels); or
  - (4) Possesses a valid U.S. Coast Guard License with a rating as Master on Steam or Motor Vessels of 500 gross tons including freight or towing vessels (excluding fishing vessels); and, two-thirds of the required number of vessel movements for that pilotage district have been on vessels of 500 gross tons or more; or
  - (5) Previously held a Trust Territory deck officers license for vessels over 500 gross tons and can demonstrate to the satisfaction of the Board one year sea time as Master or Mate of steam or motor vessels of 500 gross tons or more; or
  - (6) Previously held a Trust Territory Harbor Pilot's license for vessels of at least 500 gross tons for the ports in the CNMI and can document to the satisfaction of the Board, at least an average of 10 vessel movements per year in the immediately preceding 5 years in the applicable pilotage district.
- (i) Speak, write and comprehend English to the satisfaction of the Board.
- (j) The harbor pilot license shall be limited to the tonnage licensed by the U.S.C.G. or as previously licensed by the Trust Territory government.
- 4.2 No person shall be licensed by the Board unless he or she has applied to the Board for a pilot license on the form provided by the Board and paid to the CNM1 Treasurer the application fee of \$100.00. All application fees are nonrefundable.

#### PART Y. EXAMINATIONS

- 5.1 Each applicant shall be required to pass examinations:
  - (a) Applicants applying under the provisions of Part 4.1 (h) (2), (3), and (4) shall **take and passed the U.S.C.G.** written examinations covering the International Rules of the Road, and the physical characteristics of the pilotage district for which the applicant seeks licensure; or

- (b) Applicants applying under the provisions of Part 4.1(h) (5) and (6) shall obtain a U.S. Coast Guard first class pilots license for the ports which the applicant seeks licensure. In the event that the applicant is not eligible for a U.S. Coast Guard first class license, the applicant shall have successfully passed the examination for a U.S. Coast Guard first class pilots license, or an examination developed by the Board which covers the subjects on which applicants for original first class pilots licenses are examined by the U.S. Coast Guard.
- (c) Applicants applying with Coast Guard licenses under the provisions of Part 4.1
- (h) (1) are exempt from the examination requirements.
- 5.2 All examinations may be taken by a qualified applicant who:
  - (a) Has had a license application on file with the Board for at least **15** working days prior to the examination;
  - (b) Has paid to the CNMI Treasurer a nonrefundable examination fee of \$25.00; and
  - (c) Has had a physical examination by a CNMI licensed physician as further specified in Part 7 of these regulations not more than 45 days prior to the date of the application submitted to the Board and submitted to the Board the physician's Statement of Fitness. If a person is retaking any examination that he or she failed and such physical examination occurred not more than 180 days prior to the date of the Board's examination, no new Physician Statement of Fitness need be submitted as a condition for retaking such examination
- 5.3 A passing grade for all required examinations administered by the Board shall equal 90%. For exams administered by the Coast Guard, the board shallaccept the criteria adopted by the Coast Guard.
- 5.4 If an applicant fails any examination administered by the Board, he or she may retake the examination a maximum of 3 times within 12 months. The Board shall not require the applicant to reapply with the Board for each examination. The applicant shall pay the examination fee each time he or she takes an exam.

#### PART VI. FAMILIARIZATION TRIPS

6.1 All applicants applying for harbor pilot must meet the number of familiarization trips for each pilotage district and must satisfy the following trip requirements:

Tanapag Harbor - 24 Rota Harbor - 10 Tinian Harbor - 12

- (a) One familiarization trip shall consist of one vessel movement in the harbor included in the pilotage district without any accidents, collisions or similar incidents.
- (b) At least **half** of the required familiarization trips shall be conducted between one hour after sunset and one hour before sunrise.
- (c) All of the required familiarization trips shall be on self propelled vessels of at least 300 gross tons or larger on a vessel with operational radar.
- (d) All familiarization trips must be made under the supervision of a licensed harbor pilot for that pilotage district, with the exception of the pilotage district of Rota until such time that a pilot is licensed for that district.

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- All familiarization trips shall be documented and signed by the licensed harbor pilot on a form provided by the Board.
- 6.2 When at least two pilots have been licensed by the Board in a particular pilotage district, one-half of all required familiarization trips must be made under the supervision of a pilet licensed by the Beard.
  - After every familiarization trip made under the supervision of a licensed pilot. the supervisory pilots shall fill out, on a form provided by the Board an evaluation of the applicant's performance.
  - After completion of the required number of familiarization trips the Board shall evaluate the applicant's performance in ship handling skills on the basis of the evaluation forms and other relevant information and decide whether the applicant should be licensed or whether additional familiarization trips should be required. The Board may require that a pilot perform additional familiarization trips if the supervisory pilot's evaluations indicate that the applicant needs additional experience in ship handling.
- $\frac{6.3}{100}$ An applicant seeking an original pilots license (no prior pilots license from the Trust Territory or U.S. Coast Guard) for a pilotope district in the CNMI shall be required to demonstrate to the satisfaction of the board appropriate ship handling capabilities by successfully docking and undocking a number of vessels under the supervision of a CNMI licensed harbor pilot. A minimum of 10 successful dockings and undockings on a self propelled vessels of 500 gross tons or more shall be performed. Not more than one half of these dockings and undockings shall be performed under the supervision of the same CNMI licensed harbor pilot. These dockings and undockings may be performed in conjunction with the familiarization trips required herein.

