

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

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

Supplement January 20, 2004

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 20, 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	1-22-02	1-41	2-20-96	BLANK	8-6-01
iv	1-22-02	1-42	2-20-96	Chapter 9	
v	9-4-01	1-43	4-2-01	9-1	8-6-01
vi	9-4-01	1-44	4-2-01	9-2	8-6-01
vii	1-20-04	1-45	4-2-01	Chapter 10	
viii	1-20-04	1-46	4-2-01	10-1	8-6-01
ix	1-20-04	1-47	4-2-01	10-2	8-6-01
BLANK	1-20-04	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	11-18-02	2-1	8-21-00	11-2	1-18-00
1-4	11-18-02	2-2	8-21-00	11-3	1-18-00
1-5	2-4-02	2-3	8-21-00	11-4	1-18-00
1-6	2-4-02	BLANK	8-21-00	11-5	1-18-00
1-6.1	2-4-02	Chapter 3		11-6	1-18-00
BLANK	2-4-02	3-1	4-7-03	11-7	1-18-00
1-7	4-2-01	3-2	4-7-03	11-8	1-18-00
1-8	4-2-01	3-3	3-20-00	11-9	1-18-00
1-9	4-2-01	3-4	3-20-00	11-10	1-18-00
1-10	4-2-01	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	2-3-03
1-19	4-2-01	BLANK	5-15-95	13-2	2-3-03
1-20	4-2-01	Chapter 6		13-3	2-3-03
1-21	11-18-02	6-1	1-20-04	13-4	2-3-03
1-22	11-18-02	6-2	1-20-04	13-4.1	2-3-03
1-22.1	11-18-02	6-3	11-19-01	BLANK	2-3-03
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	4-5-99
1-30	4-2-01	7-1	12-4-00	14-2	4-5-99
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	Chapter 24		Chapter 38	
15-9	11-4-02	24-1	5-1-00	38-1	6-16-97
15-10	11-4-02	24-2	5-1-00	BLANK	6-16-97
15-11	11-4-02	24-3	5-1-00	Chapter 39	
15-12	11-4-02	24-4	5-1-00	39-1	5-15-95
15-13	11-4-02	24-5	5-1-00	BLANK	5-15-95
15-14	11-4-02	24-6	5-1-00	Chapter 40	
15-14.1	11-4-02	Chapter 25		40-1	11-20-95
15-14.2	11-4-02	25-1	2-3-03	BLANK	11-20-95
15-14.3	11-4-02	25-2	2-3-03	Chapter 41	
15-14.4	11-4-02	25-3	2-3-03	41-1	11-20-95
15-14.5	11-4-02	25-4	2-3-03	BLANK	11-20-95
BLANK	11-4-02	Chapter 26		Chapter 42	
15-15	7-6-99	26-1	7-16-01	42-1	7-21-03
15-16	7-6-99	26-2	7-16-01	42-2	7-21-03
15-16.1	11-4-02	Chapter 27		42-2.1	7-21-03
15-16.2	11-4-02	27-1	11-3-03	BLANK	7-21-03
15-17	7-7-03	27-2	11-3-03	42-3	5-15-95
15-18	7-7-03	27-3	11-3-03	42-4	5-15-95
15-18.1	7-7-03	27-4	11-3-03	42-5	5-15-95
BLANK	7-7-03	Chapter 28		42-6	5-15-95
15-19	11-4-02	28-1	5-15-95	42-7	2-5-01
15-20	11-4-02	BLANK	5-15-95	42-8	2-5-01
15-21	11-4-02	Chapter 29		42-9	5-15-95
BLANK	11-4-02	29-1	4-15-02	42-10	5-15-95
Chapter 16		29-2	4-15-02	42-11	5-15-95
16-1	7-2-01	Chapter 30		42-12	5-15-95
16-2	7-2-01	30-1	5-15-95	Index	
16-3	7-2-01	BLANK	5-15-95	I-1	4-7-03
16-4	7-2-01	Chapter 31		I-2	4-7-03
Chapter 17		31-1	5-15-95	I-3	4-7-03
17-1	6-16-97	BLANK	5-15-95	I-4	4-7-03
BLANK	6-16-97	Chapter 32		I-5	4-7-03
Chapter 18		32-1	11-17-03	I-6	4-7-03
18-1	6-16-97	32-2	11-17-03	I-7	4-7-03
BLANK	6-16-97	32-3	12-7-98	I-8	4-7-03
Chapter 19		32-4	12-7-98	I-9	4-7-03
19-1	6-4-01	32-5	12-7-98	I-10	4-7-03
19-2	6-4-01	32-6	12-7-98	I-11	4-7-03
Chapter 20		32-7	12-7-98	I-12	4-7-03
20-1	8-6-01	BLANK	12-7-98	I-13	4-7-03
BLANK	8-6-01	Chapter 33		I-14	4-7-03
Chapter 21		33-1	12-6-99	I-15	4-7-03
21-1	7-1-02	33-2	12-6-99	BLANK	4-7-03
21-2	7-1-02	33-3	12-6-99	Definitions	
21-2.1	7-1-02	BLANK	12-6-99	D-1	11-4-02
BLANK	7-1-02	Chapter 34		D-2	11-4-02
21-3	4-17-00	34-1	9-4-01	D-3	2-3-03
21-4	4-17-00	BLANK	9-4-01	D-4	2-3-03
21-5	7-1-02	Chapter 35		D-4.1	2-3-03
BLANK	7-1-02	35-1	9-4-01	BLANK	2-3-03
Chapter 22		35-2	9-4-01	D-5	11-4-02
22-1	12-6-99	35-3	9-4-01	D-6	11-4-02
BLANK	12-6-99	BLANK	9-4-01	Tables	
Chapter 23		Chapters 36 through 37		T1-1	4-7-03
23-1	12-16-02	36-1	9-4-01	T1-2	4-7-03
23-2	12-16-02	BLANK	9-4-01	T2-1	4-7-03
				T2-2	4-7-03