

**Pt. 1092**

may seek in any civil action or administrative adjudication, including but not limited to, seeking an order to have a person deemed subject to the Bureau's supervisory authority under 12 U.S.C. 5514, including for the reasons set forth in 12 U.S.C. 5514(a)(1)(C).

**PART 1092—NONBANK REGISTRATION****Subpart A—General**

Sec.

- 1092.100 Authority and purpose.
- 1092.101 General definitions.
- 1092.102 Submission and use of registration information.
- 1092.103 Severability.

**Subpart B—Registry of Nonbank Covered Persons Subject to Certain Agency and Court Orders**

- 1092.200 Scope and purpose.
- 1092.201 Definitions.
- 1092.202 Registration and submission of information regarding covered orders.
- 1092.203 Optional one-time registration of NMLS-published covered orders.
- 1092.204 Annual reporting requirements for supervised registered entities.
- 1092.205 Publication and correction of registration information.
- 1092.206 Nonbank registry implementation dates.

**Subpart C—[Reserved]****APPENDIX A TO PART 1092—LIST OF STATE COVERED LAWS**

AUTHORITY: 12 U.S.C. 5512(b) and (c); 12 U.S.C. 5514(b).

SOURCE: 89 FR 56150, July 8, 2024, unless otherwise noted.

**Subpart A—General****§ 1092.100 Authority and purpose.**

(a) *Authority.* The regulation in this part is issued by the Bureau pursuant to section 1022(b) and (c) and section 1024(b) of the Consumer Financial Protection Act of 2010, codified at 12 U.S.C. 5512(b) and (c), and 12 U.S.C. 5514(b).

(b) *Purpose.* The purpose of this part is to prescribe rules governing the registration of nonbanks, and the collection and submission of registration information by such persons, and for public release of the collected information as appropriate.

**12 CFR Ch. X (1-1-25 Edition)**

(1) This subpart contains general provisions and definitions used in this part.

(2) Subpart B of this part sets forth requirements regarding the registration of nonbanks subject to certain agency and court orders.

**§ 1092.101 General definitions.**

For the purposes of this part, unless the context indicates otherwise, the following definitions apply:

(a) *Affiliate, consumer, consumer financial product or service, covered person, Federal consumer financial law, insured credit union, person, related person, service provider, and State* have the same meanings as in 12 U.S.C. 5481.

(b) *Bureau* means the Consumer Financial Protection Bureau.

(c) *Include, includes, and including* mean that the items named may not encompass all possible items that are covered, whether like or unlike the items named.

(d) *Nonbank registry* means the Bureau's electronic registry identified and maintained by the Bureau for the purposes of this part.

(e) *Nonbank registry implementation date* means, for a given requirement or subpart of this part, or a given person or category of persons, the date(s) determined by the Bureau to commence the operations of the nonbank registry in connection with that requirement or subpart.

**§ 1092.102 Submission and use of registration information.**

(a) *Filing instructions.* The Bureau shall specify the form and manner for electronic filings and submissions to the nonbank registry that are required or made voluntarily under this part. The Bureau also may provide for extensions of deadlines or time periods prescribed by this part for persons affected by declared disasters or other emergency situations.

(b) *Coordination or combination of systems.* In administering the nonbank registry, the Bureau may rely on information a person previously submitted to the nonbank registry under this part and may coordinate or combine systems in consultation with State agencies as described in 12 U.S.C. 5512(c)(7)(C) and 12 U.S.C. 5514(b)(7)(D).

## Consumer Financial Protection Bureau

## § 1092.201

(c) *Bureau use of registration information.* The Bureau may use the information submitted to the nonbank registry under this part to support its objectives and functions, including in determining when to exercise its authority under 12 U.S.C. 5514 to conduct examinations and when to exercise its enforcement powers under subtitle E of the Consumer Financial Protection Act of 2010. However, this part does not alter any applicable process whereby a person may dispute that it qualifies as a person subject to Bureau authority.

(d) *Calculation of time periods.* In computing any date or period of time prescribed by this part, exclude the day of the event that triggers the period; count every day, including intermediate Saturdays, Sundays, and Federal holidays; and include the last day of the period. If any provision of this part would establish a deadline for an action that is a Saturday, Sunday, or Federal holiday, the deadline is extended to the next day that is not a Saturday, Sunday, or Federal holiday.

### § 1092.103 Severability.

If any provision of this part, or any application of a provision, is stayed or determined to be invalid, the remaining provisions or applications are severable and shall continue in effect.

## Subpart B—Registry of Nonbank Covered Persons Subject to Certain Agency and Court Orders

### § 1092.200 Scope and purpose.

(a) *Scope.* This subpart requires nonbank covered persons that are subject to certain public agency and court orders to register with the Bureau and to submit a copy of each such public order to the Bureau. This subpart also requires certain nonbank covered persons that are supervised by the Bureau to prepare and submit an annual written statement, signed by a designated individual, regarding compliance with each such public order. Finally, this subpart also describes the registration information the Bureau may make publicly available.

(b) *Purpose.* The purposes of the information collection requirements contained in this subpart are:

(1) To support Bureau functions by monitoring for risks to consumers in the offering or provision of consumer financial products or services, including developments in markets for such products or services, pursuant to 12 U.S.C. 5512(c)(1);

(2) To prescribe rules regarding registration requirements applicable to nonbank covered persons, pursuant to 12 U.S.C. 5512(c)(7);

(3) To facilitate the supervision of persons described in 12 U.S.C. 5514(a)(1), pursuant to 12 U.S.C. 5514(b);

(4) To assess and detect risks to consumers, pursuant to 12 U.S.C. 5514(b); and

(5) To ensure that persons described in 12 U.S.C. 5514(a)(1) are legitimate entities and are able to perform their obligations to consumers, pursuant to 12 U.S.C. 5514(b).