#### PART VII. PHYSICAL REQUIREMENTS AND EXAMINATIONS

- 7.1 The following applicants and pilots must have a physical examination by a CNMI licensed physician:
  - (a) all applicants:
  - (b) all licensed pilots on an annual basis; or
  - (c) all licensed pilots within 60 days prior to renewal.
- 7.2 The physical examination required of all applicants or pilots shall demonstrate that such person is in all respects physically fit to perform the duties of a pilot. The examination shall assure that the person's abilities as a pilot are not impaired by eyesight, hearing or other bodily function and shall include examination of the pilot's eyes (including tests for color blindness, depth perception, night vision, disease, field of vision and reflexes); ears; heart; blood pressure; blood components; pulse; speech capabilities; history of diseases (including diabetes, cancer, arthritis, arrhythmia, asthma, bronchitis, emphysema, ulcers, alcoholism and other illnesses) and any other medical information which the physician feels is relevant. The Board reserves the right to impose mandatory testing for drug or alcohol use.

- 7.3 The applicant or the pilot shall file with the Board on the form supplied by the Board the examining physician's Statement of Fitness.
  - (a) Within 60 days of the applicant filing the completed application form with the Board and the physician's Statement of Fitness.
  - (b) Within 60 days of the date of a pilot's annual physical examination or physical examination for renewal.
- 7.4 If the physician's Statement of Fitness indicates that the applicant is not physically or mentally able to perform the duties of a pilot, the Board shall not issue the pilot a license.
- 7.5 In the case of the annual physical exam, should the physician's Statement of Fitness indicate that the pilot is not capable of performing the duties of a pilot, the Board shall suspend such license until a further physical examination has been completed and indicates that the pilot is capable of performing his duties as a pilot.
- 7.6 In the case of the renewal of a pilot's license, should the pilot be temporarily physically incapacitated at the time his license is due to be renewed, the Board shall not renew such license until a further physical examination indicates that the pilot is capable of performing his duties as a pilot.

#### PART VIII. LICENSE RENEWAL

- 8.1 Each pilot shall renew his or her pilot's license every two years from the date of issue. All licensed pilots seeking to renew his or her license shall complete the application form provided by the Board and file it at least sixty days prior to the expiration date of the license. Upon approval of the license renewal application the renewal fee shall be paid to the CNMI Treasurer in the amount of \$500.00.
- 8.2 In addition to filing the application to renew a pilot's license, the applicant must also meet the following renewal requirements:
  - (a) Have completed the following vessel movements on self propelled vessels of 300 gross tons or more in the applicable pilotage district during the time he was licensed (half of the trips shall be conducted after sunset). At least half of the trips shall have been completed during the immediately preceding 12 months from the date the application for renewal is filed with the Board:

Tanapag Harbor - 20 Tinian Harbor - 10 Rota Harbor - 8

- (b) Pass a general physical examination within sixty days prior to the renewal date. The physician shall submit to the Board a Statement of Fitness stating whether and under what conditions the pilot is capable of providing pilotage services; and
- (c) Pass an examination testing the International Regulations for Prevention of Collisions at Sea within 90 days prior to renewal. The renewal applicant may use the official publication containing the Regulations during this examination.

- 8.3 if the applicant for renewal fails to have the required number of trips in the pilotage district, the Board shall require the applicant to complete additional familiarization trips under the supervision of a licensed pilot prior to renewing the pilot's license. During such time if the time for the pilot's license renewal has passed, such pilot shall not pilot a vessel without the supervision of a licensed pilot.
- If a pilot fails to apply to renew his or her license and fails to complete the requirements 8.4 contained in paragraph 8.2 prior to the date it expires the license shall lapse and be invalid and the pilot must reapply with the Board to obtain a new license.
- 8.4 A pilot who fails to apply to renew his or her license and fails to complete the requirements contained in Section 8.2 before the license expiration date, shall be assessed the renewal fee and a \$25.00 a month delinquent fee for every month the license is not renewed.
- 8.5 A pilot whose license has expired and is lapsed for more than one year by failure to renew must file a new application and received Board approval for reinstatement.

#### PART IX. REPORTING REQUIREMENTS

- 9.1 In every case where a vessel piloted by a CNMI-licensed pilot shall go aground, collide with another vessel, or collide with a dock, or shall meet with any casualty, or be injured or damaged in any way, the pilot shall file a written report with the Board as soon as returning to shore and in any event no later than 7 days after the incident. The report shall advise the Board of all relevant facts relating to the incident.
- 9.2 Any pilot who shall fail, neglect, or refuse to make a written report to the Board for a period of ten days after the date the report is required to be filed, shall be subject to having his license suspended or revoked.

