

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

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

Supplement January 6, 2003

I, Jeff S. Masin, Acting 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 January 6, 2003)

Page Number	Supp. Date	Page Number	Supp. Date	Page Number	Supp. Date
i	1-6-03	1-40.1	12-16-02	Chapter 9	
ii	1-6-03	BLANK	12-16-02	9-1	8-6-01
iii	1-22-02	1-41	2-20-96	9-2	8-6-01
iv	1-22-02	1-42	2-20-96	Chapter 10	
v	9-4-01	1-43	4-2-01	10-1	8-6-01
vi	9-4-01	1-44	4-2-01	10-2	8-6-01
vii	1-6-03	1-45	4-2-01	10-3	8-6-01
viii	1-6-03	1-46	4-2-01	BLANK	8-6-01
ix	1-6-03	1-47	4-2-01	Chapter 11	
BLANK	1-6-03	1-48	4-2-01	11-1	1-18-00
Chapter 1		1-49	4-2-01	11-2	1-18-00
1-1	11-18-02	BLANK	4-2-01	11-3	1-18-00
1-2	11-18-02	Chapter 2		11-4	1-18-00
1-3	11-18-02	2-1	8-21-00	11-5	1-18-00
1-4	11-18-02	2-2	8-21-00	11-6	1-18-00
1-5	2-4-02	2-3	8-21-00	11-7	1-18-00
1-6	2-4-02	BLANK	8-21-00	11-8	1-18-00
1-6.1	2-4-02	Chapter 3		11-9	1-18-00
BLANK	2-4-02	3-1	3-20-00	11-10	1-18-00
1-7	4-2-01	3-2	3-20-00	11-11	1-18-00
1-8	4-2-01	3-3	3-20-00	11-12	1-18-00
1-9	4-2-01	3-4	3-20-00	11-13	1-18-00
1-10	4-2-01	3-5	3-20-00	BLANK	1-18-00
1-11	4-16-01	BLANK	3-20-00	Chapter 12	
1-12	4-16-01	Chapter 4		12-1	1-6-03
1-13	2-4-02	4-1	11-18-02	12-2	1-6-03
1-14	2-4-02	4-2	11-18-02	12-3	7-21-97
1-14.1	2-4-02	4-3	11-18-02	12-4	7-21-97
BLANK	2-4-02	4-4	11-18-02	Chapter 13	
1-15	4-2-01	Chapter 5		13-1	8-5-02
1-16	4-2-01	5-1	5-15-95	13-2	8-5-02
1-17	4-2-01	BLANK	5-15-95	13-3	8-5-02
1-18	4-2-01	Chapter 6		13-4	8-5-02
1-19	4-2-01	6-1	6-18-01	13-4.1	8-5-02
1-20	4-2-01	6-2	6-18-01	BLANK	8-5-02
1-21	11-18-02	6-3	11-19-01	13-5	2-18-97
1-22	11-18-02	6-4	11-19-01	13-6	2-18-97
1-22.1	11-18-02	6-5	6-18-01	13-7	2-18-97
BLANK	11-18-02	6-6	6-18-01	BLANK	2-18-97
1-23	4-2-01	6-7	6-18-01	13-9	5-15-95
1-24	4-2-01	6-8	6-18-01	BLANK	5-15-95
1-25	4-2-01	6-9	6-18-01	Chapter 14	
1-26	4-2-01	6-10	6-18-01	14-1	4-5-99
1-27	4-2-01	Chapter 7		14-2	4-5-99
1-28	4-2-01	7-1	12-4-00	14-3	5-15-95
1-29	4-2-01	7-2	12-4-00	BLANK	5-15-95
1-30	4-2-01	7-3	12-4-00	Chapter 15	
1-31	4-2-01	7-4	12-4-00	15-1	11-4-02
1-32	4-2-01	7-5	12-4-00	15-2	11-4-02
1-33	4-2-01	7-6	12-4-00	15-3	11-4-02
1-34	4-2-01	7-7	12-4-00	15-4	11-4-02
1-35	4-2-01	7-8	12-4-00	15-5	11-4-02
1-36	4-2-01	7-9	12-4-00	15-6	11-4-02
1-37	12-16-02	BLANK	12-4-00	15-7	11-4-02
1-38	12-16-02	Chapter 8		15-8	11-4-02
1-39	12-16-02	8-1	8-6-01	15-9	11-4-02
1-40	12-16-02	BLANK	8-6-01	15-10	11-4-02

Page Number	Supp. Date	Page Number	Supp. Date	Page Number	Supp. Date
15-11	11-4-02	24-4	5-1-00	Chapter 39	
15-12	11-4-02	24-5	5-1-00	39-1	5-15-95
15-13	11-4-02	24-6	5-1-00	BLANK	5-15-95
15-14	11-4-02	Chapter 25		Chapter 40	
15-14.1	11-4-02	25-1	8-5-02	40-1	11-20-95
15-14.2	11-4-02	25-2	8-5-02	BLANK	11-20-95
15-14.3	11-4-02	25-3	9-2-97	Chapter 41	
15-14.4	11-4-02	25-4	9-2-97	41-1	11-20-95
15-14.5	11-4-02	Chapter 26		BLANK	11-20-95
BLANK	11-4-02	26-1	7-16-01	Chapter 42	
15-15	7-6-99	26-2	7-16-01	42-1	4-6-98
15-16	7-6-99	Chapter 27		42-2	4-6-98
15-16.1	11-4-02	27-1	9-21-98	42-3	5-15-95
15-16.2	11-4-02	27-2	9-21-98	42-4	5-15-95
15-17	11-4-02	27-3	9-21-98	42-5	5-15-95
15-18	11-4-02	27-4	9-21-98	42-6	5-15-95
15-19	11-4-02	Chapter 28		42-7	2-5-01
15-20	11-4-02	28-1	5-15-95	42-8	2-5-01
15-21	11-4-02	BLANK	5-15-95	42-9	5-15-95
BLANK	11-4-02	Chapter 29		42-10	5-15-95
Chapter 16		29-1	4-15-02	42-11	5-15-95
16-1	7-2-01	29-2	4-15-02	42-12	5-15-95
16-2	7-2-01	Chapter 30		Index	
16-3	7-2-01	30-1	5-15-95	I-1	9-4-01
16-4	7-2-01	BLANK	5-15-95	I-2	9-4-01
Chapter 17		Chapter 31		I-3	9-4-01
17-1	6-16-97	31-1	5-15-95	I-4	9-4-01
BLANK	6-16-97	BLANK	5-15-95	I-5	7-1-02
Chapter 18		Chapter 32		I-6	7-1-02
18-1	6-16-97	32-1	12-7-98	I-6.1	7-1-02
BLANK	6-16-97	32-2	12-7-98	BLANK	7-1-02
Chapter 19		32-3	12-7-98	I-7	7-1-02
19-1	6-4-01	32-4	12-7-98	I-8	7-1-02
19-2	6-4-01	32-5	12-7-98	I-8.1	7-1-02
Chapter 20		32-6	12-7-98	BLANK	7-1-02
20-1	8-6-01	32-7	12-7-98	I-9	9-4-01
BLANK	8-6-01	BLANK	12-7-98	I-10	9-4-01
Chapter 21		Chapter 33		I-11	9-4-01
21-1	7-1-02	33-1	12-6-99	I-12	9-4-01
21-2	7-1-02	33-2	12-6-99	I-13	9-4-01
21-2.1	7-1-02	33-3	12-6-99	I-14	9-4-01
BLANK	7-1-02	BLANK	12-6-99	I-15	9-4-01
21-3	4-17-00	Chapter 34		BLANK	9-4-01
21-4	4-17-00	34-1	9-4-01	Definitions	
21-5	7-1-02	BLANK	9-4-01	D-1	11-4-02
BLANK	7-1-02	Chapter 35		D-2	11-4-02
Chapter 22		35-1	9-4-01	D-3	11-4-02
22-1	12-6-99	35-2	9-4-01	D-4	11-4-02
BLANK	12-6-99	35-3	9-4-01	D-5	11-4-02
Chapter 23		BLANK	9-4-01	D-6	11-4-02
23-1	12-16-02	Chapters 36 through 37		Tables	
23-2	12-16-02	36-1	9-4-01	T1-1	1-6-03
Chapter 24		BLANK	9-4-01	T1-2	1-6-03
24-1	5-1-00	Chapter 38		T2-1	1-6-03
24-2	5-1-00	38-1	6-16-97	T2-2	1-6-03
24-3	5-1-00	BLANK	6-16-97		