### § 1092.201 Definitions.

For the purposes of this subpart, unless the context indicates otherwise, the following definitions apply:

(a) *Administrative information* means contact information regarding persons subject to this subpart and other information submitted or collected to facilitate the administration of the nonbank registry including information submitted under §§ 1092.202(g) and 1092.204(f).

(b) *Attesting executive* means, with respect to any covered order regarding a supervised registered entity, the individual designated by the supervised registered entity to perform the supervised registered entity's duties with respect to the covered order under § 1092.204.

(c) *Covered law* means a law listed in paragraphs (c)(1) through (6) of this section, to the extent that the violation of law found or alleged arises out of conduct in connection with the offering or provision of a consumer financial product or service:

(1) A Federal consumer financial law;

(2) Any other law as to which the Bureau may exercise enforcement authority;

(3) The prohibition on unfair or deceptive acts or practices under section

## § 1092.201

5 of the Federal Trade Commission Act, 15 U.S.C. 45, or any rule or order issued for the purpose of implementing that prohibition;

(4) A State law prohibiting unfair, deceptive, or abusive acts or practices that is identified in appendix A to this part;

(5) A State law amending or otherwise succeeding a law identified in appendix A to this part, to the extent that such law is materially similar to its predecessor; or

(6) A rule or order issued by a State agency for the purpose of implementing a prohibition on unfair, deceptive, or abusive acts or practices contained in a State law described in paragraph (c)(4) or (5) of this section.

(d) *Covered nonbank* means a covered person that is not any of the following:

(1) An insured depository institution or insured credit union;

(2) A person who is a covered person solely due to being a related person;

(3) A State;

(4) A natural person;

(5) A motor vehicle dealer that is predominantly engaged in the sale and servicing of motor vehicles, the leasing and servicing of motor vehicles, or both, within the meaning of 12 U.S.C. 5519(a), except to the extent such a person engages in functions that are excepted from the application of 12 U.S.C. 5519(a) as described in 12 U.S.C. 5519(b); or

(6) A person that qualifies as a covered person based solely on conduct that is the subject of, and that is not otherwise exempted from, an exclusion from the Bureau's rulemaking authority under 12 U.S.C. 5517.

(e) *Covered order*—(1) *In general.* *Covered order* means a final public order issued by an agency or court, whether or not issued upon consent, that:

(i) Identifies a covered nonbank by name as a party subject to the order;

(ii) Was issued at least in part in any action or proceeding brought by any Federal agency, State agency, or local agency;

(iii) Contains public provisions that impose obligations on the covered nonbank to take certain actions or to refrain from taking certain actions;

## 12 CFR Ch. X (1-1-25 Edition)

(iv) Imposes such obligations on the covered nonbank based on an alleged violation of a covered law; and

(v) Has an effective date on or later than January 1, 2017.

(2) *Exception.* The term “covered order” does not include an order issued to a motor vehicle dealer that is predominantly engaged in the sale and servicing of motor vehicles, the leasing and servicing of motor vehicles, or both, within the meaning of 12 U.S.C. 5519(a), except to the extent such order is in connection with the functions that are excepted from the application of 12 U.S.C. 5519(a) as described in 12 U.S.C. 5519(b).

(f) *Effective date* means, in connection with a covered order, the effective date as identified in the covered order; provided that if no other effective date is specified, then the date on which the covered order was issued shall be treated as the effective date for purposes of this subpart. If the issuing agency or a court stays or otherwise suspends the effectiveness of the covered order, the effective date shall be delayed until such time as the stay or suspension of effectiveness is lifted.

(g) *Identifying information* means existing information available to the covered nonbank that uniquely identifies the covered nonbank, including the entity's legal name, State (or other jurisdiction) of incorporation or organization, principal place of business address, any doing business as or fictitious business names, and any unique identifiers issued by a government agency or standards organization.

(h) *Insured depository institution* has the same meaning as in 12 U.S.C. 5301(18)(A).

(i) *Local agency* means a regulatory or enforcement agency or authority of a county, city (whether general law or chartered), city and county, municipal corporation, district, or other political subdivision of a State, other than a State agency.

(j) *NMLS* means the Nationwide Multistate Licensing System.

(k) *NMLS-published covered order* means a covered order that is published on the NMLS Consumer Access website, [www.NMLSConsumerAccess.org](http://www.NMLSConsumerAccess.org), except that no covered order issued or obtained at least in part by the Bureau

**Consumer Financial Protection Bureau****§ 1092.202**

shall be an NMLS-published covered order.

(l) *Order* includes any written order or judgment issued by an agency or court in an investigation, matter, or proceeding.

(m) *Public* means, with respect to a covered order or any portion thereof, published by the issuing agency or court, or required by any provision of Federal, State, or local law, rule, or order to be published by the issuing agency or court. The term does not include orders or portions of orders that constitute confidential supervisory information of any Federal, State, or local agency.

(n) *Registered entity* means any person registered or required to be registered under this subpart.

(o) *Remain(s) in effect* means, with respect to any covered order, that the covered nonbank remains subject to public provisions that impose obligations on the covered nonbank to take certain actions or to refrain from taking certain actions based on an alleged violation of a covered law.

(p) *State agency* means the attorney general (or the equivalent thereof) of any State and any other State regulatory or enforcement agency or authority.