#### PART X. REVOCATION/SUSPENSION AND TERMINATION OF LICENSE

- 10.1 Pursuant to applicable CNMI Law including, but not limited to the CNMI Administrative Procedure Act, 1 CMC, Div. 1, et seq; the Board shall have power on its own motion, or in its discretion, upon the written request of any int party, to investigate the performance of pilotage services subject to these regulations and issue a reprimand, or suspend, withhold, or revoke the license of any pilot, or any combination of the above, for misconduct, incompetency, inattention to duty, intoxication, drug use, or failure to perform his or her duties under these regulations, or violation of any of the rules or regulations provided by the Board for the government of pilots including training requirements or misrepresentation in the application process. The Board may require that a pilot satisfactorily complete a specific course of training or treatment prior to reinstatement of the pilot's license.
  - The Board shall have the right to suspend or revoke the license of any pilot convicted of a crime related to the harbor pilot profession or a crime involving the use of illegal drugs or alcohol or use of alcohol or drugs while on duty, including missing an assignment due to alcohol or drug use.
  - (c) The Board shall have the right to suspend or revoke the license of any pilot who files false information with the Board.

- (d) Any pilot whose license has been revoked must reapply with the Board to obtain a new license.
- (e) The Board shall terminate the license of any pilot reaching the age of seventytwo.

#### PART XI. RADAR TRAINING

- 11.1 All pilots must complete a Coast Guard approved unlimited radar observation training course prior to issuance of the pilot license. with the exception of persons applying for an original pilot license under the provisions of part 4.1 (h) (3) who may be issued a provisional license pending the applicant obtaining the necessary training. Such a provisional license, if issued, will be valid for six months only and may not be renewed. No other application for an original license and no applications for a renewal will be considered by the Board unless the applicant presents documentation, to the satisfaction of the Board, that the applicant has satisfactorily completed a Coast Guard approved unlimited radar observer. Furthermore, If a pilot, licensed under the authority of these regulations, conducts movement of a vessel required to have a pilot under regulations promulgated by the Commonwealth Ports Authority but not holding a valid active unlimited radar observation training course certificate of completion, netwithstanding the one and only exception listed above then that pilot's license is subject to revocation/suspension proceedings under the authority of part 10.1 of these regulations.
- 11.2 To renew a pilot's license a pilot shall have completed an unlimited refresher redar training-from an approved school prior to filing the application for renewal with the Boord.
- 11.2 The Board shall not renew a pilot's license if the applicant's unlimited radar observation certificate has expired.
- 11.3 After a pilot completes an unlimited rador training program, he or she shall file a Statement of Training on a form required by the Board.

#### PART XII. VIOLATIONS

All persons who pilot a vessel in violation of these regulations shall be subject to criminal or civil penalties as provided by law, as well as, where applicable, suspension or revocation of a license issued by the Board.

#### PART XIII. DRUG SCREENING

The Board reserves the right to require satisfactory completion of a drug screening test prior to issuance or renewal of a license. The Board also reserves the rights to mandatory random drug screening for all persons holding a harbor pilots license.



## Northern Mariana Islands

P.O. Box 1247, Saipan, MP 96950 Telephone: (670) 234-7228 / Fax: (670) 234-9624

## PUBLIC NOTICE OF PROPOSED AMENDMENTS TO ADMINISTRATIVE RULES AND REGULATIONS OF THE NMI RETIREMENT FUND

The Board of Trustees of the NMI Retirement Fund, hereby gives notice to the general public that it has adopted proposed amendments to the Fund's Administrative Rules and Regulations pursuant to its authority under 1 CMC 8315(f) and the Administrative Procedure Act at 1 CMC 9101, et. seq.

The purpose of these amendments is to provide for the effective administration of Public Law 6-17, and to provide updates of the existing regulations, and for other purposes. The Board is soliciting comments and recommendations regarding these amendments, which must be received by the Fund within 30 days of first publication of this notice.

Copies of these proposed regulations may be obtained at any of the NMI Retirement Fund offices on Saipan, Tinian and Rota.

Dated this <u>31st</u> day of July, 1996.

Vicente C. Camacho

Chairman

Board of Trustees

Edward H. Manglona

Administrator

NMI Retirement Fund

RECEIVED BY:

DONNA J. CRUZ / DATE

Office of the Governor

FILED BY:

🚣 SOLEDAD B. SASAMOTO / DATE

Registrar of Corporations

PAGE 14299



## R = Northern Mariana Pslands D

P.O. Box 1247, Saipan, MP 96950 Telephone: (670) 234-7228 / Fax: (670) 234-9624

### NOTISIAN PUBLIKO POT I MAPROPOPONE NA TINILAIKA GI AREKLAMENTION I PROGRAMAN RETIREMENT FUND

I Board of Trustees i Northern Mariana Islands Retirement Fund, sigun gi atoridat i lai gi 1 CMC 8315(f), yan i Administrative Procedure Act gi papa i 1 CMC 9101, et. seq., mananae noticia gi publiko pot i ha propopone na tanilaika gi areklamenton i programan Retirement Fund.

Copian este na tinilaika guaha gi ofisinan i Retirement Fund nui gaige gi primet piso gi Nauru Building, Susupe, Saipan.

