

G.S. 150B-21.3A Report for 04 NCAC 03, BANKING COMMISSION

Agency - Commerce - Banking Commission

Comment Period - April 13, 2017 - June 13, 2017

Date Submitted to APO - September 25, 2017

Subchapter	Rule Section	Rule Citation	Rule Name	Date and Last Agency Action on the Rule	Agency Determination [150B-21.3A(c)(1)a]	Implements or Conforms to Federal Regulation [150B-21.3A(e)]	Federal Regulation Citation	Public Comment Received [150B-21.3A(c)(1)]	Agency Determination Following Public Comment [150B-21.3A(c)(1)]	RRC Determination of Public Comments [150B-21.3A(c)(2)]	RRC Final Determination of Status of Rule for Report to APO [150B-21.3A(c)(2)]	OAH Next Steps
SUBCHAPTER 3A - ORGANIZATION	SECTION .0100 - GENERAL INFORMATION	04 NCAC 03A .0101	NAME: LOCATION AND ADDRESS	Amended Eff. September 1, 2006	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
SUBCHAPTER 03B - RULE-MAKING AND CONTESTED CASES	SECTION .0100 - RULE-MAKING	04 NCAC 03B .0101	PETITIONS	Amended Eff. August 1, 2004	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
		04 NCAC 03B .0102	NOTICE	Amended Eff. August 1, 2004	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
		04 NCAC 03B .0103	HEARINGS	Amended Eff. September 1, 2004	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
		04 NCAC 03B .0105	DECLARATORY RULINGS	Amended Eff. August 1, 2004	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
	SECTION .0200 - CONTESTED CASES	04 NCAC 03B .0219	DEFINITIONS	Amended Eff. November 1, 2013	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
		04 NCAC 03B .0220	HEARINGS	Eff. August 1, 2004	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
		04 NCAC 03B .0221	APPLICATION OF THE RULES OF CIVIL PROCEDURE	Eff. August 1, 2004	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
		04 NCAC 03B .0222	FILING OF DOCUMENTS	Eff. August 1, 2004	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
		04 NCAC 03B .0223	REQUEST FOR A HEARING	Eff. August 1, 2004	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
		04 NCAC 03B .0224	DATE, TIME AND LOCATION OF HEARING; MOTIONS TO CONTINUE	Eff. August 1, 2004	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
		04 NCAC 03B .0225	MOTIONS	Eff. August 1, 2004	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
		04 NCAC 03B .0226	PRE-HEARING CONFERENCE	Eff. August 1, 2004	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
		04 NCAC 03B .0227	HEARINGS	Eff. August 1, 2004	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
		04 NCAC 03B .0228	STIPULATIONS	Eff. August 1, 2004	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
	SECTION .0300 - APPEALS TO THE STATE BANKING COMMISSION	04 NCAC 03B .0301	APPOINTMENT OF APPELLATE PANEL	Amended Eff. November 1, 2013	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
		04 NCAC 03B .0302	RECORD ON APPEAL; HEARING DATE; MEMORANDA OF LAW	Eff. August 1, 2004	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
		04 NCAC 03B .0303	ORAL ARGUMENT	Eff. August 1, 2004	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note

