

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

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

Supplement July 7, 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 July 7, 2003)

Page Number	Supp. Date
i	1-6-03
ii	1-6-03
iii	1-22-02
iv	1-22-02
v	9-4-01
vi	9-4-01
vii	7-7-03
viii	7-7-03
ix	7-7-03
BLANK	7-7-03
Chapter 1	
1-1	11-18-02
1-2	11-18-02
1-3	11-18-02
1-4	11-18-02
1-5	2-4-02
1-6	2-4-02
1-6.1	2-4-02
BLANK	2-4-02
1-7	4-2-01
1-8	4-2-01
1-9	4-2-01
1-10	4-2-01
1-11	4-16-01
1-12	4-16-01
1-13	2-4-02
1-14	2-4-02
1-14.1	2-4-02
BLANK	2-4-02
1-15	4-2-01
1-16	4-2-01
1-17	4-2-01
1-18	4-2-01
1-19	4-2-01
1-20	4-2-01
1-21	11-18-02
1-22	11-18-02
1-22.1	11-18-02
BLANK	11-18-02
1-23	4-2-01
1-24	4-2-01
1-25	4-2-01
1-26	4-2-01
1-27	4-2-01
1-28	4-2-01
1-29	4-2-01
1-30	4-2-01
1-31	4-2-01
1-32	4-2-01
1-33	4-2-01
1-34	4-2-01
1-35	4-2-01
1-36	4-2-01
1-37	12-16-02
1-38	12-16-02
1-39	12-16-02
1-40	12-16-02

Page Number	Supp. Date
1-40.1	12-16-02
BLANK	12-16-02
1-41	2-20-96
1-42	2-20-96
1-43	4-2-01
1-44	4-2-01
1-45	4-2-01
1-46	4-2-01
1-47	4-2-01
1-48	4-2-01
1-49	4-2-01
BLANK	4-2-01
Chapter 2	
2-1	8-21-00
2-2	8-21-00
2-3	8-21-00
BLANK	8-21-00
Chapter 3	
3-1	4-7-03
3-2	4-7-03
3-3	3-20-00
3-4	3-20-00
3-5	4-7-03
3-6	4-7-03
3-7	4-7-03
BLANK	4-7-03
Chapter 4	
4-1	11-18-02
4-2	11-18-02
4-3	11-18-02
4-4	11-18-02
Chapter 5	
5-1	5-15-95
BLANK	5-15-95
Chapter 6	
6-1	6-18-01
6-2	6-18-01
6-3	11-19-01
6-4	11-19-01
6-5	6-18-01
6-6	6-18-01
6-7	6-18-01
6-8	6-18-01
6-9	6-18-01
6-10	6-18-01
Chapter 7	
7-1	12-4-00
7-2	12-4-00
7-3	12-4-00
7-4	12-4-00
7-5	12-4-00
7-6	12-4-00
7-7	12-4-00
7-8	12-4-00
7-9	12-4-00
BLANK	12-4-00

Page Number	Supp. Date
Chapter 8	
8-1	8-6-01
BLANK	8-6-01
Chapter 9	
9-1	8-6-01
9-2	8-6-01
Chapter 10	
10-1	8-6-01
10-2	8-6-01
10-3	8-6-01
BLANK	8-6-01
Chapter 11	
11-1	1-18-00
11-2	1-18-00
11-3	1-18-00
11-4	1-18-00
11-5	1-18-00
11-6	1-18-00
11-7	1-18-00
11-8	1-18-00
11-9	1-18-00
11-10	1-18-00
11-11	1-18-00
11-12	1-18-00
11-13	1-18-00
BLANK	1-18-00
Chapter 12	
12-1	1-6-03
12-2	1-6-03
12-3	7-21-97
12-4	7-21-97
Chapter 13	
13-1	2-3-03
13-2	2-3-03
13-3	2-3-03
13-4	2-3-03
13-4.1	2-3-03
BLANK	2-3-03
13-5	2-18-97
13-6	2-18-97
13-7	2-18-97
BLANK	2-18-97
13-9	5-15-95
BLANK	5-15-95
Chapter 14	
14-1	4-5-99
14-2	4-5-99
14-3	5-15-95
BLANK	5-15-95
Chapter 15	
15-1	11-4-02
15-2	11-4-02
15-3	11-4-02
15-4	11-4-02
15-5	11-4-02
15-6	11-4-02
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	2-18-03
15-16	7-6-99	26-2	7-16-01	42-2	2-18-03
15-16.1	11-4-02	Chapter 27		42-3	5-15-95
15-16.2	11-4-02	27-1	9-21-98	42-4	5-15-95
15-17	7-7-03	27-2	9-21-98	42-5	5-15-95
15-18	7-7-03	27-3	9-21-98	42-6	5-15-95
15-18.1	7-7-03	27-4	9-21-98	42-7	2-5-01
BLANK	7-7-03	Chapter 28		42-8	2-5-01
15-19	11-4-02	28-1	5-15-95	42-9	5-15-95
15-20	11-4-02	BLANK	5-15-95	42-10	5-15-95
15-21	11-4-02	Chapter 29		42-11	5-15-95
BLANK	11-4-02	29-1	4-15-02	42-12	5-15-95
Chapter 16		29-2	4-15-02	Index	
16-1	7-2-01	Chapter 30		I-1	4-7-03
16-2	7-2-01	30-1	5-15-95	I-2	4-7-03
16-3	7-2-01	BLANK	5-15-95	I-3	4-7-03
16-4	7-2-01	Chapter 31		I-4	4-7-03
Chapter 17		31-1	5-15-95	I-5	4-7-03
17-1	6-16-97	BLANK	5-15-95	I-6	4-7-03
BLANK	6-16-97	Chapter 32		I-7	4-7-03
Chapter 18		32-1	12-7-98	I-8	4-7-03
18-1	6-16-97	32-2	12-7-98	I-9	4-7-03
BLANK	6-16-97	32-3	12-7-98	I-10	4-7-03
Chapter 19		32-4	12-7-98	I-11	4-7-03
19-1	6-4-01	32-5	12-7-98	I-12	4-7-03
19-2	6-4-01	32-6	12-7-98	I-13	4-7-03
Chapter 20		32-7	12-7-98	I-14	4-7-03
20-1	8-6-01	BLANK	12-7-98	I-15	4-7-03
BLANK	8-6-01	Chapter 33		BLANK	4-7-03
Chapter 21		33-1	12-6-99	Definitions	
21-1	7-1-02	33-2	12-6-99	D-1	11-4-02
21-2	7-1-02	33-3	12-6-99	D-2	11-4-02
21-2.1	7-1-02	BLANK	12-6-99	D-3	2-3-03
BLANK	7-1-02	Chapter 34		D-4	2-3-03
21-3	4-17-00	34-1	9-4-01	D-4.1	2-3-03
21-4	4-17-00	BLANK	9-4-01	BLANK	2-3-03
21-5	7-1-02	Chapter 35		D-5	11-4-02
BLANK	7-1-02	35-1	9-4-01	D-6	11-4-02
Chapter 22		35-2	9-4-01	Tables	
22-1	12-6-99	35-3	9-4-01	T1-1	4-7-03
BLANK	12-6-99	BLANK	9-4-01	T1-2	4-7-03
Chapter 23		Chapters 36 through 37		T2-1	4-7-03
23-1	12-16-02	36-1	9-4-01	T2-2	4-7-03
23-2	12-16-02	BLANK	9-4-01		