I Board of Trustees ha sosojo i publiko para ufan satmiti rekomendasion osino komentos pot este na tinilaika gi halom 30 dias despues de mapublika gi Commonwealth Register. Pot fabot satmiti todo redomendasion gi sigente na address:

NMI Retirement Fund P. O. Box 1247 Saipan, MP 96950

Mafecha gi 31 dia de Julio, 1996.

Vicente C. Camacko

Chairman

Board of Trustees

Edward H. Manglona

Administrator

**NMI** Retirement Fund

RECEIVED BY:

FILED BY:

-DONNA J. CRUZ / DATE

Office of the Governor

SOLEDAD B. SASAMOTO / DATE

Registrar of Corporations

COMMONWEALTH REGISTER

VOLUME 18 NUMBER 08

AUGUST 15, 1996

PAGE 14300

#### NORTHERN MARIANA ISLANDS RETIREMENT FUND

### Proposed Amendment To The Fund's Administrative Rules and Regulations

The Board of Trustees of the Northern Mariana Islands Retirement Fund hereby promulgates these rules and regulations pursuant to 1 CMC 8315(f), and the Administrative Procedure Act at 1 CMC 9101, et. Seq.

#### PART I. AUTHORITY

Under and by virtue of the authority vested in the Board of Trustees pursuant to 1 CMC 8315(f), the Board hereby promulgates these rules and regulations.

#### PART II. PURPOSE

To re-promulgate Rule 3.5 of the Fund's Administrative Rules and Regulations, as amended, to provide for an open period to allow Class II members to elected to be credited for prior service.

#### PART III. AMENDMENT

### 3.5 Prior Service for Class II Members

- (a) Class II members who have prior service and have not elected to receive credit for such service must elect within 90 days of the effective date of these regulations to be eligible for such prior service credit; provided, however, that the required contributions are paid for services beginning October 1, 1980, and thereafter, as herein provided. Failure to elect to be credited for such prior service shall be deemed an irrevocable rejection of the credits.
- (b) Payment for prior service credit shall be made in lump sum or installment through payroll deduction over a period not to exceed seven (7) years. In the event a member retires before having fully paid for prior service, the same level of payment shall be automatically deducted from the pension benefit of the member. If the member dies leaving an eligible surviving beneficiaries, the benefit of the surviving beneficiaries shall be reduced in allocable percentage to meet fifty percent (50%) of the total benefits until the prior service liability is fully satisfied.
- (c) All payments for prior service credit shall include regular interest from the date the salary was first paid to the employee until the liability is fully paid. The principal amount due shall consist of the employee contribution based on the rate applicable at the time the salary was paid plus the regular interest computed at the time of election. Payment on installment will continue to accrue regular interest on the principal until the liability is fully paid.

- (d) Only active Class II members on the effective date of these regulations are eligible to elect to receive prior service credit as provided herein.
- (e) For purposes of this rule, prior service includes services lost through refund of contributions.
- (f) This rule shall cease to exist upon the expiration of the open period of election as provided herein.

#### PART IV. EFFECTIVE DATE

These regulations shall become effective pursuant to the Administrative Procedure Act at 1 CMC 9101, et seq.

Vicente C. Canacho

Chairman, Board of Trustees

Edward H. Manglona Administrator



# RETIREMENTFUND

P.O. Box 1247, Saipan, MP 96950 Telephone: (670) 234-7228 / Fax: (670) 234-9624

## NOTICE OF THE ADOPTED AMENDMENTS TO THE MEMBER HOME LOAN PROGRAM REGULATIONS

The Board of Trustees of the Northern Mariana Islands Retirement Fund hereby notifies the general public that it has adopted the amendments to the Member Home Loan Program Regulations as published in Volume 11. No. 6, dated June 15, 1989, and as amended in Volume 12, No. 3, dated March 15, 1990, Volume 13, No. 4, dated April 15. 1991, Volume 13, No. 10, dated October 15, 1991. Volume 15, No. 3, dated March 15, 1993, Volume 15, No. 9, dated September 15, 1993 Volume 15, No. 12, dated December 15. 1993, Volume 16, No. 04, dated April 15, 1994, Volume 16, No. 05, dated May 15, 1994, Volume 16, No. 09, dated September 15, 1994, Volume 16, No. 11, dated November 15, 1994, Volume 17, No. 02, dated February 15, 1995, Volume 17, No. 04, dated April 15, 1995, Volume 17, No. 06, dated June 15, 1995, Volume 17, No. 10, dated October 15, 1995, Volume 18, No. 02, dated February 15, 1996 and as further amended in Volume 18, No. 06, dated June 15, 1996 of the Commonwealth Register.

Dated this <u>31st</u> day of <u>J</u>	<u>uly</u> , 1996.
HILLIU	Must
Vicente C. Camacho	Edward H. Manglona
Chairperson U	Administrator
Board of Trustees	NMI Retirement Fund
NMI Retirement Fund	
	Oz Camacho
Date: 8/12/96	Donna J. Cruz
Date: (**/)	Filed by The Governor's Office
	Remedio M. Halluran
Date: Cug. 9, 1996	Soledad B. Sasamoto
	Filed by the Registrar of Corp.