(q) *Supervised registered entity* means a registered entity that is subject to supervision and examination by the Bureau pursuant to 12 U.S.C. 5514(a) except as provided in paragraphs (q)(1) through (4) of this section. For purposes of this definition, the term “subject to supervision and examination by the Bureau pursuant to 12 U.S.C. 5514(a)” includes an entity that qualifies as a larger participant of a market for consumer financial products or services under any rule issued by the Bureau pursuant to 12 U.S.C. 5514(a)(1)(B) and (a)(2), or that is subject to an order issued by the Bureau pursuant to 12 U.S.C. 5514(a)(1)(C). The term “supervised registered entity” does not include:

(1) A service provider that is subject to Bureau examination and supervision solely in its capacity as a service provider and that is not otherwise subject to Bureau supervision and examination;

(2) A motor vehicle dealer that is predominantly engaged in the sale and servicing of motor vehicles, the leasing and servicing of motor vehicles, or both, within the meaning of 12 U.S.C. 5519(a), except to the extent such a person engages in functions that are excepted from the application of 12 U.S.C. 5519(a) as described in 12 U.S.C. 5519(b);

(3) A person that qualifies as a covered person based solely on conduct that is the subject of, and that is not otherwise exempted from, an exclusion from the Bureau’s supervisory authority under 12 U.S.C. 5517; or

(4) A person with less than \$5 million in annual receipts resulting from offering or providing all consumer financial products and services described in 12 U.S.C. 5514(a). For purposes of this exclusion:

(i) The term “annual receipts” has the same meaning as that term has in 12 CFR 1090.104(a); and

(ii) A person’s receipts from offering or providing a consumer financial product or service subject to a larger participant rule under 12 U.S.C. 5514(a)(1)(B) count as receipts for purposes of the exclusion in this paragraph (q)(4) regardless of whether the person qualifies as a larger participant.

**§ 1092.202 Registration and submission of information regarding covered orders.**

(a) *Scope of registration requirement.* This section shall apply only with respect to covered orders with an effective date on or after the effective date of this subpart, or that remain in effect as of the effective date of this subpart.

(b) *Requirement to register and submit information regarding covered orders.* (1) Each covered nonbank that is identified by name as a party subject to a covered order described in paragraph (a) of this section shall register as a registered entity with the nonbank registry in accordance with this section if it is not already so registered, and shall provide or update, as applicable, the information described in this subpart in the form and manner specified by the Bureau.

(2) Each covered nonbank required to register under this section shall:

(i) Submit a filing containing the information described in paragraphs (c)

**§ 1092.202****12 CFR Ch. X (1-1-25 Edition)**

and (d) of this section to the nonbank registry within the later of 90 days after the applicable nonbank registry implementation date under § 1092.206 or 90 days after the effective date of any applicable covered order; and

(ii) Submit a revised filing amending any information described in paragraphs (c) and (d) of this section to the nonbank registry within 90 days after any amendments are made to the covered order or any of the information described in paragraph (c) or (d) of this section changes.

(c) *Required identifying information and administrative information.* A registered entity shall provide all identifying information and administrative information required by the nonbank registry. In filing instructions issued pursuant to § 1092.102(a), the Bureau may require that covered nonbanks that are affiliates make joint or combined submissions under this section.

(d) *Information regarding covered orders.* A registered entity shall provide the following information for each covered order subject to this section:

(1) A fully executed, accurate, and complete copy of the covered order, in a format specified by the Bureau; provided that any portions of a covered order that are not public shall not be submitted, and these portions shall be clearly marked on the copy submitted;

(2) In connection with each applicable covered order, information identifying:

(i) The agency(ies) and court(s) that issued or obtained the covered order, as applicable;

(ii) The effective date of the covered order;

(iii) The date of expiration, if any, of the covered order, or a statement that there is none;

(iv) All covered laws found to have been violated or, for orders issued upon the parties' consent, alleged to have been violated; and

(v) Any docket, case, tracking, or other similar identifying number(s) assigned to the covered order by the applicable agency(ies) or court(s).

(3) If the registered entity is a supervised registered entity, the name and title of its attesting executive for purposes of § 1092.204 with respect to the covered order.

(e) *Expiration of covered order status.* A covered order shall cease to be a covered order for purposes of this subpart as of the later of:

(1) Ten years after its effective date; or

(2) If the covered order expressly provides for a termination date more than ten years after its effective date, the expressly provided termination date.

(f) *Requirement to submit revised and final filings with respect to certain covered orders.* (1) If a covered order is terminated, modified, or abrogated (whether by its own terms, by action of the applicable agency, or by a court), or if an order ceases to be a covered order for purposes of this subpart by operation of paragraph (e) of this section, the registered entity shall submit a revised filing to the nonbank registry within 90 days after the effective date of such termination, modification, or abrogation, or the date such order ceases to be a covered order.

(2) If, due to such termination, modification, or abrogation of a covered order, or due to the application of paragraph (e) of this section, the order no longer remains in effect or is no longer a covered order, then, following its final filing under paragraph (f)(1) of this section with respect to such covered order, the registered entity will have no further obligation to update its filing or to file written statements with respect to such covered order under this subpart.

(g) *Notification by certain persons of non-registration under this section.* A person may submit a notice to the nonbank registry stating that it is not registering pursuant to this section because it has a good-faith basis to believe that it is not a covered nonbank or that an order in question is not a covered order. Such person shall promptly comply with this section upon becoming aware of facts or circumstances that would not permit it to continue representing that it has a good-faith basis to believe that it is not a covered nonbank or that an order in question is not a covered order.

**Consumer Financial Protection Bureau****§ 1092.204****§ 1092.203 Optional one-time registration of NMLS-published covered orders.**

(a) *One-time registration option with respect to an NMLS-published covered order.* With respect to any NMLS-published covered order, a covered nonbank that is identified by name as a party subject to the order may elect to comply with the one-time registration option described in this section in lieu of complying with the requirements of §§ 1092.202 and 1092.204.

