

Authorized By: Marlene Caride, Commissioner, Department of Banking and Insurance.

Effective Date: November 22, 2021.

New Expiration Date: November 22, 2028.

Take notice that pursuant to N.J.S.A. 52:14B-5.1, the rules at N.J.A.C. 3:19 were scheduled to expire on September 25, 2020. Pursuant to Executive Order Nos. 127 (2020) and 244 (2021) and P.L. 2021, c. 103, any chapter of the New Jersey Administrative Code that would otherwise have expired during the Public Health Emergency originally declared in Executive Order No. 103 (2020) is extended through January 1, 2022. Therefore, this chapter has not yet expired and the 30-day filing date pursuant to N.J.S.A. 52:14B-5.1.c has not yet occurred, therefore, pursuant to Executive Order No. 244 (2021), and P.L. 2021, c. 103, this notice of readoption is timely filed.

The rules implement the Home Repair Financing Act (Act), N.J.S.A. 17:16C-62 through 94 and provide the procedures for the licensing of home repair contractors pursuant to the Act. The Department of Banking and Insurance (Department) has reviewed these rules and has determined that the rules should be readopted without amendment. The rules are necessary, reasonable, and proper for the purpose for which they were originally promulgated. Therefore, pursuant to N.J.S.A. 52:14B-5.1.c(1), the rules are readopted and shall continue in effect for a seven-year period.

(a)

**DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING**

**Notice of Readoption
General Provisions for State Savings and Loan
Associations**

Readoption: N.J.A.C. 3:26

Authority: N.J.S.A. 17:1-8.1, 17:1-15.e, 17:12B-48(21), and 17:12B-197.

Authorized By: Marlene Caride, Commissioner, Department of Banking and Insurance.

Effective Date: November 23, 2021.

New Expiration Date: November 23, 2028.

Take notice that pursuant to N.J.S.A. 52:14B-5.1, the rules at N.J.A.C. 3:26 were scheduled to expire on October 16, 2020. Pursuant to Executive Order Nos. 127 (2020) and 244 (2021) and P.L. 2021, c. 103, any chapter of the New Jersey Administrative Code that would otherwise have expired during the Public Health Emergency originally declared in Executive Order No. 103 (2020) is extended through January 1, 2022. Therefore, this chapter has not yet expired and the 30-day filing date pursuant to N.J.S.A. 52:14B-5.1.c has not yet occurred, therefore, pursuant to Executive Order No. 244 (2021), and P.L. 2021, c. 103, this notice of readoption is timely filed.

The rules at N.J.A.C. 3:26 provide general provisions for savings and loan associations regulated by the Department of Banking and Insurance (Department), including destruction and retention of records, charges for substitution of insurance policies, State association parity, and the provision of contact information to the Department. The Department has reviewed these rules and determined that they should be readopted without change. The rules continue to be necessary, reasonable, and proper for the purpose for which they were originally promulgated. Accordingly, pursuant to N.J.S.A. 52:14B-5.1.c(1), the rules are readopted and shall continue in effect for a seven-year period.

(b)

**DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING**

**Notice of Readoption
Audit Requirements of State Associations
Readoption: N.J.A.C. 3:29**

Authority: N.J.S.A. 17:1-8.1, 17:1-15, and 17:12B-176.

Authorized By: Marlene Caride, Commissioner, Department of Banking and Insurance.

Effective Date: November 23, 2021.

New Expiration Date: November 23, 2028.

Take notice that pursuant to N.J.S.A. 52:14B-5.1, the rules at N.J.A.C. 3:29 were scheduled to expire on May 2, 2021. Pursuant to Executive Order Nos. 127 (2020) and 244 (2021) and P.L. 2021, c. 103, any chapter of the New Jersey Administrative Code that would otherwise have expired during the Public Health Emergency originally declared in Executive Order No. 103 (2020) is extended through January 1, 2022. Therefore, this chapter has not yet expired and the 30-day filing date pursuant to N.J.S.A. 52:14B-5.1.c has not yet occurred, therefore, pursuant to Executive Order No. 244 (2021), and P.L. 2021, c. 103, this notice of readoption is timely filed.

N.J.A.C. 3:29 provides the general provisions for the audit of a State association. Qualifications required of the auditor are set forth at N.J.A.C. 3:29-1.1. N.J.A.C. 3:29-1.2 sets forth the scope of the audit. N.J.A.C. 3:29-1.3 sets forth the financial statements required to be part of the audit report. N.J.A.C. 3:29-1.4 requires verifications identical to those required of banks and savings banks. N.J.A.C. 3:29-1.5 permits continuous audits and provides for when verification notices may be mailed. N.J.A.C. 3:29-1.6 requires the auditor to provide comment on pertinent matters affecting the association. N.J.A.C. 3:29-1.7 sets forth the timing of an audit. N.J.A.C. 3:29-1.8 sets forth the audit certification and filing requirements. N.J.A.C. 3:29-1.9 requires the auditor to qualify the audit if all the required statements pursuant to N.J.A.C. 3:29-1.8 cannot be made.

The Department of Banking and Insurance has reviewed the rules and has determined that the rules should be readopted without change. The rules are necessary, reasonable, and proper for the purpose for which they were originally promulgated. Therefore, pursuant to N.J.S.A. 52:14B-5.1.c(1), the rules are readopted and shall continue in effect for a seven-year period.

(c)

**DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING**

**Notice of Readoption
Qualified Educational Institutions
Readoption: N.J.A.C. 3:35**

Authority: N.J.A.C. 17:1-8.1, 17:1-15.e, and 17:9A-213.

Authorized By: Marlene Caride, Commissioner, Department of Banking and Insurance.

Effective Date: November 23, 2021.

New Expiration Date: November 23, 2028.

Take notice that pursuant to N.J.S.A. 52:14B-5.1, the rules at N.J.A.C. 3:35 were scheduled to expire on May 2, 2021. Pursuant to Executive Order Nos. 127 (2020) and 244 (2021) and P.L. 2021, c. 103, any chapter of the New Jersey Administrative Code that would otherwise have expired during the Public Health Emergency originally declared in Executive Order No. 103 (2020) is extended through January 1, 2022. Therefore, this chapter has not yet expired and the 30-day filing date pursuant to N.J.S.A. 52:14B-5.1.c has not yet occurred, therefore, pursuant to Executive Order No. 244 (2021), and P.L. 2021, c. 103, this notice of readoption is timely filed.