## R = Northern Mariana Pslands ETIREMENTFUND

P.O. Box 1247, Saipan, MP 96950 Telephone: (670) 234-7228 / Fax: (670) 234-9624

## NOTICIA POT I MA ADOPTA NA AMENDASION I REGULASION YAN AREKLAMENTO I MEMBER HOME LOAN PROGAM

I Board of Trustees, NMI Retirement Fund, man nanae noticia para i publico na ma adopta i tinilaika gi regulasion i Member Home Loan Program anai i ma publika gi Volume 11, No. 6, Junio 15, 1989, ya ma amenda gi Volume 12, No. 3, Matso 15, 1990, Volume 13, No. 4, Abrit 15, 1991, Volume 13, No. 10, Octubre 15, 1991, Volume 15, No. 3, Matso 15, 1993, Volume 15, No. 9, Septembre 15, 1993, Volume 15, No. 12, Decembre 15, 1993, Volume 16, No. 04, Abrit 15, 1994, Volume 16, No. 05, gi Mayo 15, 1994, Volume 16, No. 09, Septembre 15, 1994, Volume 16, No. 11, Novembre 15, 1994, Volume 17, No. 02, Febrero 15, 1995, Volume 17, No. 04, Abrit 15, 1995, Volume 17, No. 10, Octubre, 15, 1995, Volume 18, No. 02, dated Febrero 15, 1996 ya ma amenda talo gi Volume 18, No. 06, Junio 15, 1996 gi Commonwealth Register.

Mafecha gi dia <u>31          gi                          </u>	
11	
CMHHH =	
Vicente C. Camacho Chairperson	Edward H. Manglona Administrator
Board of Trustees  NMI Retirement Fund	NMI Retirement Fund
Date: $9/2/96$	Janach 5  Donna J. Cruz
	Filed by The Governor's Office
	<b>)</b>
Date: aug. 9.1996	Remedio In Hallman  Soledad B. Sasamoto
	Filed by the Registrar of Corporations



## R = Northern Mariana Pslands ETIREMENTFUND

P.O. Box 1247, Saipan, MP 96950 Telephone: (670) 234-7228 / Fax: (670) 234-9624

## NORTHERN MARIANA ISLANDS RETIREMENT FUND ADOPTED MEMBER HOME LOAN PROGRAM REGULATIONS

The Board of Trustees of the NMI Retirement Fund hereby adopts the amendments to the Member Home Loan Rules and Regulations as published in the Commonwealth Register in Volume 11 No. 06, dated June 15, 1989, and as amended in Volume 12, No. 3, dated March 15, 1990, Volume 13, No. 4, dated April 15, 1991, Volume 13, No. 10, dated October 15, 1991, Volume 15, No. 3, dated March 15, 1993. Volume 15, No. 9, dated September 15, 1993, Volume 16, No. 5, dated May 15. 1994, Volume 16, No. 09, dated September 15, 1994, Volume 16, No. 11, dated November 15, 1994, Volume 17, No. 02, dated February 15, 1995, Volume 17, No. 04, dated April 15. 1995, Volume 17, No. 06, dated June 15, 1995, Volume 17, No. 10, dated October 15, 1995, Volume 18, No. 02, dated February 15, 1996 and further amended in Volume 18, No. 06, dated June 15, 1996 of the Commonwealth Register.

### Part I. AUTHORITY

1. By virtue of the authority provided under 1 CMC § 8314(f), and the Administrative Procedures Act, at 1 CMC § 9101, et. seq., the Board of Trustees hereby promulgates these amendments as adopted to the Member Home Loan Program Regulations.

#### Part II. AMENDMENTS

- 1. To amend Part 5, Section 5.1 of the Member Home Loan Program Regulations, to insert the following after the last sentence in the paragraph:
  - "(b) Notwithstanding any provisions of these regulations to the contrary, construction loans for residential homestead properties lacking access to Commonwealth utilities may be extended, provided that the borrower(s) provide their own power generator and a permanent water catchment and storage system acceptable to the Fund. This requirement shall be included as part of the loan agreement."

### PART III. EFFECTIVE DATE

The effective date of these adopted amendments shall be pursuant to 1 CMC § 9105(b).

Adopted as final amendments to the Member Home Loan Program Rules and Regulations by the

Board of Trustees this 31st day of \_\_\_\_ \_\_, 1996.

Vicente C. Camacho

Chairperson

**Board of Trustees** 

**NMI Retirement Fund** 

Administrator

**NMI Retirement Fund** 



## PETIREMENTFUND

P.O. Box 1247, Saipan, MP 96950 Telephone: (670) 234-7228 / Fax: (670) 234-9624

## Certification of the Adopted Amendments to the Member Home Loan Program Rules and Regulations

I, Vicente C. Camacho, Chairman of the Board of Trustees, NMI Retirement Fund, which has promultated the foregoing amendments to the rules and regulations of the Member Home Loan Program, by my signature below do hereby certify that these amendments are true, complete, and a correct copy, formally adopted by the Board of Trustees.

DATED this

day of July, 1996.