(b) *Information to be provided.* The covered nonbank, in the form and manner specified by the Bureau, shall provide such information that the Bureau determines is appropriate for the purpose of identifying the covered nonbank and the NMLS-published covered order, and otherwise for the purpose of coordinating the nonbank registry with the NMLS.

(c) *No further obligation to provide or update information with respect to the NMLS-published covered order.* Upon providing such information, the covered nonbank shall have no further obligation under this subpart to provide information to, or update information provided to, the nonbank registry regarding the NMLS-published covered order.

**§ 1092.204 Annual reporting requirements for supervised registered entities.**

(a) *Scope of annual reporting requirements.* (1) This section shall apply only with respect to covered orders with an effective date on or after the applicable nonbank registry implementation date under § 1092.206 and as to which information is provided or required to be provided under § 1092.202.

(2) A supervised registered entity is not required to comply with this section with respect to any NMLS-published covered order for which it chooses to comply with the one-time registration option described in § 1092.203.

(b) *Requirement to designate attesting executive.* Subject to paragraph (a) of this section, a supervised registered entity subject to a covered order shall designate as its attesting executive for the covered order for purposes of this subpart its highest-ranking duly appointed senior executive officer (or, if

the supervised registered entity does not have any duly appointed officers, the highest-ranking individual charged with managerial or oversight responsibility for the supervised registered entity) whose assigned duties include ensuring the supervised registered entity's compliance with Federal consumer financial law, who has knowledge of the entity's systems and procedures for achieving compliance with the covered order, and who has control over the entity's efforts to comply with the covered order. The supervised registered entity shall annually designate one attesting executive for each such covered order to which it is subject and for all submissions and other purposes related to that covered order under this subpart. The supervised registered entity shall authorize the attesting executive to perform the duties of an attesting executive on behalf of the supervised registered entity with respect to the covered order as required in this section, including submitting the written statement described in paragraph (d) of this section.

(c) *Requirement to provide attesting executive(s) with access to documents and information.* A supervised registered entity subject to this section shall provide its attesting executive(s) with prompt access to all documents and information related to the supervised registered entity's compliance with all applicable covered order(s) as necessary to make the written statement(s) required in paragraph (d) of this section.

(d) *Annual requirement to submit written statement to the Bureau for each covered order.* On or before March 31 of each calendar year, the supervised registered entity shall, in the form and manner specified by the Bureau, submit to the nonbank registry a written statement with respect to each covered order described in paragraph (a)(1) of this section to which it is subject. The written statement shall be signed by the attesting executive on behalf of the supervised registered entity. In the written statement, the attesting executive shall:

(1) Generally describe the steps that the attesting executive has undertaken to review and oversee the supervised registered entity's activities subject to

## § 1092.205

the applicable covered order for the preceding calendar year; and

(2) Attest whether, to the attesting executive's knowledge, the supervised registered entity during the preceding calendar year identified any violations or other instances of noncompliance with any obligations that were imposed in a public provision of the covered order by the applicable agency or court based on a violation of a covered law.

(e) *Requirement to maintain and make available related records.* A supervised registered entity shall maintain documents and other records sufficient to provide reasonable support for its written statement under paragraph (d) of this section and to otherwise demonstrate compliance with the requirements of this section with respect to any submission under this section, for five years after such submission is required. The supervised registered entity shall make such documents and other records available to the Bureau upon request.

(f) *Notification of entity's good-faith belief that requirements do not apply.* A person may submit a notice to the nonbank registry stating that it is neither designating an attesting executive nor submitting a written statement pursuant to this section because it has a good-faith basis to believe that it is not a supervised registered entity or that an order in question is not a covered order. Such person shall promptly comply with this section upon becoming aware of facts or circumstances that would not permit it to continue representing that it has a good-faith basis to believe that it is not a supervised registered entity or that an order in question is not a covered order.

### § 1092.205 Publication and correction of registration information.

(a) *Internet publication of registration information.* The Bureau may make available to the public the information submitted to the nonbank registry pursuant to §§ 1092.202 and 1092.203 by means that include publishing such information on the Bureau's publicly available internet site within a time-frame determined by the Bureau in its discretion, except that:

(1) The publication described in this paragraph (a) will not include the writ-

## 12 CFR Ch. X (1-1-25 Edition)

ten statement submitted under § 1092.204, which will be treated as Bureau confidential supervisory information subject to the provisions of 12 CFR part 1070 of this chapter; and

(2) The publication described in this paragraph (a) will not include administrative information.

(b) *Other publications of information.* In addition to the publication described in paragraph (a) of this section, the Bureau may, at its discretion, compile and aggregate information submitted by persons pursuant to this subpart and make any compilations or aggregations of such information publicly available as the Bureau deems appropriate.

(c) *Correction of submissions to the nonbank registry.* If any information submitted to the nonbank registry under this subpart was inaccurate when submitted and remains inaccurate, the covered nonbank shall file a corrected report in the form and manner specified by the Bureau within 30 days after the date on which such covered nonbank becomes aware or has reason to know of the inaccuracy. In addition, the Bureau may at any time and in its discretion direct a covered nonbank to correct errors or other non-compliant submissions to the nonbank registry made under this subpart.

