

**CERTIFICATION OF OFFICIAL TEXT
AND
LIST OF VALID PAGES**

**Title 3—Department of Banking and Insurance
Division of Banking**

Supplement March 21, 2005

I, Laura Sanders, Director and Chief Administrative Law Judge of the Office of Administrative Law, pursuant to the authority of N.J.S.A. 52:14B-7, do hereby supplement Title 3, Department of Banking and Insurance, Division of Banking, of the New Jersey Administrative Code. The pages issued with this Supplement contain the text of all rule changes adopted and filed with the Office of Administrative Law and published in the New Jersey Register as of the date of this supplement.

The list of "Valid Title 3 Pages" following provides a means of determining whether this title contains the proper pages. Every page in Title 3, along with the page's current supplement date, is listed. A page is valid if the page number and supplement date on the list match the page number and "Supp." date at the bottom of the appropriate page.

VALID TITLE 3 PAGES
(Current through March 21, 2005)

Page Number	Supp. Date
i	1-3-05
ii	1-3-05
iii	12-6-04
iv	12-6-04
v	4-19-04
vi	4-19-04
vii	3-21-05
viii	3-21-05
ix	3-21-05
BLANK	3-21-05
Chapter 1	
1-1	11-18-02
1-2	11-18-02
1-3	2-2-04
1-4	2-2-04
1-5	2-2-04
1-6	2-2-04
1-7	2-2-04
1-8	2-2-04
1-9	2-2-04
1-10	2-2-04
1-10.1	2-2-04
BLANK	2-2-04
1-11	4-16-01
1-12	4-16-01
1-13	2-4-02
1-14	2-4-02
1-14.1	2-4-02
BLANK	2-4-02
1-15	4-2-01
1-16	4-2-01
1-17	4-2-01
1-18	4-2-01
1-19	4-2-01
1-20	4-2-01
1-21	11-18-02
1-22	11-18-02
1-22.1	11-18-02
BLANK	11-18-02
1-23	4-2-01
1-24	4-2-01
1-25	4-2-01
1-26	4-2-01
1-27	4-2-01
1-28	4-2-01
1-29	4-2-01
1-30	4-2-01
1-31	4-2-01
1-32	4-2-01
1-33	4-2-01
1-34	4-2-01
1-35	4-2-01
1-36	4-2-01
1-37	3-21-05
1-38	3-21-05
1-39	3-21-05
1-40	3-21-05

Page Number	Supp. Date
1-40.1	3-21-05
BLANK	3-21-05
1-41	2-20-96
1-42	2-20-96
1-43	4-2-01
1-44	4-2-01
1-45	4-2-01
1-46	4-2-01
1-47	4-2-01
1-48	4-2-01
1-49	4-2-01
BLANK	4-2-01
Chapter 2	
2-1	8-21-00
2-2	8-21-00
2-3	8-21-00
BLANK	8-21-00
Chapter 3	
3-1	1-18-05
3-2	1-18-05
3-3	1-18-05
3-4	1-18-05
3-5	4-7-03
3-6	4-7-03
3-7	4-7-03
BLANK	4-7-03
Chapter 4	
4-1	11-18-02
4-2	11-18-02
4-3	11-18-02
4-4	11-18-02
Chapter 5	
5-1	5-15-95
BLANK	5-15-95
Chapter 6	
6-1	1-20-04
6-2	1-20-04
6-3	11-19-01
6-4	11-19-01
6-5	6-18-01
6-6	6-18-01
6-7	1-20-04
6-8	1-20-04
6-9	1-20-04
6-10	1-20-04
Chapter 7	
7-1	12-4-00
7-2	12-4-00
7-3	12-4-00
7-4	12-4-00
7-5	12-4-00
7-6	12-4-00
7-7	12-4-00
7-8	12-4-00
7-9	12-4-00
BLANK	12-4-00

Page Number	Supp. Date
Chapter 8	
8-1	8-6-01
BLANK	8-6-01
Chapter 9	
9-1	8-6-01
9-2	8-6-01
Chapter 10	
10-1	7-19-04
10-2	7-19-04
10-3	7-19-04
BLANK	7-19-04
Chapter 11	
11-1	1-18-05
11-2	1-18-05
11-3	1-18-00
11-4	1-18-00
11-5	1-18-00
11-6	1-18-00
11-7	1-18-00
11-8	1-18-00
11-9	1-18-00
11-10	1-18-00
11-11	1-18-00
11-12	1-18-00
11-13	1-18-00
BLANK	1-18-00
Chapter 12	
12-1	1-6-03
12-2	1-6-03
12-3	7-21-97
12-4	7-21-97
Chapter 13	
13-1	2-2-04
13-2	2-2-04
13-3	2-2-04
13-4	2-2-04
13-4.1	2-2-04
BLANK	2-2-04
13-5	2-18-97
13-6	2-18-97
13-7	2-18-97
BLANK	2-18-97
13-9	5-15-95
BLANK	5-15-95
Chapter 14	
14-1	8-16-04
14-2	8-16-04
14-3	8-16-04
14-4	8-16-04
Chapter 15	
15-1	11-4-02
15-2	11-4-02
15-3	11-4-02
15-4	11-4-02
15-5	11-4-02
15-6	11-4-02
15-7	11-4-02