VICENTE C. CAMACHO

Chairman

**Board of Trustees** 

RECEIVED BY:

DONNA J. CRUZ / DATE

Office of the Governor

FILED BY:

SOLEDAD B. SASAMOTO / DATE

Registrar of Corporations





## Board of Directors

#### **PUBLIC NOTICE**

### ADOPTION OF THE AMENDMENTS TO THE ELECTRIC SERVICE **REGULATIONS OF THE COMMONWEALTH UTILITIES CORPORATION**

The Commonwealth Utilities Corporation Board of Directors, pursuant to the authority of the Commonwealth Utilities Corporation Act, hereby gives notice to the public of its adoption of the amendments to the Commonwealth Utilities Corporation Electric Service Regulations as published in the Commonwealth Register, Volume 18, No. 5, dated May 15, 1996, as follows:

Part 24.5.4 Buildings which are used for housing workers (barracks or houses), where the power is purchased and paid for by a commercial business for profit, shall be classified as commercial. Buildings used by non-profit charitable corporations or organizations, except in the case of a commercial, for profit business owned or operated by a religious organization, shall be classified as residential.

Part 24.5.7 A non-profit organization is defined as such if it provides CUC with written determination of tax exempt status from the Commonwealth Division of Revenue and Taxation that it qualifies as a charitable organization under Sections 501 and 503(c) of the Northern Marianas Territorial Income Tax or proof that it is not required to file for such a determination.

The Amended CUC Electric Regulations shall become effective within ten (10) days after its final publication in the Commonwealth Register.

Dated this 18th July, 1996:

CARLOS A. SHODA

Chairman, Board of Directors

Commonwealth Utilities Corporation

Filed by:

Soledad B. Sasamoto Registrar of Corporations

Office of the Governor

P.O. Box 1220, Saipan, MP 96950

COMMONWEALTH REGISTER

VOLUME 18 NUMBER 08 Hax: 322-4323 AUGUST 15, 1996





## Board of Directors

### CERTIFICATION OF ADOPTION OF THE AMENDMENTS TO THE COMMONWEALTH UTILITIES CORPORATION ELECTRIC REGULATIONS

I, CARLOS A. SHODA, Chairman of the Commonwealth Utilities Corporation Board of Directors, hereby certify that the attached Adoption of the Amendment to the Electric Service Regulations, the Commonwealth Utilities Corporation, is a true and correct copy of the amendments formally adopted by the Board of Directors of the Commonwealth Utilities Corporation.

I declare under penalty of perjury that the foregoing is true and correct. is executed this 18th day of July, 1996, at Saipan, Commonwealth of the Northern Mariana Islands.

CARLOS A. SHODA, Chairman

**CUC** Board of Directors





## Board of Directors

#### **NUTISIAN PUPBLIKU**

## I MA ADOPTAN I AMENDASION GI REGULASION COMMONWEALTH UTILITIES CORPORATION PUT SETBISION ILEKTRISIDA

I BOARD OF DIRECTORS I COMMONWEALTH UTILITIES CORPORATION SIGON GI ATURIDAT I COMMONWEALTH UTILITIES CORPORATION ACT, GINEN ESTE HA NANAI NUTISIA I PUPBLIKU PUT INADAPTA-NA NU I AMENDASION SIHA GI REGULASION I COMMONWEALTH UTILITIES CORPORATION PUT SETBISION ILEKTRISIDA NI MA PUPBLIKA GI HALOM I REHISTRAN COMMONWEALTH, BALUMA 18, NUMIRU 15, YA MA FECHA MAYU 15, 1996, TAIMANUHA HA I SIGENTE SIHA:

PATTE 24.5.4 GUMA SIHA NI MANMA USA PARA LIHENG TAOTAO CHOCHO SIHA (TAT KOMU BARAKS OSINO GUMA SIHA) AMANU NAI I ILEKTRISIDA MA APAPASI OSINO MA FAFAHAN NU I BISNESS KUMETSIO PARA GANANSIA, DEBI DI U MA KLASIFIKA KOMU KUMETSIO. GUMA SIHA NI MANMA USA NU I TI PARA GANANSIA NA KOTPORASION PAT OTGANIZASION KARITATIBU SIHA, SOLU GI KAUSAN I KOMETSIO PARA GANANSIA NA BISNES SIHA NI MANIYON OSINO MANMA OPEPERA NU I OTGANISASION RILEHON, DEBI DI U FANMA KLASIFIKA KOMU RESIDENSIA.

PATTE 24.5.4 I TI PARA GANANSIA NA OTGANISASION MA DEFINA KOMU AYU YANGGEN HA PRIBENI I CUC NU I TINIGI NA DITETMINASION PUT MA LIBETTA GI KONTRIBUSION NA ESTAO GINEN I COMMONWEALTH DIVISION OF REVENUE AND TAXATION NA HA KUALIFIKA AYU KOMU OTGANISASION KARITATIBU GI PAPA SEKSIONA 501 YAN 503(C) GI NORTHERN MARIANAS TERRITORIAL INCOME TAX OSINO EBIDENISA NA TI MA NISISITA PARA U STAMITI AYU NA DITETMINASION.

I MA AMENDA NA REGULASION CUC PUT ILEKTRISIDA PARA U EFEKTIBU GI HALOM DIES (10) DIAS DESPUES DI I ITTIMU NA MA PUPBLIKA-NA GI HALOM I REHISTRAR COMMONWEALTH.

FECHA ESTI JULIO, 1996
Shell
CARLOS A. SHODA
CHAIRMAN, BOARD OF DIRECTORS
COMMONWEALTH UTILITIES CORPORATION
MA RISIBI AS: MA SITMITI NU AS:
DONNA / CRUZ SOLEDAD B. SASAMOTO
, OF,ISÍNA Í GUBETNU REGISTRAR OF CORPORATION
FECHA: 7/23/96 FECHA: 7/23/96
净. <b>ゆ. Box 1220, Saipan, MP 96950</b>

P.O. Box 1220, Saipan, MP 96950 Tel: 322-6020 • Fax: 322-4323



## Commonwealth Htilities Corporation Board of Birectors



## built the continues

#### **NUTISIAN PUPBLIKU**

SETTIFIKASION PUT I MA ADOPTAN I AMENDASION SIHA GI REGULASION I COMMONWEALTH UTILITIES CORPORATION PUT REGULASION ELEKTRISIDAT

GUAHU, SI CARLOS A. SHODA, I CHAIRMAN I BOARD OF DIRECTORS I COMMONWEALTH UTILITIES CORPORATION, GINEN ESTE HU SETTEFIFIKA NA I CHECHETTON NA INADAPTAN IU AMENDASION GI REGULASION I COMMONWEALTH UTILITIES CORPORATION, MAGAHET YAN DINANCHE NA KOPIAN I AMENDASION SIHA NI MANMA ADOPTA FOTMATMENTE NU I BOARD OF DIRECTORS I COMMONWEALTH UTILITIES CORPORATION.

HU DEKLARA I PAPA PENAN PEWTHUDISIA NA I MANMASANGAN GI SANHILO MAGAHET YAN DINANCHE. ESTE NA DEKLARASION MA CHO GUE GI ESTE I MINA

18 NA DIA GI 1440, 1996, GIYA SAIPAN, COMMONWEALTH SANGKATTAN SIHA NA ISLAS MARIANAS.

CARLÓS A. SHODA

CHAIRMAN, CUC BOARD OF DIRECTORS





## Board of Directors

### ARONGORONG NGÁLIIR ARAMAS TOULAP

## REEL ADOPTION-UL LLIIWEL REEL AWEEWEEL ALILLISIL ELEKTRISIDÓÓD REEL COMMONWEALTH UTILITIES CORPORATION

REEL COMMONWEALTH UTILTIES CORPORATION BOARD OF DIRECTORS BWELLE REEL BWANGIL LA LLÓL COMMONWEALTH UTILITIES CORPORATION ACT, SÁNGI, MEREEL MILLEEL E ARONGAAR ARAMAS TOULAP REEL ADOPTION-UL LLIIWEL NGÁLI LLÓL COMMONWEALTH <u>UTILITIES CORPORATION</u> REEL AWEEWE KKAAL REEL ALILLISIL ELEKTRISIDÓÓD IKKIWE A PUBLISHED MELLÓL COMMONWEALTH REGISTER, VOLUME 18, NO. 5, MARAMAL GHÚÚL (MAY) 15, 1996 REEL MILIKKAAL.

PEIGH 24.5.4. IIMW KKA RE ASÓÓY REEL ARAMAS KKA REKKE ANGAANG, SIBWE IRA (BARRACKS) ME IIMW) REEL IGHA COMMERCIAL BUSINESS E ABWÓS NGÁRE AMÉÉW ELEKTRISIDÓÓD BWELLE REEL PEIGHIL PROFIT, EBWE CLASSIFIED BWE COMMERCIAL. IIMW KKA NON-PROFIT CHARITABLE CORPORATION NGARE ORGANIZATION NGE E LO BWE LEMELIYAL BUSINESS NGÁRE EEEW MWOGHÚTÁGHELIYAL MWEISCHIL LAMALAM, EBWE **CLASSIFIED BWE RESIDENTIAL.** 

PEIGH 24.5.7 NON-PROFIT CORPORATION E FIL EBWE ISISILONG NGÁLI CUC WRITTEN DETERMINATION OF TAX EXEMPT STATUS SÁNGI MEREEL COMMONWEALTH DIVISION OF REVENUE AND TAX IGHA EBWE MMWÁLIL TOOLONG LLÓL CHARITABLE ORGANIZATION SÁNGI AWEEWEEL TÁLIL 501 503(C) MEREEL NORTHERN MARIANAS TERRITORIAL INCOME TAX, NGÁRE ALLETA BWEESE BWAL FIL EBWE ISISILONG DETERMINATION LAAL.

REEL LLIIWELIL AWEEWE MELLÓL CUC REEL ELEKTRISIDÓÓD EBWE LLÉGHÉLÓL LLÓL SEIGH (10) RÁL TAKKELÓÓL YAAL PUBLIKAAL LLÓL COMMONWEALTH REGISTER.

