

## **BANKING DIVISION[187]**

Created within the Department of Commerce by 1986 Iowa Acts, chapter 1245. Prior to 4/22/87, for Chs 1 to 15 see Banking Department[140] Chs 1 to 4, 8, 9 and 21; for Ch 16 see Auditor of State[130], Ch 1.  
Note: Iowa Code chapter 453 renumbered as chapter 12C in 1993 Iowa Code.

### CHAPTER 1

#### DESCRIPTION OF ORGANIZATION

- 1.1(17A,524) Definitions
- 1.2(17A,524) Scope and application
- 1.3(17A,524) Division of banking

### CHAPTER 2

#### APPLICATION PROCEDURES

- 2.1(17A,524) Organization of a state-chartered bank
- 2.2(17A,524) Conversion of national bank into state bank
- 2.3(17A,524) Merger or purchase and assumption
- 2.4(17A,524) Establishment of a bank office
- 2.5(17A,524) Change of location of principal place of business or bank office
- 2.6(17A,524) Change of control
- 2.7(17A,524) Renewal, amendment or restatement of articles of incorporation
- 2.8 to 2.11 Reserved
- 2.12(17A,524) Supplemental application procedures
- 2.13 Reserved
- 2.14(524) Investment in a bank service corporation or other subsidiary
- 2.15(524) Securities activities
- 2.16(524) Contracts
- 2.17(17A,524) Mobile offices, courier services, and convenience offices
- 2.18(17A,524) New or innovative electronic activities
- 2.19(17A,524) Required fees

### CHAPTER 3

Reserved

### CHAPTER 4

#### STATE BANKING COUNCIL

- 4.1(524) Composition of council
- 4.2(524) Term of office
- 4.3(524) Function of the council
- 4.4(524) Meetings and method of contacting members of the council

### CHAPTER 5

#### PETITIONS FOR RULE MAKING

- 5.1(17A) Petition for rule making
- 5.2(17A) Briefs
- 5.3(17A) Inquiries
- 5.4(17A) Division consideration

### CHAPTER 6

#### DECLARATORY ORDERS

- 6.1(17A) Petition for declaratory order
- 6.2(17A) Notice of petition
- 6.3(17A) Intervention
- 6.4(17A) Briefs
- 6.5(17A) Inquiries
- 6.6(17A) Service and filing of petitions and other papers
- 6.7(17A) Consideration
- 6.8(17A) Action on petition
- 6.9(17A) Refusal to issue order
- 6.10(17A) Contents of declaratory order—effective date

- 6.11(17A) Copies of orders
- 6.12(17A) Effect of a declaratory order

## CHAPTER 7

### PUBLIC RECORDS AND FAIR INFORMATION PRACTICES

(Uniform Rules)

- 7.1(17A,22) Definitions
- 7.3(17A,22) Requests for access to records
- 7.9(17A,22) Disclosures without the consent of the subject
- 7.10(17A,22) Routine use
- 7.11(17A,22) Consensual disclosure of confidential records
- 7.12(17A,22) Release to subject
- 7.13(17A,22) Availability of records
- 7.14(17A,22) Personally identifiable information
- 7.15(17A,22) Other groups of records routinely available for public inspection
- 7.16(17A,22) Applicability

## CHAPTER 8

### GENERAL BANKING POWERS

- 8.1 to 8.7 Reserved
- 8.8(12B) Approved rating services
- 8.9(524) General definition of bank
- 8.10(524) Courier services

## CHAPTER 9

### INVESTMENT AND LENDING POWERS

- 9.1 Reserved
- 9.2(17A,524) Real estate lending
- 9.3(17A,524) Leasing

## CHAPTER 10

### ELECTRONIC TRANSFER OF FUNDS

- 10.1(527) Scope
- 10.2(527) Terms defined
- 10.3(527) Applications to operate a central routing unit
- 10.4(527) Compliance examinations of a central routing unit
- 10.5(527) Applications to establish a satellite terminal
- 10.6(527) Customer instruction in the use of a satellite terminal

## CHAPTER 11

### CONTESTED CASES

- 11.1(17A) Scope and applicability of the Iowa Rules of Civil Procedure
- 11.2(17A) Definitions
- 11.3(17A) Time requirements
- 11.4(17A) Requests for contested case proceeding
- 11.5(17A) