

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

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

Supplement February 20, 2007

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 February 20, 2007)

Page Number	Supp. Date	Page Number	Supp. Date	Page Number	Supp. Date
i-----	1-16-07	1-42-----	2-20-96	7-6-----	12-4-00
ii-----	1-16-07	1-43-----	4-2-01	7-7-----	12-4-00
iii-----	1-17-06	1-44-----	4-2-01	7-8-----	12-4-00
iv-----	1-17-06	1-45-----	6-19-06	7-9-----	12-4-00
v-----	12-18-06	1-46-----	6-19-06	BLANK-----	12-4-00
vi-----	12-18-06	1-47-----	4-2-01	Chapter 8	
vii-----	2-20-07	1-48-----	4-2-01	8-1-----	12-18-06
viii-----	2-20-07	1-49-----	4-2-01	BLANK-----	12-18-06
ix-----	2-20-07	BLANK-----	4-2-01	Chapter 9	
BLANK-----	2-20-07	Chapter 2		9-1-----	12-4-06
Chapter 1		2-1-----	2-21-06	BLANK-----	12-4-06
1-1-----	8-7-06	2-2-----	2-21-06	Chapter 10	
1-2-----	8-7-06	2-3-----	2-21-06	10-1-----	12-18-06
1-3-----	2-2-04	BLANK-----	2-21-06	BLANK-----	12-18-06
1-4-----	2-2-04	Chapter 3		Chapter 11	
1-5-----	8-7-06	3-1-----	6-5-06	11-1-----	6-6-05
1-6-----	8-7-06	3-2-----	6-5-06	11-2-----	6-6-05
1-7-----	8-7-06	3-3-----	9-6-05	11-3-----	6-6-05
1-8-----	8-7-06	3-4-----	9-6-05	11-4-----	6-6-05
1-9-----	8-7-06	3-5-----	9-6-05	11-5-----	6-6-05
1-10-----	8-7-06	3-6-----	9-6-05	11-6-----	6-6-05
1-11-----	8-7-06	3-7-----	9-6-05	11-7-----	1-18-00
1-12-----	8-7-06	BLANK-----	9-6-05	11-8-----	1-18-00
1-13-----	8-7-06	Chapter 4		11-9-----	6-6-05
1-14-----	8-7-06	4-1-----	10-17-05	11-10-----	6-6-05
1-15-----	8-7-06	4-2-----	10-17-05	11-11-----	1-18-00
1-16-----	8-7-06	4-3-----	10-17-05	11-12-----	1-18-00
1-16.0.1-----	9-5-06	4-4-----	10-17-05	11-13-----	1-18-00
1-16.0.2-----	9-5-06	4-5-----	10-17-05	BLANK-----	1-18-00
1-16.1-----	7-3-06	4-6-----	10-17-05	Chapter 12	
BLANK-----	7-3-06	Chapter 5		12-1-----	6-19-06
1-17-----	6-19-06	5-1-----	6-19-06	12-2-----	6-19-06
1-18-----	6-19-06	5-2-----	6-19-06	12-3-----	7-21-97
1-19-----	4-2-01	5-3-----	6-19-06	12-4-----	7-21-97
1-20-----	4-2-01	5-4-----	6-19-06	Chapter 13	
1-21-----	6-19-06	5-5-----	6-19-06	13-1-----	6-19-06
1-22-----	6-19-06	5-6-----	6-19-06	13-2-----	6-19-06
1-23-----	7-17-06	5-7-----	6-19-06	13-3-----	6-19-06
1-24-----	7-17-06	BLANK-----	6-19-06	13-4-----	6-19-06
1-25-----	6-19-06	Chapter 6		13-5-----	6-19-06
1-26-----	6-19-06	6-1-----	12-4-06	13-6-----	6-19-06
1-27-----	4-2-01	6-2-----	12-4-06	13-7-----	6-19-06
1-28-----	4-2-01	6-3-----	11-19-01	BLANK-----	6-19-06
1-29-----	4-2-01	6-4-----	11-19-01	Chapter 14	
1-30-----	4-2-01	6-5-----	12-4-06	14-1-----	6-5-06
1-31-----	4-2-01	6-6-----	12-4-06	14-2-----	6-5-06
1-32-----	4-2-01	6-7-----	12-4-06	14-3-----	8-16-04
1-33-----	4-2-01	6-8-----	12-4-06	14-4-----	8-16-04
1-34-----	4-2-01	6-9-----	12-4-06	Chapter 15	
1-35-----	4-2-01	6-10-----	12-4-06	15-1-----	6-19-06
1-36-----	4-2-01	6-11-----	12-4-06	15-2-----	6-19-06
1-37-----	3-21-05	BLANK-----	12-4-06	15-3-----	11-4-02
1-38-----	3-21-05	Chapter 7		15-4-----	11-4-02
1-39-----	1-17-06	7-1-----	5-1-06	15-5-----	11-4-02
1-40-----	1-17-06	7-2-----	5-1-06	15-6-----	11-4-02
1-40.1-----	3-21-05	7-3-----	12-4-00	15-7-----	6-19-06
BLANK-----	3-21-05	7-4-----	12-4-00	15-8-----	6-19-06
1-41-----	2-20-96	7-5-----	12-4-00	15-9-----	6-19-06

