

FILING INSTRUCTIONS

NEW JERSEY ADMINISTRATIVE CODE UPDATE SERVICE

Title 3. Department of Banking and Insurance Division of Banking

Supplement January 3, 2005

NOTE TO SUBSCRIBER: The previous update to Title 3 was Supplement December 6, 2004. Please be certain that those pages are filed in your Title volume(s) before inserting this update. The enclosed pages contain the legally adopted text of all rule changes published in the New Jersey Register as of January 3, 2005.

Remove the following pages:

i through ii
vii through ix

Insert the following pages:

i through ii
vii through ix

**AS A RECORD OF REPLACED PAGES,
RETAIN THESE INSTRUCTIONS AT
THE FRONT OF YOUR TITLE VOLUME(S).**

**For West Customer Support, call
1-800-808-WEST (1-800-808-9378)
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TITLE 3