

G.S. 150B-21.3A Report for 04 NCAC 03, BANKING COMMISSION												
Agency - Banking Commission												
Comment Period -December 15, 2025 - February 13, 2026												
Date Submitted to APO - Filled in by RRC staff												
Subchapter	Rule Section	Rule Citation	Rule Name	Date and Last Agency Action on the Rule	Agency Determination [150B-21.3A(c)(1)a]	Required to Implement or Conform to Federal Regulation [150B-21.3A(d1)]	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 03A - ORGANIZATION	SECTION .0100 - GENERAL INFORMATION	04 NCAC 03A .0101	NAME: LOCATION AND ADDRESS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
SUBCHAPTER 03B - RULE-MAKING AND CONTESTED CASES	SECTION .0100 - RULE-MAKING	04 NCAC 03B .0101	PETITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03B .0102	NOTICE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03B .0103	HEARINGS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03B .0105	DECLARATORY RULINGS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0200 - CONTESTED CASES	04 NCAC 03B .0219	DEFINITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03B .0220	HEARINGS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03B .0221	APPLICATION OF THE RULES OF CIVIL PROCEDURE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03B .0222	FILING OF DOCUMENTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03B .0223	REQUEST FOR A HEARING	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03B .0224	DATE, TIME AND LOCATION OF HEARING; MOTIONS TO CONTINUE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03B .0225	MOTIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03B .0226	PRE-HEARING CONFERENCE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03B .0227	HEARINGS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03B .0228	STIPULATIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0300 - APPEALS TO THE STATE BANKING COMMISSION	04 NCAC 03B .0301	APPOINTMENT OF APPELLATE PANEL	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03B .0302	RECORD ON APPEAL; HEARING DATE; MEMORANDA OF LAW	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03B .0303	ORAL ARGUMENT	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03B .0304	COMMISSION REVIEW OF APPELLATE PANEL'S RECOMMENDED DECISION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary 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]	Required to Implement or Conform to Federal Regulation [150B-21.3A(d1)]	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 03C - BANKS	SECTION .0900 – OPERATIONS	04 NCAC 03C .0901	BOOKS AND RECORDS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03C .0902	REQUIRED ACCOUNTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03C .0903	RETENTION: REPRODUCTION AND DISPOSITION OF BANK RECORDS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03C .0904	LETTERS OF CREDIT	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03C .0905	INVESTMENT AUTHORITY	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .1000 - LOAN ADMINISTRATION AND LEASING	04 NCAC 03C .1001	LOAN DOCUMENTATION	Amended April 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
04 NCAC 03C .1002		LEASING OF PERSONAL PROPERTY	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt	
	SECTION .1400 - LEGAL RESERVE	04 NCAC 03C .1401	REQUIREMENT OF RESERVE FUND	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03C .1402	BASIS FOR COMPUTATION AND MAINTENANCE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .1600 – FEES	04 NCAC 03C .1601	FEES, COPIES AND PUBLICATION COSTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .1700 – NON-BRANCH BANK BUSINESS OFFICE	04 NCAC 03C .1702	ESTABLISHMENT OF A NON-BRANCH BANK BUSINESS OFFICE (NBBO)	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .1800 - COURIER SERVICE	04 NCAC 03C .1801	ESTABLISHMENT OF COURIER SERVICES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
SUBCHAPTER 03D - SUPERVISION OF STATE TRUST ENTITIES	SECTION .0100 - LICENSING	04 NCAC 03D .0105	DEFINITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0200 - REPORTS REQUIRED BY COMMISSIONER OF BANKS	04 NCAC 03D .0201	REPORTS OF CONDITION OF STATE TRUST ENTITIES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		SECTION .0300 - TRUST DEPARTMENT	04 NCAC 03D .0302	ADMINISTRATION OF TRUST BUSINESS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted
			04 NCAC 03D .0303	BOOKS AND RECORDS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted
		04 NCAC 03D .0304	COLLECTIVE INVESTMENT	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. October 3, 2017	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
SUBCHAPTER 03E - LICENSEES UNDER NORTH CAROLINA CONSUMER FINANCE ACT	SECTION .0100 – LICENSING	04 NCAC 03E .0101	APPLICATION	Amended Eff. March 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0200 – ACTIONS REQUIRING APPROVAL OF COMMISSIONER OF BANKS	04 NCAC 03E .0204	TRANSFER OF LICENSE AND CHANGE OF LOCATION	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary 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]	Required to Implement or Conform to Federal Regulation [150B-21.3A(d1)]	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 3F - LICENSEES UNDER MONEY TRANSMITTERS ACT SUBCHAPTER 03J - REFUND ANTICIPATION LOAN	SECTION .0300 - REPORTS REQUIRED BY COMMISSIONER OF BANKS	04 NCAC 03E .0302	ANNUAL REPORT	Amended Eff. March 1, 2021	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0600 - CONSUMER FINANCE OFFICES	04 NCAC 03E .0601	BOOKS, RECORDS, AND APPLICATION OF FEES	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0300 - LICENSING	04 NCAC 03F .0301	INCOMPLETE APPLICATIONS	Readopted August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0100 - ADMINISTRATIVE	04 NCAC 03J .0101	DEFINITIONS; FILINGS	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0200 - APPLICATION AND RENEWAL	04 NCAC 03J .0201	APPLICATION FOR REGISTRATION AS A FACILITATOR	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03J .0204	APPLICATION FOR RENEWAL OF CERTIFICATE OF REGISTRATION	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03J .0205	NONTRANSFERABILITY OF CERTIFICATE OF REGISTRATION	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0300 - OPERATIONS, REPORTING REQUIREMENTS, NOTIFICATIONS	04 NCAC 03J .0302	RECORD AND BOOKKEEPING REQUIREMENTS	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03J .0303	FILING AND POSTING OF FEE SCHEDULE	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03J .0304	DISCLOSURES	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
SUBCHAPTER 03K - REVERSE MORTGAGES		04 NCAC 03J .0305	AMENDMENTS TO APPLICATION	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0400 - ENFORCEMENT	04 NCAC 03J .0402	EXAMINATIONS, AUDITS	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0100 - ADMINISTRATIVE	04 NCAC 03K .0101	DEFINITIONS; FILINGS	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary 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	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03K .0203	CURRENT AUTHORIZED LENDER INFORMATION	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03K .0204	ANNUAL RENEWAL FEE	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03K .0206	NONTRANSFERABILITY OF CERTIFICATE OF AUTHORIZATION	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0300 - REQUIREMENTS FOR AUTHORIZATION	04 NCAC 03K .0302	SURETY BONDS	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0400 - OPERATIONS, NOTIFICATIONS, AND REPORTING	04 NCAC 03K .0402	RECORD AND BOOKKEEPING REQUIREMENTS	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03K .0403	EXAMINATIONS	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
SUBCHAPTER 03L - CHECK-CASHING BUSINESSES		04 NCAC 03K .0405	IMPAIRMENT OF SURETY BOND	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0700 - PROHIBITED ACTS AND PRACTICES; ENFORCEMENT ACTIONS	04 NCAC 03K .0702	ENFORCEMENT ACTIONS	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0100 - ADMINISTRATIVE	04 NCAC 03L .0101	DEFINITIONS	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03L .0102	FILINGS	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0200 - APPLICATION	04 NCAC 03L .0201	APPLICATION FOR LICENSE	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt

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	SECTION .0300 - LICENSING	04 NCAC 03L .0302	NONTRANSFERABILITY OF LICENSE	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03L .0303	ANNUAL RENEWAL OF LICENSE	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0400 - OPERATIONS	04 NCAC 03L .0401	POSTING OF LICENSE OR BRANCH CERTIFICATE	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03L .0402	SURRENDER OF LICENSE	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03L .0403	POSTING OF FEES	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0500 - BOOKS AND RECORDS: EXAMINATIONS	04 NCAC 03L .0501	BOOKS AND RECORDS	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03L .0502	EXAMINATIONS	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0600 - REPORTING AND NOTIFICATION REQUIREMENTS	04 NCAC 03L .0601	AMENDMENTS TO INFORMATION ON FILE WITH THE COMMISSIONER	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03L .0602	EXPANSION OR RELOCATION	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03L .0603	IMPAIRMENT OF FINANCIAL REQUIREMENTS	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
SUBCHAPTER 03M – MORTGAGE LENDING	SECTION .0100 – GENERAL	04 NCAC 03M .0101	DEFINITIONS	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03M .0102	NOTICES	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0200 - LICENSING	04 NCAC 03M .0201	APPLICATION	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03M .0202	NONTRANSFERABILITY	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03M .0203	NAME CHANGES	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03M .0204	EXPERIENCE	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03M .0205	FINANCIAL RESPONSIBILITY	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03M .0206	SURETY BOND	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0400 - REPORTING AND NOTIFICATION REQUIREMENTS	04 NCAC 03M .0401	REPORTING REQUIREMENTS	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03M .0402	SECURITY BREACHES	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03M .0403	TERMINATION OF OPERATIONS OR EMPLOYMENT RECORDS TO BE MAINTAINED	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0500 - RECORD AND BOOKKEEPING REQUIREMENTS	04 NCAC 03M .0501	FORM AND LOCATION OF RECORDS	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03M .0502	FORM AND LOCATION OF RECORDS	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary 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	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0700 - SERVICING	04 NCAC 03M .0701	TRANSFER OF SERVICING RIGHTS	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		04 NCAC 03M .0702	REQUIREMENTS FOR MORTGAGE SERVICERS TO COMMUNICATE EFFECTIVELY WITH BORROWERS REGARDING LOSS MITIGATION	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt

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Comment Period -December 15, 2025 - February 13, 2026												
Date Submitted to APO - Filled in by RRC staff												
Subchapter	Rule Section	Rule Citation	Rule Name	Date and Last Agency Action on the Rule	Agency Determination [150B-21.3A(c)(1)a]	Required to Implement or Conform to Federal Regulation [150B-21.3A(d1)]	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 03M .0703	CESSATION OF FORECLOSURE ACTIVITY DURING PENDENCY OF LOSS MITIGATION REQUEST	Readopted Eff. August 1, 2018	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt