

## REGULATORY AGENDA – JANUARY 16, 2015

### Agency Name and Address:

Department of Business Regulation, Division of Banking  
 1511 Pontiac Avenue, Bldgs. 68 & 69  
 Cranston, RI 02902

### PART I - Rules Promulgated *June 16, 2014 through January 15, 2015:*

Please indicate if your agency did not promulgate rules during this period, OR complete **all** sections of the following for **each** rule promulgated (add or delete rows accordingly).

ERLID	Type Filing	Title	Effective Date
7927	Amendment	Banking Regulation 5 – Mortgage Foreclosure Disclosure	October 20, 2014

### PART II - Expected Rule-making Activity *January 16, 2015 through June 15, 2015:*

Please indicate if your agency does not anticipate rule-making activity during this period, OR complete **all** sections of the following for **each** rule anticipated (add or delete rows accordingly).

Type Filing	Title/Subject Area	Objective	Legal Basis	Anticipated Schedule	Agency Contact (Name <b>and</b> Telephone number)	Interested Parties
Repeal	Banking Regulation 98-14 - Licensees	Repeal regulation with provisions being enacted as part of new regulations 6 and 8	R.I. Gen. Laws § 19-1-3	Hearing anticipated by June 2015	Elizabeth Dwyer, Esq. (401) 462-9540	Banking Licensees and consumers
Repeal	Banking Regulation 98-14.1 – Lenders and Loan Brokers	Repeal regulation with provisions being enacted as part of new regulation 6	R.I. Gen. Laws § 19-14.1	Hearing anticipated by June 2015	Elizabeth Dwyer, Esq. (401) 462-9540	Banking Licensees and consumers
Repeal	Banking Regulation 19-14.4 – Check Cashers	Repeal regulation with provisions being enacted as part of new regulation 8	R.I. Gen. Laws § 19-14.4	Hearing anticipated by June 2015	Elizabeth Dwyer, Esq. (401) 462-9540	Banking Licensees and consumers
Amendment	Banking Regulation 5 – Mortgage Foreclosure Disclosure	Additional changes necessary as a result of amendment to statute	R.I. Gen. Laws § 34-27	Hearing anticipated by June 2015	Sara Paterson Cabral (401) 462-9570	Consumers and lenders

Adoption	Banking Regulation 6 – Lenders, Loan Brokers and Mortgage Loan Originators	Incorporate provisions of regulations 98-14, 98-14.1 and establish bond requirements	R. I. Gen. Laws §§ 19-14.10	Hearing anticipated by June 2015	Elizabeth Dwyer, Esq. (401) 462-9540	Mortgage Licensees and Consumers
Adoption	Banking Regulation 8 – Check Cashers	Combine requirements of 98-14 with requirements of 98-14.4 relating to check cashers	R.I. Gen. Laws §§ 19-14, 19-14.1 and 19-14.10	Hearing anticipated by June 2015	Elizabeth Dwyer, Esq. (401) 462-9540	Check cashing licensee and consumers