

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

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

Supplement April 19, 2004

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 April 19, 2004)

Page Number	Supp. Date	Page Number	Supp. Date	Page Number	Supp. Date
i	1-20-04	1-40.1	12-16-02	Chapter 8	
ii	1-20-04	BLANK	12-16-02	8-1	8-6-01
iii	3-1-04	1-41	2-20-96	BLANK	8-6-01
iv	3-1-04	1-42	2-20-96	Chapter 9	
v	4-19-04	1-43	4-2-01	9-1	8-6-01
vi	4-19-04	1-44	4-2-01	9-2	8-6-01
vii	4-19-04	1-45	4-2-01	Chapter 10	
viii	4-19-04	1-46	4-2-01	10-1	8-6-01
ix	4-19-04	1-47	4-2-01	10-2	8-6-01
BLANK	4-19-04	1-48	4-2-01	10-3	8-6-01
Chapter 1		1-49	4-2-01	BLANK	8-6-01
1-1	11-18-02	BLANK	4-2-01	Chapter 11	
1-2	11-18-02	Chapter 2		11-1	1-18-00
1-3	2-2-04	2-1	8-21-00	11-2	1-18-00
1-4	2-2-04	2-2	8-21-00	11-3	1-18-00
1-5	2-2-04	2-3	8-21-00	11-4	1-18-00
1-6	2-2-04	BLANK	8-21-00	11-5	1-18-00
1-7	2-2-04	Chapter 3		11-6	1-18-00
1-8	2-2-04	3-1	4-7-03	11-7	1-18-00
1-9	2-2-04	3-2	4-7-03	11-8	1-18-00
1-10	2-2-04	3-3	3-20-00	11-9	1-18-00
1-10.1	2-2-04	3-4	3-20-00	11-10	1-18-00
BLANK	2-2-04	3-5	4-7-03	11-11	1-18-00
1-11	4-16-01	3-6	4-7-03	11-12	1-18-00
1-12	4-16-01	3-7	4-7-03	11-13	1-18-00
1-13	2-4-02	BLANK	4-7-03	BLANK	1-18-00
1-14	2-4-02	Chapter 4		Chapter 12	
1-14.1	2-4-02	4-1	11-18-02	12-1	1-6-03
BLANK	2-4-02	4-2	11-18-02	12-2	1-6-03
1-15	4-2-01	4-3	11-18-02	12-3	7-21-97
1-16	4-2-01	4-4	11-18-02	12-4	7-21-97
1-17	4-2-01	Chapter 5		Chapter 13	
1-18	4-2-01	5-1	5-15-95	13-1	2-2-04
1-19	4-2-01	BLANK	5-15-95	13-2	2-2-04
1-20	4-2-01	Chapter 6		13-3	2-2-04
1-21	11-18-02	6-1	1-20-04	13-4	2-2-04
1-22	11-18-02	6-2	1-20-04	13-4.1	2-2-04
1-22.1	11-18-02	6-3	11-19-01	BLANK	2-2-04
BLANK	11-18-02	6-4	11-19-01	13-5	2-18-97
1-23	4-2-01	6-5	6-18-01	13-6	2-18-97
1-24	4-2-01	6-6	6-18-01	13-7	2-18-97
1-25	4-2-01	6-7	1-20-04	BLANK	2-18-97
1-26	4-2-01	6-8	1-20-04	13-9	5-15-95
1-27	4-2-01	6-9	1-20-04	BLANK	5-15-95
1-28	4-2-01	6-10	1-20-04	Chapter 14	
1-29	4-2-01	Chapter 7		14-1	3-15-04
1-30	4-2-01	7-1	12-4-00	14-2	3-15-04
1-31	4-2-01	7-2	12-4-00	14-3	5-15-95
1-32	4-2-01	7-3	12-4-00	BLANK	5-15-95
1-33	4-2-01	7-4	12-4-00	Chapter 15	
1-34	4-2-01	7-5	12-4-00	15-1	11-4-02
1-35	4-2-01	7-6	12-4-00	15-2	11-4-02
1-36	4-2-01	7-7	12-4-00	15-3	11-4-02
1-37	12-16-02	7-8	12-4-00	15-4	11-4-02
1-38	12-16-02	7-9	12-4-00	15-5	11-4-02
1-39	12-16-02	BLANK	12-4-00	15-6	11-4-02
1-40	12-16-02			15-7	11-4-02