MARAMAL WUUN (JULY), 1996.

CARLOS A. SHODA

CHAIRMAN, BOARD OF DIRECTORS

COMMONWEALTH UTILITIES CORPORATION

DONNA J. CRYZ

BWULASIYOOL GOBENNO

FILE MEREEL

SOLEDAD B. SASAMOTO

REGISTRAR OF CORPORATION

P.O. Box 1220, Saipan, MP 96950 Tel: 322-6020 • Fax: 322-4323





## Board of Directors

### ARONGORONG NGÁLIIR ARAMAS TOULAP

## <u>CERTIFICATION</u> REEL <u>ADOPTION</u>-UL LLIIWELIL AWEEWE REEL ELEKTRISIDÓÓD MELLÓL COMMONWEALTH UTILITIES CORPORATION

NGAANG, CARLOS A. SHODA, <u>CHAIRMAN</u> MELLÓL <u>COMMONWEALTH UTILITIES</u> <u>CORPORATION BOARD OF DIRECTORS</u>, MEREEL MILLEEL I <u>CERTIFY</u>-LI BWE MILIKKA E APPASCH <u>ADOPTION</u>-UL LLIIWELIL AWEEWE REEL ALILLISIL ELEKTRISIDÓÓD <u>COMMONWEALTH UTILITIES CORPORATION</u>, E ELLET E E WELEWEL KOPIYAAL LLIIWEL KKAAL EBWAL I SCHAGH ILLEEL IGHIWEE EBWAL <u>ADOPTED</u> REER <u>BOARD OF DIRECTORS COMMONWEALTH UTILITIES CORPORATION</u>.

I ABWÁÁRI BWE ALONGAL, META KKA E LO LLÓL NGE E ELLET ME, WELEWEL APILÚGHÚLÚGH YEEL E FIS WÓÓL 18 RAL LLÓL 3017 , 1996, WÓÓL SEIPÉL, COMMONWEALTH METAWAL WÓÓL FALÚWAL MARIANAS.

CARLOS A. SHODA

CHAIRMAN, CUC BOARD OF DIRECTORS

# THE NORTHERN AND STATE OFFICIAL SALE.

## DEPARTMENT OF COMMERCE

## COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS CALLER BOX 10007 C.K., SAIPAN, MP 96950

TEL. NO. (670) 664-3000/1/2 FAX NO. (670) 664-3067

## PUBLIC NOTICE OF ADOPTION OF AMENDMENTS TO THE FOREIGN INVESTMENT REGULATIONS UNDER THE AUTHORITY OF 1 CMC §§ 2454, 9104 BY THE DEPARTMENT OF COMMERCE

The Secretary of the Department of Commerce of the Commonwealth of the Northern Mariana Islands ("CNMI"), in accordance with 1 CMC §§ 2454, 9104 proposed amendments to the FOREIGN INVESTMENT REGULATIONS at Commonwealth Register, Vol. 17, No. 1, at 14201-02 (July 15, 1996). The proposed amendment pertains to Police Clearances for Applicants for Regular and Long Term Business Certificates.

Copies of the Amendment pertaining to Police Clearances for Applicants for Regular and Long Term Business Certificates are available and may be obtained from the Department of Commerce, Caller Box 10007, Saipan, MP, 96950.

PEDRO Q. DELA CRUZ

Secretary of Commerce

To: SOLEDAD B. SASAMOTO

Filed by Registrar of Corporations

DONNA J. CRUZ

Received by Office of the Governor

DATE

DATE

# OTICIA SILL

### DEPARTMENT OF COMMERCE

## COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS CALLER BOX 10007 C.K., SAIPAN, MP 96950

TEL. NO. (670) 664-3000/1/2 FAX NO. (670) 664-3067

## NOTISIA PARA I PUBLIKU POT I PARA UMA ADOPTA I AREKLAMENTO YAN REGULASION I "FOREIGN INVESTMENT" GINEN I ATURIDAT I 1 CMC §§ 2454, 9014 GINEN I DIPATAMENTON I COMMERCE

I, Secretary of Commerce, Department of Commerce, yan konsiste lokue gi kodikun Commonwealth, 1 CMC §§ 2454, 9104, pot i amendasion nui mapropone gi unpatte gi FOREIGN INVESTMENT REGULATION, Vol. 17, No. 1, pagina 14201-02 nui ma publika gi Julio dia 15, 1996. Este na Notisia para uadapta ayuna Notisian Publiku nui mapublika gi Julio 15, 1996 pot i intension nui para uma na efektibo i areklon I Police Clearance ginen i aplikante para i Regular yan Long Term Business Certificate.

I kopian este na areklamento sina machule gi ofisinan i Department of Commerce, numero telefon 664-3000, pat tugié gi address: Caller Box 10007, C.K., Saipan, MP, 96950.

PEDRO Q. DELA CRUZ

Secretariu, Dipatamenton Commerce

SOLEDAD B. SASAMOTO

Ha file i Registrar of Corporations

DONNA J. CRUZ

Marisibisi gi Ofisinan Gobietno

8/15/26

DATE

PAGE 14315