SUBPART A: FEES

Section

1000.110 Filings

1000.120 Conditions

1000.130 Examination Fees

1000.140 Annual Supervisory Fees (Repealed)

1000.141 Supervisory Fees

1000.142 Adjusted Supervisory Fees

1000.143 Special Assessment (Emergency Expired)

1000.150 Manner of Payment

1000.151 Special Credit (Repealed)

1000.160 Withdrawal of Applications or Other Filings

SUBPART B: DEFINITIONS

Section

1000.205 Introduction

1000.210 Association

1000.220 Director of Banking

1000.230 Single Family Dwelling

1000.240 Unsafe

1000.250 Mobile Home

1000.260 Mobile Home Chattel Paper

1000.270 Person

1000.280 Proposed Borrower

1000.290 Redlining

SUBPART C: REPORTS

Section

1000.310 Contracts (Repealed)

SUBPART D: OPERATIONS

Section

1000.410 Permanent Reserve Shares

1000.420 Dividend Advertising

1000.430 Maintenance of Records

1000.440 Business Plan

SUBPART E: APPRAISALS

Section

1000.510 Appraisals

SUBPART F: INVESTMENTS

Section

1000.610 Prudent Person Rule

1000.615 Investment Underwriting Practices

1000.620 Discrimination and Redlining Prohibited

1000.630 Loans Secured by Real Estate

1000.640 Construction Loans

1000.650 College Loans (Repealed)

1000.660 Mobile Home Financing

1000.665 Other Loans

1000.670 Collateral Loans (Repealed)

1000.675 Investment Parity (Repealed)

1000.680 Unsecured Loans (Repealed)

1000.690 Sale of Loans and Participations (Repealed)

1000.700 Insider Loan Rates (Repealed)

1000.710 Reverse Mortgage Loans

1000.720 Repurchase Agreements

SUBPART G: BONUS PLANS

Section

1000.810 Bonus Plans

SUBPART H: NOTICE TO DIRECTOR

Section

1000.910 Corrective Action

SUBPART I: SERVICE CORPORATIONS

Section

1000.1010 Requirements

1000.1020 Approval by the Director

1000.1030 Lending Limitations

1000.1040 Investments by Service Corporations

1000.1050 Ownership of Capital Stock of Service Corporation

1000.1060 Prohibited Transactions

1000.1070 Disclosure to Service Corporation

1000.1080 Reporting Requirements

1000.1090 Audit Requirements

SUBPART J: RELOCATIONS AND BRANCHING

Section

1000.1110 General

1000.1120 Application

1000.1130 Request for Preliminary Determination

1000.1140 Amendment of Application (Repealed)

1000.1150 Public Notice and Inspection

1000.1160 Protest

1000.1170 Oral Argument

1000.1180 Application for and Maintenance of Branch Office after Conversion, Consolidation, Purchase of Assets or Merger

1000.1190 Redesignation of Offices

1000.1200 Termination of Operation and/or Closing of a Branch Office

1000.1210 Agency Offices

1000.1220 Remote Drive-In and/or Remote Pedestrian Facilities

SUBPART K: CAPITAL NOTES AND DEBENTURES

Section

1000.1310 Approval

1000.1320 Conversion to Stock

1000.1330 Priority of Claim

1000.1340 Effect on Reserve Requirements

SUBPART L: THIRD-PARTY PAYMENT ACCOUNTS

Section

1000.1410 General

1000.1420 Depositors

1000.1430 Rate of Interest

1000.1440 Overdraft Privilege

1000.1450 Charges and Fees

1000.1460 Disclosure

1000.1470 Membership

1000.1480 Approval and Authorization

SUBPART M: ADMINISTRATIVE HEARING PROCEDURES

Section

1000.1510 Applicability

1000.1520 Definitions

1000.1530 Filing

1000.1540 Form of Documents

1000.1550 Computation of Time

1000.1560 Appearances

1000.1570 Notice of Hearing

1000.1580 Service of the Notice of Hearing

1000.1590 Motion and Answer

1000.1600 Consolidation and Severance of Matters − Additional Parties

1000.1610 Intervention

1000.1620 Postponement or Continuance of Hearing

1000.1630 Authority of Hearing Officer

1000.1640 Bias or Disqualification of Hearing Officer

1000.1650 Prehearing Conferences

1000.1660 Discovery

1000.1670 Subpoenas

1000.1680 Conduct of the Hearing

1000.1690 Default