Page Number	Supp. Date	Page Number	Supp. Date	Page Number	Supp. Date
15-8	11-4-02	24-5	5-1-00	BLANK	6-16-97
15-9	11-4-02	24-6	5-1-00	Chapter 39	
15-10	11-4-02	Chapter 25		39-1	5-15-95
15-11	11-4-02	25-1	2-17-04	BLANK	5-15-95
15-12	11-4-02	25-2	2-17-04	Chapter 40	
15-13	11-4-02	25-3	2-17-04	40-1	11-20-95
15-14	11-4-02	25-4	2-17-04	BLANK	11-20-95
15-14.1	11-4-02	25-5	2-17-04	Chapter 41	
15-14.2	11-4-02	25-6	2-17-04	41-1	11-20-95
15-14.3	11-4-02	25-7	2-17-04	BLANK	11-20-95
15-14.4	11-4-02	25-8	2-17-04	Chapter 42	
15-14.5	11-4-02	25-9	2-17-04	42-1	7-21-03
BLANK	11-4-02	BLANK	2-17-04	42-2	7-21-03
15-15	7-6-99	Chapter 26		42-2.1	7-21-03
15-16	7-6-99	26-1	7-16-01	BLANK	7-21-03
15-16.1	11-4-02	26-2	7-16-01	42-3	5-15-95
15-16.2	11-4-02	Chapter 27		42-4	5-15-95
15-17	7-7-03	27-1	4-19-04	42-5	5-15-95
15-18	7-7-03	27-2	4-19-04	42-6	5-15-95
15-18.1	7-7-03	27-3	4-19-04	42-7	2-5-01
BLANK	7-7-03	27-4	4-19-04	42-8	2-5-01
15-19	11-4-02	27-5	4-19-04	42-9	5-15-95
15-20	11-4-02	27-6	4-19-04	42-10	5-15-95
15-21	11-4-02	Chapter 28		42-11	5-15-95
BLANK	11-4-02	28-1	5-15-95	42-12	5-15-95
Chapter 16		BLANK	5-15-95	Index	
16-1	7-2-01	Chapter 29		I-1	4-19-04
16-2	7-2-01	29-1	4-15-02	I-2	4-19-04
16-3	7-2-01	29-2	4-15-02	I-3	4-19-04
16-4	7-2-01	Chapter 30		I-4	4-19-04
Chapter 17		30-1	5-15-95	I-5	4-19-04
17-1	6-16-97	BLANK	5-15-95	I-6	4-19-04
BLANK	6-16-97	Chapter 31		I-7	4-19-04
Chapter 18		31-1	5-15-95	I-8	4-19-04
18-1	6-16-97	BLANK	5-15-95	I-9	4-19-04
BLANK	6-16-97	Chapter 32		I-10	4-19-04
Chapter 19		32-1	3-15-04	I-11	4-19-04
19-1	6-4-01	32-2	3-15-04	I-12	4-19-04
19-2	6-4-01	32-3	3-15-04	I-13	4-19-04
Chapter 20		32-4	3-15-04	I-14	4-19-04
20-1	8-6-01	32-5	3-15-04	I-15	4-19-04
BLANK	8-6-01	32-6	3-15-04	BLANK	4-19-04
Chapter 21		32-7	3-15-04	Definitions	
21-1	7-1-02	32-8	3-15-04	D-1	2-17-04
21-2	7-1-02	Chapter 33		D-2	2-17-04
21-2.1	7-1-02	33-1	12-6-99	D-3	4-19-04
BLANK	7-1-02	33-2	12-6-99	D-4	4-19-04
21-3	4-17-00	33-3	12-6-99	D-4.1	4-19-04
21-4	4-17-00	BLANK	12-6-99	BLANK	4-19-04
21-5	7-1-02	Chapter 34		D-5	4-19-04
BLANK	7-1-02	34-1	9-4-01	D-6	4-19-04
Chapter 22		BLANK	9-4-01	D-6.1	4-19-04
22-1	12-6-99	Chapter 35		BLANK	4-19-04
BLANK	12-6-99	35-1	9-4-01	D-7	2-17-04
Chapter 23		35-2	9-4-01	BLANK	2-17-04
23-1	12-16-02	35-3	9-4-01	Tables	
23-2	12-16-02	BLANK	9-4-01	T1-1	4-19-04
Chapter 24		Chapters 36 through 37		T1-2	4-19-04
24-1	5-1-00	36-1	9-4-01	T2-1	4-19-04
24-2	5-1-00	BLANK	9-4-01	T2-2	4-19-04
24-3	5-1-00	Chapter 38			
24-4	5-1-00	38-1	6-16-97		