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Subchapter	Rule Section	Rule Citation	Rule Name	Date and Last Agency Action on the Rule	Agency Determination [150B-21.3A(c)(1)a]	Implements or Conforms to Federal Regulation [150B-21.3A(e)]	Federal Regulation Citation	Public Comment Received [150B-21.3A(c)(1)]	Agency Determination Following Public Comment [150B-21.3A(c)(1)]	RRC Determination of Public Comments [150B-21.3A(c)(2)]	RRC Final Determination of Status of Rule for Report to APO [150B-21.3A(c)(2)]	OAH Next Steps
		04 NCAC 03B .0304	COMMISSION REVIEW OF APPELLATE PANEL'S RECOMMENDED DECISION	Eff. August 1, 2004	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
SUBCHAPTER 03C - BANKS	SECTION .0900 - OPERATIONS	04 NCAC 03C .0901	BOOKS AND RECORDS	Amended Eff. October 1, 2014	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
		04 NCAC 03C .0902	REQUIRED ACCOUNTS	Amended Eff. October 1, 2014	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
		04 NCAC 03C .0903	RETENTION: REPRODUCTION AND DISPOSITION OF BANK RECORDS	Amended Eff. October 1, 2014	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
		04 NCAC 03C .0904	LETTERS OF CREDIT	Amended Eff. October 1, 2014	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
		04 NCAC 03C .0905	INVESTMENT AUTHORITY	Eff. October 1, 2014	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
	SECTION .1000 - LOAN ADMINISTRATION AND LEASING	04 NCAC 03C .1001	LOAN DOCUMENTATION	Amended Eff. October 1, 2014	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
		04 NCAC 03C .1002	LEASING OF PERSONAL PROPERTY	Amended Eff. October 1, 2014	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
	SECTION .1400 - LEGAL RESERVE	04 NCAC 03C .1401	REQUIREMENT OF RESERVE FUND	Amended Eff. July 1, 1990	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
		04 NCAC 03C .1402	BASIS FOR COMPUTATION AND MAINTENANCE	Amended Eff. October 1, 2014	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
	SECTION .1600 - FEES	04 NCAC 03C .1601	FEES, COPIES AND PUBLICATION COSTS	Amended Eff. October 1, 2014	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
	SECTION .1700 - NONRESIDENT BANKS	04 NCAC 03C .1702	ESTABLISHMENT OF A NON-BRANCH BANK BUSINESS OFFICE (nbbo)	Amended Eff. October 1, 2014	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
	SECTION .1800 - COURIER SERVICE	04 NCAC 03C .1801	ESTABLISHMENT OF COURIER SERVICES	Amended Eff. October 1, 2014	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
SUBCHAPTER 03D - SUPERVISION OF STATE TRUST ENTITIES	SECTION .0100 - LICENSING	04 NCAC 03D .0105	DEFINITIONS	Eff. April 1, 2015	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
	SECTION .0200 - REPORTS REQUIRED BY COMMISSIONER OF BANKS	04 NCAC 03D .0201	REPORTS OF CONDITION OF STATE TRUST ENTITIES	Amended Eff. April 1, 2015	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
	SECTION .0300 - TRUST DEPARTMENT	04 NCAC 03D .0302	ADMINISTRATION OF TRUST BUSINESS	Amended Eff. April 1, 2015	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
		04 NCAC 03D .0303	BOOKS AND RECORDS	Amended Eff. April 1, 2015	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
		04 NCAC 03D .0304	COLLECTIVE INVESTMENT	Amended Eff. April 1, 2015	Necessary without substantive public interest	No		No	Necessary without substantive public interest	No comments with merit	Necessary without substantive public interest and should remain in effect without further action	Keep in Code - Update History Note
SUBCHAPTER 03E - LICENSEES UNDER NORTH CAROLINA CONSUMER FINANCE ACT	SECTION .0100 - LICENSING	04 NCAC 03E .0101	APPLICATION	Amended Eff. September 1, 2006	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt

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		04 NCAC 03E .0102	APPROVAL	Amended Eff. June 1, 1995	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0200 - ACTIONS REQUIRING APPROVAL OF COMMISSIONER OF BANKS	04 NCAC 03E .0201	OPERATION OF OTHER BUSINESS IN SAME OFFICE	Amended Eff. September 1, 2006	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03E .0204	TRANSFER OF LICENSE AND CHANGE OF LOCATION	Eff. January 1, 1993	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0300 - REPORTS REQUIRED BY COMMISSIONER OF BANKS	04 NCAC 03E .0302	ANNUAL REPORT	Amended Eff. September 1, 2006	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0400 - EXAMINATION	04 NCAC 03E .0401	EXAMINATION	Eff. February 1, 1976	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03E .0402	REPORTS OF EXAMINATION	Eff. February 1, 1976	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0600 - CONSUMER FINANCE OFFICES	04 NCAC 03E .0601	BOOKS AND RECORDS	Amended Eff. January 1, 1993	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03E .0602	COLLECTION PRACTICES	Eff. February 1, 1976	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
SUBCHAPTER 3F - LICENSEES UNDER MONEY TRANSMITTERS ACT	SECTION .0200 - ADMINISTRATIVE	04 NCAC 03F .0201	DEFINITIONS	Amended Eff. November 1, 2013	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0300 - LICENSING	04 NCAC 03F .0301	APPLICATION FOR A LICENSE	Amended Eff. November 1, 2013	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0400 - OPERATIONS	04 NCAC 03F .0402	SURRENDER OF LICENSE	Eff. February 1, 1993	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0500 - REPORTING AND NOTIFICATIONS	04 NCAC 03F .0501	GENERALLY ACCEPTED ACCOUNTING PRINCIPLES	Eff. February 1, 1993	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03F .0504	AGENT ACTIVITY REPORTS	Amended Eff. June 1, 1995	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03F .0505	AMENDMENTS TO APPLICATION	Eff. February 1, 1993	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03F .0506	REVOCAION OR CANCELLATION OF SURETY BOND	Amended Eff. November 1, 2013	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03F .0507	CEASING OPERATIONS	Eff. February 1, 1993	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03F .0508	IMPAIRMENT OF MINIMUM NET WORTH	Amended Eff. November 1, 2013	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03F .0509	DISHONOR OR DEFAULT IN PAYMENT INSTRUMENT	Eff. February 1, 1993	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0600 - EXAMINATION; BOOKS AND RECORDS	04 NCAC 03F .0601	RECORD AND BOOKKEEPING REQUIREMENTS	Amended Eff. November 1, 2013	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03F .0602	EXAMINATION FEE	Amended Eff. November 1, 2013	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
SUBCHAPTER 3H - APPLICATIONS BY REGIONAL BANK HOLDING COMPANIES	SECTION .0100 - REGIONAL BANK HOLDING COMPANIES	04 NCAC 03H .0102	REGIONAL BANK HOLDING COMPANY ACQUISITIONS	Amended Eff. September 1, 2006	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03H .0103	BANK HOLDING COMPANY REGISTRATION	Amended Eff. September 1, 2006	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt

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SUBCHAPTER 03J - REFUND ANTICIPATION LOAN	SECTION .0100 - ADMINISTRATIVE	04 NCAC 03J .0101	DEFINITIONS; FILINGS	Amended Eff. September 1, 2006	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0200 - APPLICATION AND RENEWAL	04 NCAC 03J .0201	APPLICATION FOR REGISTRATION AS A FACILITATOR	Eff. September 1, 1993	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03J .0202	ISSUANCE OF A CERTIFICATE OF REGISTRATION	Eff. September 1, 1993	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03J .0203	EXPIRATION AND RENEWAL	Eff. September 1, 1993	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03J .0204	APPLICATION FOR RENEWAL OF CERTIFICATE OF REGISTRATION	Eff. September 1, 1993	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03J .0205	NONTRANSFERABILITY OF CERTIFICATE OF REGISTRATION	Eff. September 1, 1993	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0300 - OPERATIONS, REPORTING REQUIREMENTS, NOTIFICATIONS	04 NCAC 03J .0301	CHECK CASHING SERVICES	Eff. September 1, 1993	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03J .0302	RECORD AND BOOKKEEPING REQUIREMENTS	Eff. September 1, 1993	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03J .0303	FILING AND POSTING OF FEE SCHEDULE	Eff. September 1, 1993	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03J .0304	DISCLOSURES	Eff. September 1, 1993	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03J .0305	AMENDMENTS TO APPLICATION	Eff. September 1, 1993	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03J .0306	CESSATION OF OPERATIONS	Eff. September 1, 1993	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0400 - ENFORCEMENT	04 NCAC 03J .0401	HEARINGS	Eff. September 1, 1993	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03J .0402	EXAMINATIONS, AUDITS	Eff. September 1, 1993	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
SUBCHAPTER 03K - REVERSE MORTGAGES	SECTION .0100 - ADMINISTRATIVE	04 NCAC 03K .0101	DEFINITIONS; FILINGS	Amended Eff. September 1, 2006	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0200 - AUTHORIZATION OF REVERSE MORTGAGE LENDERS	04 NCAC 03K .0201	APPLICATION FOR AUTHORIZATION AS A REVERSE MORTGAGE LENDER	Eff. January 1, 1995	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03K .0202	NOTIFICATION OF INTENT TO ENGAGE IN REVERSE MORTGAGE LENDING	Eff. January 1, 1995	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03K .0203	CURRENT AUTHORIZED LENDER INFORMATION	Eff. January 1, 1995	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03K .0204	ANNUAL REGISTRATION FEE	Eff. January 1, 1995	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03K .0205	CERTIFICATE OF AUTHORIZATION	Eff. January 1, 1995	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03K .0206	NONTRANSFERABILITY OF CERTIFICATE OF AUTHORIZATION	Eff. January 1, 1995	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0300 - REQUIREMENTS FOR AUTHORIZATION	04 NCAC 03K .0301	MINIMUM NET WORTH REQUIREMENT FOR AUTHORIZED LENDER OR LENDERS	Eff. January 1, 1995	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03K .0302	SURETY BONDS	Eff. January 1, 1995	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt

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Subchapter	Rule Section	Rule Citation	Rule Name	Date and Last Agency Action on the Rule	Agency Determination [150B-21.3A(c)(1)a]	Implements or Conforms to Federal Regulation [150B-21.3A(e)]	Federal Regulation Citation	Public Comment Received [150B-21.3A(c)(1)]	Agency Determination Following Public Comment [150B-21.3A(c)(1)]	RRC Determination of Public Comments [150B-21.3A(c)(2)]	RRC Final Determination of Status of Rule for Report to APO [150B-21.3A(c)(2)]	OAH Next Steps
	SECTION .0400 - OPERATIONS, NOTIFICATIONS, AND REPORTING	04 NCAC 03K .0401	CERTIFIED FINANCIAL STATEMENTS	Eff. January 1, 1995	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03K .0402	RECORD AND BOOKKEEPING REQUIREMENTS	Eff. January 1, 1995	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03K .0403	EXAMINATIONS	Eff. January 1, 1995	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03K .0404	WITHDRAWAL/TERMINATION OF AUTHORIZATION AS REVERSE MTG. LENDER	Eff. January 1, 1995	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03K .0405	IMPAIRMENT OF MINIMUM NET WORTH, AND SURETY BOND	Eff. January 1, 1995	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0500 - DISCLOSURE REQUIREMENTS	04 NCAC 03K .0501	REVERSE MORTGAGE LENDER APPLICATION DISCLOSURE	Eff. January 1, 1995	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03K .0502	PERMITTED FEES	Eff. January 1, 1995	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION -.0600 COUNSELING	04 NCAC 03K .0601	COUNSELING	Eff. January 1, 1995	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0700 - PROHIBITED ACTS AND PRACTICES; ENFORCEMENT ACTIONS	04 NCAC 03K .0701	PROHIBITED ACTS	Eff. January 1, 1995	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03K .0702	ENFORCEMENT ACTIONS	Eff. January 1, 1995	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03K .0703	HEARINGS	Eff. January 1, 1995	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
SUBCHAPTER 03L - CHECK-CASHING BUSINESSES	SECTION .0100 - ADMINISTRATIVE	04 NCAC 03L .0101	DEFINITIONS	Amended Eff. November 1, 2013	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03L .0102	FILINGS	Amended Eff. September 1, 2006	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0200 - APPLICATION	04 NCAC 03L .0201	APPLICATION FOR LICENSE	Eff. July 1, 2000	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03L .0202	FEES	Eff. July 1, 2000	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0300 - LICENSING	04 NCAC 03L .0301	ISSUANCE	Eff. July 1, 2000	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03L .0302	NONTRANSFERABILITY OF LICENSE	Eff. July 1, 2000	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		4 NCAC 03L .0303	ANNUAL RENEWAL OF LICENSE	Eff. July 1, 2000	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0400 - OPERATIONS	04 NCAC 03L .0401	POSTING OF LICENSE OR BRANCH CERTIFICATE	Eff. July 1, 2000	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03L .0402	SURRENDER OF LICENSE	Eff. July 1, 2000	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03L .0403	POSTING OF FEES	Amended Eff. November 1, 2013	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0500 - BOOKS AND RECORDS: EXAMINATIONS	04 NCAC 03L .0501	BOOKS AND RECORDS	Amended Eff. November 1, 2013	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03L .0502	EXAMINATIONS; INVESTIGATIONS	Eff. July 1, 2000	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt

G.S. 150B-21.3A Report for 04 NCAC 03, BANKING COMMISSION

Agency - Commerce - Banking Commission

Comment Period - April 13, 2017 - June 13, 2017

Date Submitted to APO - September 25, 2017

Subchapter	Rule Section	Rule Citation	Rule Name	Date and Last Agency Action on the Rule	Agency Determination [150B-21.3A(c)(1)a]	Implements or Conforms to Federal Regulation [150B-21.3A(e)]	Federal Regulation Citation	Public Comment Received [150B-21.3A(c)(1)]	Agency Determination Following Public Comment [150B-21.3A(c)(1)]	RRC Determination of Public Comments [150B-21.3A(c)(2)]	RRC Final Determination of Status of Rule for Report to APO [150B-21.3A(c)(2)]	OAH Next Steps
	SECTION .0600 - REPORTING AND NOTIFICATION REQUIREMENTS	04 NCAC 03L .0601	AMENDMENTS TO INFORMATION ON FILE WITH THE COMMISSIONER	Eff. July 1, 2000	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03L .0602	EXPANSION OR RELOCATION	Eff. July 1, 2000	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03L .0603	IMPAIRMENT OF FINANCIAL REQUIREMENTS	Eff. July 1, 2000	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
SUBCHAPTER 03M - MORTGAGE LENDING	SECTION .0100 - GENERAL	04 NCAC 03M .0101	DEFINITIONS	Amended Eff. July 1, 2010	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03M .0102	NOTICES	Amended Eff. May 1, 2010	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0200 - LICENSING	04 NCAC 03M .0201	APPLICATION	Amended Eff. May 1, 2010	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03M .0202	NONTRANSFERABILITY	Amended Eff. May 1, 2010	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03M .0203	NAME CHANGES	Eff. April 1, 2003	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03M .0204	EXPERIENCE	Amended Eff. May 1, 2010	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03M .0205	FINANCIAL RESPONSIBILITY	Amended Eff. July 1, 2010	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03M .0206	SURETY BOND	Amended Eff. May 1, 2010	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0300 - EDUCATION AND EXAMINATIONS	04 NCAC 03M .0301	APPROVAL OF PROVIDERS AND COURSES OF STUDY; PROVIDER REQUIREMENTS; QUALIFIED WRITTEN TEST	Amended Eff. July 1, 2010	Unnecessary	No		No	Unnecessary	No comments with merit	Unnecessary and should expire on the first day of the month following the consultation	Rule expired - remove from Code
	SECTION .0400 - REPORTING AND NOTIFICATION REQUIREMENTS	04 NCAC 03M .0401	REPORTING REQUIREMENTS	Amended Eff. July 1, 2010	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03M .0402	AMENDMENTS TO INFORMATION ON FILE WITH THE COMMISSIONER	Amended Eff. May 1, 2010	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03M .0403	TERMINATION OF OPERATIONS	Amended Eff. May 1, 2010	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0500 - RECORD AND BOOKKEEPING REQUIREMENTS	04 NCAC 03M .0501	RECORDS TO BE MAINTAINED	Amended Eff. May 1, 2010	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03M .0502	FORM AND LOCATION OF RECORDS	Amended Eff. May 1, 2010	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0600 - ORIGINATION PRACTICES	04 NCAC 03M .0602	SELLER DISCOUNTS FOR USE OF AFFILIATED MORTGAGE LENDER OR BROKER	Eff. April 1, 2011	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
	SECTION .0700 - SERVICING	04 NCAC 03M .0701	TRANSFER OF SERVICING RIGHTS	Eff. May 1, 2010	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03M .0702	REQUIREMENTS FOR MORTGAGE SERVICERS TO COMMUNICATE EFFECTIVELY WITH BORROWERS REGARDING LOSS MITIGATION	Eff. June 1, 2010	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt
		04 NCAC 03M .0703	CESSATION OF FORECLOSURE ACTIVITY DURING PENDENCY OF LOSS MITIGATION REQUEST	Eff. June 1, 2010	Necessary with substantive public interest	No		No	Necessary with substantive public interest	No comments with merit	Necessary with substantive public interest and must be readopted	Agency must readopt