Page Number	Supp. Date	Page Number	Supp. Date	Page Number	Supp. Date
15-10	6-19-06	24-4	7-3-06	35-2	2-5-07
15-11	6-19-06	24-5	9-18-06	35-3	2-5-07
15-12	6-19-06	24-6	9-18-06	BLANK	2-5-07
15-13	6-19-06	Chapter 25		Chapters 36 through 37	
15-14	6-19-06	25-1	6-19-06	36-1	9-4-01
15-15	6-19-06	25-2	6-19-06	BLANK	9-4-01
15-16	6-19-06	25-3	7-3-06	Chapter 38	
15-16.1	6-19-06	25-4	7-3-06	38-1	6-16-97
15-16.2	6-19-06	25-5	7-3-06	BLANK	6-16-97
15-16.3	6-19-06	25-6	7-3-06	Chapter 39	
15-16.4	6-19-06	25-7	6-19-06	39-1	5-15-95
15-16.5	6-19-06	25-8	6-19-06	BLANK	5-15-95
15-16.6	6-19-06	25-9	2-17-04	Chapter 40	
15-16.7	6-19-06	BLANK	2-17-04	40-1	11-20-95
BLANK	6-19-06	Chapter 26		BLANK	11-20-95
15-17	7-7-03	26-1	12-18-06	Chapter 41	
15-18	7-7-03	26-2	12-18-06	41-1	11-20-95
15-18.1	7-7-03	26-3	12-18-06	BLANK	11-20-95
BLANK	7-7-03	BLANK	12-18-06	Chapter 42	
15-19	1-17-06	Chapter 27		42-1	7-21-03
15-20	1-17-06	27-1	6-19-06	42-2	7-21-03
15-21	11-4-02	27-2	6-19-06	42-2.1	7-21-03
BLANK	11-4-02	27-3	6-19-06	BLANK	7-21-03
Chapter 16		27-4	6-19-06	42-3	5-15-95
16-1	12-4-06	27-5	4-19-04	42-4	5-15-95
16-2	12-4-06	27-6	4-19-04	42-5	5-15-95
16-3	12-4-06	Chapter 28		42-6	5-15-95
16-4	12-4-06	28-1	5-15-95	42-7	2-5-01
Chapter 17		BLANK	5-15-95	42-8	2-5-01
17-1	6-16-97	Chapter 29		42-9	5-15-95
BLANK	6-16-97	29-1	4-15-02	42-10	5-15-95
Chapter 18		29-2	4-15-02	42-11	5-15-95
18-1	6-16-97	Chapter 30		42-12	5-15-95
BLANK	6-16-97	30-1	8-21-06	Index	
Chapter 19		30-2	8-21-06	I-1	2-20-07
19-1	12-4-06	30-3	8-21-06	I-2	2-20-07
19-2	12-4-06	30-4	8-21-06	I-3	2-20-07
Chapter 20		30-5	8-21-06	I-4	2-20-07
20-1	12-4-06	30-6	8-21-06	I-5	2-20-07
BLANK	12-4-06	Chapter 31		I-6	2-20-07
Chapter 21		31-1	5-15-95	I-7	2-20-07
21-1	6-19-06	BLANK	5-15-95	I-8	2-20-07
21-2	6-19-06	Chapter 32		I-9	2-20-07
21-3	6-19-06	32-1	6-19-06	I-10	2-20-07
21-4	6-19-06	32-2	6-19-06	Definitions	
21-5	6-19-06	32-3	3-15-04	D-1	2-20-07
BLANK	6-19-06	32-4	3-15-04	D-2	2-20-07
Chapter 22		32-5	6-19-06	D-3	2-20-07
22-1	6-19-06	32-6	6-19-06	D-4	2-20-07
22-2	6-19-06	32-7	3-15-04	D-5	2-20-07
Chapter 23		32-8	3-15-04	D-6	2-20-07
23-1	6-19-06	Chapter 33		D-7	2-20-07
23-2	6-19-06	33-1	3-21-05	BLANK	2-20-07
23-3	6-19-06	33-2	3-21-05	Tables	
BLANK	6-19-06	33-3	3-21-05	T1-1	2-5-07
Chapter 24		33-4	3-21-05	T1-2	2-5-07
24-1	9-18-06	Chapter 34		T2-1	2-5-07
24-2	9-18-06	34-1	9-4-01	T2-2	2-5-07
24-2.1	9-18-06	BLANK	9-4-01		
BLANK	9-18-06	Chapter 35			
24-3	7-3-06	35-1	2-5-07		