### § 1092.206 Nonbank registry implementation dates.

(a) *Applicable dates.* The applicable nonbank registry implementation date for purposes of this subpart shall be as follows:

(1) For a covered nonbank that is a larger participant of a market for consumer financial products or services described under 12 U.S.C. 5514(a)(1)(B) as defined by one or more rules issued by the Bureau, 30 days after this subpart takes effect with respect to that covered nonbank;

(2) For a covered nonbank described under any other provision of 12 U.S.C. 5514(a)(1), 120 days after this subpart takes effect with respect to that covered nonbank; and

(3) For any other covered nonbank, 210 days after this subpart takes effect with respect to that covered nonbank.

(b) *Calculation of dates.* If paragraph (a) of this section would establish a

## Consumer Financial Protection Bureau

nonbank registry implementation date on a date that is a Saturday, Sunday, or Federal holiday, the applicable nonbank registry implementation date will be the next day that is not a Saturday, Sunday, or Federal holiday.

### Subpart C—[Reserved]

#### APPENDIX A TO PART 1092—LIST OF STATE COVERED LAWS

##### ALABAMA

- Ala. Code sec. 5-18A-13(j).
- Ala. Code sec. 8-19-5.

##### ALASKA

- Alaska Stat. sec. 06.20.200.
- Alaska Stat. sec. 06.40.090.
- Alaska Stat. sec. 06.60.320.
- Alaska Stat. sec. 06.60.340.
- Alaska Stat. sec. 45.50.471.

##### ARIZONA

- Ariz. Rev. Stat. sec. 6-611.
- Ariz. Rev. Stat. sec. 6-710(8).
- Ariz. Rev. Stat. sec. 6-909(C).
- Ariz. Rev. Stat. sec. 6-947(D).
- Ariz. Rev. Stat. sec. 6-984(D).
- Ariz. Rev. Stat. sec. 6-1309(A).
- Ariz. Rev. Stat. sec. 44-1522(A).
- Ariz. Rev. Stat. sec. 44-1703(4).

##### ARKANSAS

- Ark. Code Ann. sec. 4-75-208(a).
- Ark. Code Ann. sec. 4-88-107.
- Ark. Code Ann. sec. 4-88-108(a)(1).
- Ark. Code Ann. sec. 4-88-304(a).
- Ark. Code Ann. sec. 4-90-705.
- Ark. Code Ann. sec. 4-107-203.
- Ark. Code Ann. sec. 4-112-101 to 4-112-114.
- Ark. Code Ann. sec. 4-115-102.
- Ark. Code Ann. sec. 23-39-405.

##### CALIFORNIA

- Cal. Bus. & Prof. Code sec. 17200 to 17209.
- Cal. Bus. & Prof. Code sec. 17500.
- Cal. Civ. Code sec. 1770.
- Cal. Civ. Code sec. 1788.101(a), (b)(1), (7), (8), (9), (10).
- Cal. Fin. Code sec. 4995.3(b).
- Cal. Fin. Code sec. 22755(b), (i).
- Cal. Fin. Code sec. 90003.

##### COLORADO

- Colo. Rev. Stat. sec. 5-3.1-121.
- Colo. Rev. Stat. sec. 5-20-109(b).
- Colo. Rev. Stat. sec. 6-1-105.

##### CONNECTICUT

- Conn. Gen. Stat. sec. 36a-267.
- Conn. Gen. Stat. sec. 36a-498(g)(2).
- Conn. Gen. Stat. sec. 36a-539(d)(2), (6).
- Conn. Gen. Stat. sec. 36a-561(3), (4).

## § 1092.206

- Conn. Gen. Stat. sec. 36a-580 to 36a-589.
- Conn. Gen. Stat. sec. 36a-607(c)(2)(5).
- Conn. Gen. Stat. sec. 36a-646.
- Conn. Gen. Stat. sec. 36a-700.
- Conn. Gen. Stat. sec. 42-110b.
- Conn. Gen. Stat. sec. 42-240 to 42-253.

##### DELAWARE

- Del. Code Ann. tit. 5, sec. 2114.
- Del. Code Ann. tit. 5, sec. 2209(a)(3).
- Del. Code Ann. tit. 5, sec. 2315(a)(3).
- Del. Code Ann. tit. 5, sec. 2418(2), (9).
- Del. Code Ann. tit. 5, sec. 2904(a)(3).
- Del. Code Ann. tit. 6, sec. 2513.
- Del. Code Ann. tit. 6, sec. 2532, 2533.

##### DISTRICT OF COLUMBIA

- D.C. Code sec. 26-1114(d)(2), (9).
- D.C. Code sec. 28-3814.
- D.C. Code sec. 28-3904.

##### FLORIDA

- Fla. Stat. sec. 501.97.
- Fla. Stat. sec. 501.204.
- Fla. Stat. sec. 560.114(1)(d).
- Fla. Stat. sec. 560.309(10).
- Fla. Stat. sec. 560.406(2).
- Fla. Stat. sec. 687.141(2), (3).
- Fla. Stat. sec. 817.801 to 817.806.

##### GEORGIA

- Ga. Code Ann. sec. 7-7-2(1), (3), (4).
- Ga. Code Ann. sec. 10-1-372.
- Ga. Code Ann. sec. 10-1-393.

##### HAWAII

- Haw. Rev. Stat. sec. 443B-18.
- Haw. Rev. Stat. sec. 454F-17(2), (9), (14).
- Haw. Rev. Stat. sec. 477E-1 to 477E-6.
- Haw. Rev. Stat. sec. 480-2.
- Haw. Rev. Stat. sec. 480J-45(7), (10).
- Haw. Rev. Stat. sec. 481A-3.
- Haw. Rev. Stat. sec. 489D-23(2), (4).

##### IDAHO

- Idaho Code sec. 26-31-317(2), (9).
- Idaho Code sec. 26-2505(2).
- Idaho Code sec. 28-46-413(8).
- Idaho Code sec. 48-603.
- Idaho Code sec. 48-603A.

