

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

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

**Supplement October 17, 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 October 17, 2005)

| Page Number      | Supp. Date | Page Number      | Supp. Date | Page Number       | Supp. Date |
|------------------|------------|------------------|------------|-------------------|------------|
| i                | 9-6-05     | BLANK            | 3-21-05    | BLANK             | 12-4-00    |
| ii               | 9-6-05     | 1-41             | 2-20-96    | <b>Chapter 8</b>  |            |
| iii              | 12-6-04    | 1-42             | 2-20-96    | 8-1               | 8-6-01     |
| iv               | 12-6-04    | 1-43             | 4-2-01     | BLANK             | 8-6-01     |
| v                | 4-19-04    | 1-44             | 4-2-01     | <b>Chapter 9</b>  |            |
| vi               | 4-19-04    | 1-45             | 4-2-01     | 9-1               | 8-6-01     |
| vii              | 10-17-05   | 1-46             | 4-2-01     | 9-2               | 8-6-01     |
| viii             | 10-17-05   | 1-47             | 4-2-01     | <b>Chapter 10</b> |            |
| ix               | 10-17-05   | 1-48             | 4-2-01     | 10-1              | 7-19-04    |
| BLANK            | 10-17-05   | 1-49             | 4-2-01     | 10-2              | 7-19-04    |
| <b>Chapter 1</b> |            | BLANK            | 4-2-01     | 10-3              | 7-19-04    |
| 1-1              | 11-18-02   | <b>Chapter 2</b> |            | BLANK             | 7-19-04    |
| 1-2              | 11-18-02   | 2-1              | 9-6-05     | <b>Chapter 11</b> |            |
| 1-3              | 2-2-04     | 2-2              | 9-6-05     | 11-1              | 6-6-05     |
| 1-4              | 2-2-04     | 2-3              | 8-21-00    | 11-2              | 6-6-05     |
| 1-5              | 2-2-04     | BLANK            | 8-21-00    | 11-3              | 6-6-05     |
| 1-6              | 2-2-04     | <b>Chapter 3</b> |            | 11-4              | 6-6-05     |
| 1-7              | 2-2-04     | 3-1              | 9-6-05     | 11-5              | 6-6-05     |
| 1-8              | 2-2-04     | 3-2              | 9-6-05     | 11-6              | 6-6-05     |
| 1-9              | 2-2-04     | 3-3              | 9-6-05     | 11-7              | 1-18-00    |
| 1-10             | 2-2-04     | 3-4              | 9-6-05     | 11-8              | 1-18-00    |
| 1-10.1           | 2-2-04     | 3-5              | 9-6-05     | 11-9              | 6-6-05     |
| BLANK            | 2-2-04     | 3-6              | 9-6-05     | 11-10             | 6-6-05     |
| 1-11             | 4-16-01    | 3-7              | 9-6-05     | 11-11             | 1-18-00    |
| 1-12             | 4-16-01    | BLANK            | 9-6-05     | 11-12             | 1-18-00    |
| 1-13             | 2-4-02     | <b>Chapter 4</b> |            | 11-13             | 1-18-00    |
| 1-14             | 2-4-02     | 4-1              | 10-17-05   | BLANK             | 1-18-00    |
| 1-14.1           | 2-4-02     | 4-2              | 10-17-05   | <b>Chapter 12</b> |            |
| BLANK            | 2-4-02     | 4-3              | 10-17-05   | 12-1              | 1-6-03     |
| 1-15             | 4-2-01     | 4-4              | 10-17-05   | 12-2              | 1-6-03     |
| 1-16             | 4-2-01     | 4-5              | 10-17-05   | 12-3              | 7-21-97    |
| 1-17             | 4-2-01     | 4-6              | 10-17-05   | 12-4              | 7-21-97    |
| 1-18             | 4-2-01     | <b>Chapter 5</b> |            | <b>Chapter 13</b> |            |
| 1-19             | 4-2-01     | 5-1              | 5-15-95    | 13-1              | 2-2-04     |
| 1-20             | 4-2-01     | BLANK            | 5-15-95    | 13-2              | 2-2-04     |
| 1-21             | 11-18-02   | <b>Chapter 6</b> |            | 13-3              | 2-2-04     |
| 1-22             | 11-18-02   | 6-1              | 7-18-05    | 13-4              | 2-2-04     |
| 1-22.1           | 11-18-02   | 6-2              | 7-18-05    | 13-4.1            | 2-2-04     |
| BLANK            | 11-18-02   | 6-3              | 11-19-01   | BLANK             | 2-2-04     |
| 1-23             | 4-2-01     | 6-4              | 11-19-01   | 13-5              | 2-18-97    |
| 1-24             | 4-2-01     | 6-5              | 6-18-01    | 13-6              | 2-18-97    |
| 1-25             | 4-2-01     | 6-6              | 6-18-01    | 13-7              | 2-18-97    |
| 1-26             | 4-2-01     | 6-7              | 7-18-05    | BLANK             | 2-18-97    |
| 1-27             | 4-2-01     | 6-8              | 7-18-05    | 13-9              | 5-15-95    |
| 1-28             | 4-2-01     | 6-8.1            | 7-18-05    | BLANK             | 5-15-95    |
| 1-29             | 4-2-01     | BLANK            | 7-18-05    | <b>Chapter 14</b> |            |
| 1-30             | 4-2-01     | 6-9              | 1-20-04    | 14-1              | 8-16-04    |
| 1-31             | 4-2-01     | 6-10             | 1-20-04    | 14-2              | 8-16-04    |
| 1-32             | 4-2-01     | <b>Chapter 7</b> |            | 14-3              | 8-16-04    |
| 1-33             | 4-2-01     | 7-1              | 12-4-00    | 14-4              | 8-16-04    |
| 1-34             | 4-2-01     | 7-2              | 12-4-00    | <b>Chapter 15</b> |            |
| 1-35             | 4-2-01     | 7-3              | 12-4-00    | 15-1              | 11-4-02    |
| 1-36             | 4-2-01     | 7-4              | 12-4-00    | 15-2              | 11-4-02    |
| 1-37             | 3-21-05    | 7-5              | 12-4-00    | 15-3              | 11-4-02    |
| 1-38             | 3-21-05    | 7-6              | 12-4-00    | 15-4              | 11-4-02    |
| 1-39             | 3-21-05    | 7-7              | 12-4-00    | 15-5              | 11-4-02    |
| 1-40             | 3-21-05    | 7-8              | 12-4-00    | 15-6              | 11-4-02    |
| 1-40.1           | 3-21-05    | 7-9              | 12-4-00    | 15-7              | 11-4-02    |

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