Page Number	Supp. Date	Page Number	Supp. Date	Page Number	Supp. Date
15-8	11-4-02	24-2.1	3-7-05	BLANK	9-4-01
15-9	11-4-02	BLANK	3-7-05	Chapters 36 through 37	
15-10	11-4-02	24-3	5-1-00	36-1	9-4-01
15-11	11-4-02	24-4	5-1-00	BLANK	9-4-01
15-12	11-4-02	24-5	5-1-00	Chapter 38	
15-13	11-4-02	24-6	5-1-00	38-1	6-16-97
15-14	11-4-02	Chapter 25		BLANK	6-16-97
15-14.1	11-4-02	25-1	2-17-04	Chapter 39	
15-14.2	11-4-02	25-2	2-17-04	39-1	5-15-95
15-14.3	11-4-02	25-3	2-17-04	BLANK	5-15-95
15-14.4	11-4-02	25-4	2-17-04	Chapter 40	
15-14.5	11-4-02	25-5	2-17-04	40-1	11-20-95
BLANK	11-4-02	25-6	2-17-04	BLANK	11-20-95
15-15	7-6-99	25-7	2-17-04	Chapter 41	
15-16	7-6-99	25-8	2-17-04	41-1	11-20-95
15-16.1	11-4-02	25-9	2-17-04	BLANK	11-20-95
15-16.2	11-4-02	BLANK	2-17-04	Chapter 42	
15-17	7-7-03	Chapter 26		42-1	7-21-03
15-18	7-7-03	26-1	7-16-01	42-2	7-21-03
15-18.1	7-7-03	26-2	7-16-01	42-2.1	7-21-03
BLANK	7-7-03	Chapter 27		BLANK	7-21-03
15-19	11-4-02	27-1	4-19-04	42-3	5-15-95
15-20	11-4-02	27-2	4-19-04	42-4	5-15-95
15-21	11-4-02	27-3	4-19-04	42-5	5-15-95
BLANK	11-4-02	27-4	4-19-04	42-6	5-15-95
Chapter 16		27-5	4-19-04	42-7	2-5-01
16-1	7-2-01	27-6	4-19-04	42-8	2-5-01
16-2	7-2-01	Chapter 28		42-9	5-15-95
16-3	7-2-01	28-1	5-15-95	42-10	5-15-95
16-4	7-2-01	BLANK	5-15-95	42-11	5-15-95
Chapter 17		Chapter 29		42-12	5-15-95
17-1	6-16-97	29-1	4-15-02	Index	
BLANK	6-16-97	29-2	4-15-02	I-1	7-19-04
Chapter 18		Chapter 30		I-2	7-19-04
18-1	6-16-97	30-1	5-15-95	I-3	7-19-04
BLANK	6-16-97	BLANK	5-15-95	I-4	7-19-04
Chapter 19		Chapter 31		I-5	7-19-04
19-1	6-4-01	31-1	5-15-95	I-6	7-19-04
19-2	6-4-01	BLANK	5-15-95	I-7	7-19-04
Chapter 20		Chapter 32		I-8	7-19-04
20-1	8-6-01	32-1	3-15-04	I-9	7-19-04
BLANK	8-6-01	32-2	3-15-04	I-10	7-19-04
Chapter 21		32-3	3-15-04	I-11	7-19-04
21-1	7-1-02	32-4	3-15-04	I-12	7-19-04
21-2	7-1-02	32-5	3-15-04	I-13	7-19-04
21-2.1	7-1-02	32-6	3-15-04	I-14	7-19-04
BLANK	7-1-02	32-7	3-15-04	I-15	7-19-04
21-3	4-17-00	32-8	3-15-04	BLANK	7-19-04
21-4	4-17-00	Chapter 33		Definitions	
21-5	7-1-02	33-1	3-21-05	D-1	8-16-04
BLANK	7-1-02	33-2	3-21-05	D-2	8-16-04
Chapter 22		33-3	3-21-05	D-3	2-22-05
22-1	12-6-04	33-4	3-21-05	D-4	2-22-05
BLANK	12-6-04	Chapter 34		D-5	8-16-04
Chapter 23		34-1	9-4-01	D-6	8-16-04
23-1	12-16-02	BLANK	9-4-01	Tables	
23-2	12-16-02	Chapter 35		T1-1	2-22-05
Chapter 24		35-1	9-4-01	T1-2	2-22-05
24-1	3-7-05	35-2	9-4-01	T2-1	2-22-05
24-2	3-7-05	35-3	9-4-01	T2-2	2-22-05