

BANKING  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING

Mortgages

Readoption: N.J.A.C. 3:10

Adopted Repeals: N.J.A.C. 3:10-1, 2, 3, 4, 6 and 7

Proposed: August 7, 2006 as 38 N.J.R. 3105(a)

Adopted: November 21, 2006 by Steven M. Goldman, Commissioner  
Department of Banking and Insurance.

Filed: November 21, 2006 as R. 2006 d. 442, without change

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

Effective Date: November 21, 2006, Readoption  
December 18, 2006, Repeals

Expiration Date: November 21, 2011

Summary of Public Comment and Agency Response:

No comments were received.

**Federal Standards Statement**

Pursuant to Executive Order No. 27 (1994), a Federal standards analysis is required when an agency adopts, readopts, or amends rules that exceed any Federal standards or requirements, and must include in the rulemaking document a comparison with the Federal rule or law. There are no Federal standards applicable to the readopted rules.

**Full text** of the readopted rules can be found in the New Jersey Administrative Code at N.J.A.C.

3:10.

inoregs/chap10.2