##### ILLINOIS

- 815 Ill. Comp. Stat. sec. 122/4-5(3), (8).
- 815 Ill. Comp. Stat. sec. 505/2 to 505/2AAAA.
- 815 Ill. Comp. Stat. sec. 510/2.
- 815 Ill. Comp. Stat. sec. 635/7-13(2), (9).

##### INDIANA

- Ind. Code sec. 24-4.4-3-104.6(b), (i).
- Ind. Code sec. 24-4.5-7-410(c), (g).
- Ind. Code sec. 24-5-0.5-3.
- Ind. Code sec. 24-5-0.5-10.

**§ 1092.206****12 CFR Ch. X (1-1-25 Edition)****IOWA**

- Iowa Code sec. 535D.17(2), (9).
- Iowa Code sec. 537.3209(1).
- Iowa Code sec. 538A.3(4).
- Iowa Code sec. 714.16(2)(a).
- Iowa Code sec. 714H.3.

**KANSAS**

- Kan. Stat. Ann. sec. 50-626.
- Kan. Stat. Ann. sec. 50-1017(2), (3).

**KENTUCKY**

- Ky. Rev. Stat. Ann. sec. 286.9-100(7).
- Ky. Rev. Stat. Ann. sec. 286.11-039(f).
- Ky. Rev. Stat. Ann. sec. 286.12-110(1)(a)(4).
- Ky. Rev. Stat. Ann. sec. 365.050.
- Ky. Rev. Stat. Ann. sec. 367.170.
- Ky. Rev. Stat. Ann. sec. 367.381(2).
- Ky. Rev. Stat. Ann. sec. 380.010 to 380.990.

**LOUISIANA**

- La. Rev. Stat. Ann. sec. 6:1055.
- La. Rev. Stat. Ann. sec. 6:1092(D)(2), (9).
- La. Rev. Stat. Ann. sec. 6:1393(A)(3)(b).
- La. Rev. Stat. Ann. sec. 6:1412(A)(2).
- La. Rev. Stat. Ann. sec. 9:3574.3(2), (3).
- La. Rev. Stat. Ann. sec. 51:1405.
- La. Rev. Stat. Ann. sec. 51:1915.

**MAINE**

- Me. Rev. Stat. tit. 5, sec. 207.
- Me. Rev. Stat. tit. 9-A, sec. 5-118(2), (3), (4).
- Me. Rev. Stat. tit. 9-B, sec. 242.
- Me. Rev. Stat. tit. 10, sec. 1212.
- Me. Rev. Stat. tit. 32, sec. 6155(1).
- Me. Rev. Stat. tit. 32, sec. 6198(5).

**MARYLAND**

- Md. Code Ann., Com. Law sec. 12-1208(2).
- Md. Code Ann., Com. Law sec. 13-303.
- Md. Code Ann., Com. Law sec. 14-1302(b).
- Md. Code Ann., Com. Law sec. 14-1323.
- Md. Code Ann., Com. Law sec. 14-1914(a).
- Md. Code Ann., Com. Law sec. 14-3807.
- Md. Code Ann., Educ. sec. 26-601 to 26-604.
- Md. Code Ann., Fin. Inst. sec. 12-1001 to 12-1017.
- Md. Code Ann., Real Prop. sec. 7-501 to 7-511.

**MASSACHUSETTS**

- Mass. Gen. Laws ch. 93, sec. 105(d).
- Mass. Gen. Laws ch. 93A, sec. 2.
- Mass. Gen. Laws ch. 93L, sec. 8.

**MICHIGAN**

- Mich. Comp. Laws sec. 445.903.
- Mich. Comp. Laws sec. 445.1823(e).

**MINNESOTA**

- Minn. Stat. sec. 58B.07(2).
- Minn. Stat. sec. 325D.09.

**MINNESOTA**

- Minn. Stat. sec. 325D.44.
- Minn. Stat. sec. 325F.67.
- Minn. Stat. sec. 325F.69.
- Minn. Stat. sec. 332A.02-332A.19.

**MISSISSIPPI**

- Miss. Code Ann. sec. 75-24-5.
- Miss. Code Ann. sec. 75-67-109.
- Miss. Code Ann. sec. 75-67-445.
- Miss. Code Ann. sec. 75-67-516.
- Miss. Code Ann. sec. 75-67-617.
- Miss. Code Ann. sec. 81-18-27(h).
- Miss. Code Ann. sec. 81-19-23(b)(i).

**MISSOURI**

- Mo. Rev. Stat. sec. 407.020.
- Mo. Rev. Stat. sec. 443.737(2), (9).

**MONTANA**

- Mont. Code Ann. sec. 30-14-103.
- Mont. Code Ann. sec. 30-14-2001 to 30-14-2015.
- Mont. Code Ann. sec. 30-14-2103(1)(f).
- Mont. Code Ann. sec. 31-1-723(5), (7), (18).
- Mont. Code Ann. sec. 31-1-724(2).
- Mont. Code Ann. sec. 32-5-309.

**NEBRASKA**

- Neb. Rev. Stat. sec. 45-804(5).
- Neb. Rev. Stat. sec. 45-812.
- Neb. Rev. Stat. sec. 45-919(1)(j).
- Neb. Rev. Stat. sec. 59-1602.
- Neb. Rev. Stat. sec. 87-302.

**NEVADA**

- Nev. Rev. Stat. sec. 598.746(5).
- Nev. Rev. Stat. sec. 598.787.
- Nev. Rev. Stat. sec. 598.0915 to 598.0925.
- Nev. Rev. Stat. sec. 604A.5021(5), (6).
- Nev. Rev. Stat. sec. 604A.5049(5), (6).
- Nev. Rev. Stat. sec. 604A.5072(5), (6).
- Nev. Rev. Stat. sec. 604A.582.
- Nev. Rev. Stat. sec. 604A.592.
- Nev. Rev. Stat. sec. 675.280.

**NEW HAMPSHIRE**

- N.H. Rev. Stat. Ann. sec. 358-A:2.
- N.H. Rev. Stat. Ann. sec. 383:10-h.
- N.H. Rev. Stat. Ann. sec. 397-A:14(g), (n).
- N.H. Rev. Stat. Ann. sec. 399-A:14(I).
- N.H. Rev. Stat. Ann. sec. 399-F:4(III).

**NEW JERSEY**

- N.J. Stat. Ann. sec. 17:11C-41(g).
- N.J. Stat. Ann. sec. 17:16F-39(b).
- N.J. Stat. Ann. sec. 17:16ZZ-9(b).
- N.J. Stat. Ann. sec. 56:8-2.

**NEW MEXICO**

- N.M. Stat. Ann. sec. 57-12-3.
- N.M. Stat. Ann. sec. 58-7-8(C).
- N.M. Stat. Ann. sec. 58-15-3(G).
- N.M. Stat. Ann. sec. 58-21-21.
- N.M. Stat. Ann. sec. 58-21A-12.
- N.M. Stat. Ann. sec. 58-21B-13(C)(2), (9).

**Consumer Financial Protection Bureau****§ 1092.206****NEW YORK**

- N.Y. Banking Law sec. 719(2), (9).
- N.Y. Exec. Law sec. 63(12).
- N.Y. Fin. Serv. sec. 702(i).
- N.Y. Gen. Bus. Law sec. 349.
- N.Y. Gen. Bus. Law sec. 458-e.
- N.Y. Gen. Bus. Law sec. 458-h.
- N.Y. Gen. Bus. Law sec. 521-d.
- N.Y. Gen. Bus. Law sec. 741.
- N.Y. Real Prop. Law sec. 280-b(2).

**NORTH CAROLINA**

- N.C. Gen. Stat. sec. 25A-44(4).
- N.C. Gen. Stat. sec. 53-180(g).
- N.C. Gen. Stat. sec. 53-270(4).
- N.C. Gen. Stat. sec. 66-106 to 66-112.
- N.C. Gen. Stat. sec. 75-1.1.
- N.C. Gen. Stat. sec. 75-121.
- N.C. Gen. Stat. sec. 75-122.

**NORTH DAKOTA**

- N.D. Cent. Code sec. 13-04.1-09(4), (10).
- N.D. Cent. Code sec. 13-08-12(9).
- N.D. Cent. Code sec. 13-10-17(2).
- N.D. Cent. Code sec. 13-11-23(1)(p).
- N.D. Cent. Code sec. 51-15-02.
- N.D. Cent. Code sec. 51-15-02.3.

**OHIO**

- Ohio Rev. Code Ann. sec. 1321.11.
- Ohio Rev. Code Ann. sec. 1321.41(N).
- Ohio Rev. Code Ann. sec. 1321.44.
- Ohio Rev. Code Ann. sec. 1321.60(A).
- Ohio Rev. Code Ann. sec. 1321.651(B).
- Ohio Rev. Code Ann. sec. 1322.40(I).
- Ohio Rev. Code Ann. sec. 1345.02.
- Ohio Rev. Code Ann. sec. 1345.21 to 1345.28.
- Ohio Rev. Code Ann. sec. 4165.02.
- Ohio Rev. Code Ann. sec. 4710.02(F)(1).
- Ohio Rev. Code Ann. sec. 4710.04.

**OKLAHOMA**

- Okla. Stat. Ann. tit. 15, sec. 753(21), (29).
- Okla. Stat. Ann. tit. 59, sec. 2095.18(2), (9).
- Okla. Stat. Ann. tit. 59, sec. 3111.
- Okla. Stat. Ann. tit. 78, sec. 53.

**OREGON**

- Or. Rev. Stat. sec. 86A.163.
- Or. Rev. Stat. sec. 86A.236(3), (5), (13).
- Or. Rev. Stat. sec. 646.607.
- Or. Rev. Stat. sec. 646.608(1)(d), (u).
- Or. Rev. Stat. sec. 646A.720(10).
- Or. Rev. Stat. sec. 725.060.
- Or. Rev. Stat. sec. 725A.058.

**PENNSYLVANIA**

- 7 PA. Cons. Stat. sec. 6123(a)(3).
- 18 PA. Cons. Stat. sec. 7311(b.1).
- 73 PA. Cons. Stat. sec. 201-3.
- 73 PA. Cons. Stat. sec. 2183(4).
- 73 PA. Cons. Stat. sec. 2188(c)(2).
- 73 PA. Cons. Stat. sec. 2270.4.
- 73 PA. Cons. Stat. sec. 2270.5.

- 73 PA. Cons. Stat. sec. 2501 to 2511.

**RHODE ISLAND**

- R.I. Gen. Laws sec. 5-80-8(5).
- R.I. Gen. Laws sec. 6-13.1-2.
- R.I. Gen. Laws sec. 6-13.1-21 to 6-13.1-23.
- R.I. Gen. Laws sec. 6-13.1-25.
- R.I. Gen. Laws sec. 6-13.1-30.
- R.I. Gen. Laws sec. 19-14-21(a).
- R.I. Gen. Laws sec. 19-14.3-3.8(8), (9).
- R.I. Gen. Laws sec. 19-14.8-28(a)(16).
- R.I. Gen. Laws sec. 19-14.10-17(2), (9).
- R.I. Gen. Laws sec. 19-14.11-4(2).
- R.I. Gen. Laws sec. 19-33-12(2).