1000.1700 Evidence

1000.1710 Official Notice

1000.1720 Hostile Witnesses

1000.1730 Transcription of Proceedings

1000.1740 Briefs

1000.1750 Hearing Officer's Findings, Opinions and Recommendations

1000.1760 Order of the Director

1000.1770 Rehearings

1000.1780 Existing Statutory or Division Procedures and Practices

1000.1790 Costs of Hearing

SUBPART N: SAVINGS AND LOAN HOLDING COMPANIES

Section

1000.1800 Applicability

1000.1810 Plain Meaning/Strict Interpretation

1000.1905 Affiliate

1000.1910 Assets

1000.1915 Books of Record

1000.1920 Capital Stock

1000.1925 Charter

1000.1930 Control

1000.1935 Eligible Account Holder

1000.1940 Eligibility Record Date

1000.1945 Employee

1000.1950 Equity Security

1000.1955 Insured Institution

1000.1970 Member

1000.1972 Net Worth

1000.1975 Officer

1000.1980 Person

1000.1982 Qualifying Deposit

1000.1985 Sale

1000.1990 Security

1000.1993 Source Documents

1000.1997 Subsidiary

1000.2005 Liquidation Account and Proxies

1000.2010 Mutual Holding Company Ceasing to be a Depository Institution

1000.2020 Directors of a Mutual Holding Company

1000.2030 Stock Sales

1000.2040 Stock of a Subsidiary of a Mutual Holding Company

1000.2050 Stock Subsidiary Formation

1000.2055 Net Worth Maintenance Agreement

1000.2060 Members' Rights

1000.2070 Investment

1000.2105 Notice Requirement/Corrective Action

1000.2110 Insider Abuses

1000.2120 Penalty (Emergency Expired)

1000.2200 Determination of the Qualification and Condition of an Out-of-State Acquisition

1000.2300 Disposal of a Subsidiary

1000.2310 Dividends

1000.2320 Officers and Directors List

1000.2330 Access to Books and Records

1000.2340 Reports (Emergency Expired)

1000.2400 Annual Audit Requirements

1000.2410 Maintenance of Records

1000.2420 Notice of Appointment of CPA

1000.2500 Savings and Loan Holding Company Filing Fees

1000.2510 Savings and Loan Holding Company Supervisory Fees

1000.2520 Examination Fees

1000.2530 Conditions

1000.2540 Manner of Payment

1000.2550 Transformation from Deposit to Non-Deposit (Emergency Expired)

SUBPART O: SAVINGS AND LOAN ADVISORY BOARD

Section

1000.2700 Purpose (Repealed)

1000.2710 Composition, Appointment (Repealed)

SUBPART P: HIGH RISK HOME LOANS

Section

1000.3000 Definitions

1000.3100 Ability to Repay

1000.3150 Verification of Ability to Pay Loan

1000.3200 Fraudulent or Deceptive Practices

1000.3225 Prepayment Penalty

1000.3250 Pre-paid Insurance Products and Warranties

1000.3300 Refinancing Prohibited in Certain Cases

1000.3325 Balloon Payments

1000.3350 Financing of Certain Points and Fees

1000.3400 Payments to Contractors

1000.3450 Negative Amortization

1000.3500 Negative Equity

1000.3550 Counseling Prior to Perfecting Foreclosure Proceedings

1000.3600 Mortgage Awareness Program

1000.3650 Report of Default and Foreclosure Rates on Conventional Loans

1000.3700 Director's Review and Analysis

1000.3750 Third Party Review of High Risk Home Loans

SUBPART Q: DISCLOSURE OF CONFIDENTIAL SUPERVISORY INFORMATION

Section

1000.4010 Definitions

1000.4020 Purpose and Scope

1000.4030 Requests for Confidential Supervisory Information

1000.4040 Where to Submit a Request

1000.4050 Consideration of Requests

1000.4060 Disclosure of Confidential Supervisory Information

1000.4070 Retrieval and Destruction of Previously Disclosed Confidential Supervisory Information Used in Litigation

1000.4080 Fees for Services

SUBPART R: PAYDAY LOANS

1000.5000 Purpose and Scope

1000.5010 Definitions

1000.5020 Applicability of Subpart

1000.5030 Issuance of Payday Loans

1000.APPENDIX A Estimated Monthly Income and Expenses Worksheet

1000.APPENDIX B Mortgage Ratio Worksheet