**SOUTH CAROLINA**

- S.C. Code Ann. sec. 34-29-120.
- S.C. Code Ann. sec. 34-36-10 to 34-36-80.
- S.C. Code Ann. sec. 34-39-200(3), (5).
- S.C. Code Ann. sec. 34-41-80(3), (5).
- S.C. Code Ann. sec. 37-2-304(1).
- S.C. Code Ann. sec. 37-3-304(1).
- S.C. Code Ann. sec. 37-6-118.
- S.C. Code Ann. sec. 37-7-101 to 37-7-122.
- S.C. Code Ann. sec. 39-5-20.

**SOUTH DAKOTA**

- S.D. Codified Laws sec. 37-24-6.
- S.D. Codified Laws sec. 37-25A-43.
- S.D. Codified Laws sec. 54-4-63.

**TENNESSEE**

- Tenn. Code Ann. sec. 45-13-401(8).
- Tenn. Code Ann. sec. 45-17-112(k).
- Tenn. Code Ann. sec. 45-18-121(g).
- Tenn. Code Ann. sec. 47-16-101 to 47-16-110.
- Tenn. Code Ann. sec. 47-18-104.
- Tenn. Code Ann. sec. 47-18-120.
- Tenn. Code Ann. sec. 47-18-1003(4).
- Tenn. Code Ann. sec. 47-18-5402(a)(1).

**TEXAS**

- Tex. Bus. & Com. Code Ann. sec. 17.46.
- Tex. Bus. & Com. Code Ann. sec. 17.50.
- Tex. Bus. & Com. Code Ann. sec. 17.501.
- Tex. Fin. Code Ann. sec. 180.153(2), (11).
- Tex. Fin. Code Ann. sec. 308.002.
- Tex. Fin. Code Ann. sec. 341.403.
- Tex. Fin. Code Ann. sec. 392.303 to 392.304.
- Tex. Fin. Code Ann. sec. 393.305.
- Tex. Fin. Code Ann. sec. 394.207.
- Tex. Fin. Code Ann. sec. 394.212(a)(9).

**UTAH**

- Utah Code Ann. sec. 13-11-4.
- Utah Code Ann. sec. 13-11-4.1.
- Utah Code Ann. sec. 13-11a-4.
- Utah Code Ann. sec. 13-21-3(1)(g).

**VERMONT**

- Vt. Stat. Ann. tit. 8, sec. 2121.
- Vt. Stat. Ann. tit. 8, sec. 2241(2), (9).
- Vt. Stat. Ann. tit. 8, sec. 2251 to 2260.
- Vt. Stat. Ann. tit. 8, sec. 2760b(b).

**§ 1092.206**

- Vt. Stat. Ann. tit. 8, sec. 2922.
- Vt. Stat. Ann. tit. 9, sec. 2453.
- Vt. Stat. Ann. tit. 9, sec. 2481w(b), (c), (d).

## VIRGINIA

- Va. Code. Ann. sec. 6.2-1524(B).
- Va. Code. Ann. sec. 6.2-1614(8)(a).
- Va. Code. Ann. sec. 6.2-1629(A).
- Va. Code. Ann. sec. 6.2-1715(A)(1).
- Va. Code. Ann. sec. 6.2-1816(26).
- Va. Code. Ann. sec. 6.2-1819(A).
- Va. Code. Ann. sec. 6.2-2017.
- Va. Code. Ann. sec. 6.2-2107(3), (4).
- Va. Code. Ann. sec. 6.2-2610(A)(2), (C).
- Va. Code. Ann. sec. 59.1-200(A).
- Va. Code. Ann. sec. 59.1-335.5(4).

## WASHINGTON

- Wash. Rev. Code sec. 18.28.120(6).
- Wash. Rev. Code sec. 18.44.301(2), (4).
- Wash. Rev. Code sec. 19.16.110.
- Wash. Rev. Code sec. 19.16.250.
- Wash. Rev. Code sec. 19.16.260.
- Wash. Rev. Code sec. 19.16.440.
- Wash. Rev. Code sec. 19.86.020.
- Wash. Rev. Code sec. 19.134.020(1)(e).
- Wash. Rev. Code sec. 19.146.0201(2), (7).
- Wash. Rev. Code sec. 19.144.080(1)(a)(ii).

**12 CFR Ch. X (1-1-25 Edition)**

- Wash. Rev. Code sec. 19.146.100.
- Wash. Rev. Code sec. 19.230.340(2), (4).
- Wash. Rev. Code sec. 19.265.050(3).
- Wash. Rev. Code sec. 31.04.027.
- Wash. Rev. Code sec. 31.45.105(1)(a), (b).

## WEST VIRGINIA

- W. Va. Code sec. 31-17-10.
- W. Va. Code sec. 31-17A-16(2), (9).
- W. Va. Code sec. 32A-2-26.
- W. Va. Code sec. 46A-6-104.
- W. Va. Code sec. 46A-6C-3(4).

## WISCONSIN

- Wis. Stat. sec. 100.18.
- Wis. Stat. sec. 100.20.
- Wis. Stat. sec. 100.55(3).
- Wis. Stat. sec. 138.14(12)(e).
- Wis. Stat. sec. 224.77(1)(b), (c).
- Wis. Stat. sec. 422.503(c).
- Wis. Stat. sec. 423.301.
- Wis. Stat. sec. 427.104(1)(m).

## WYOMING

- Wyo. Stat. Ann. sec. 40-12-105.

**PARTS 1093-1099 [RESERVED]**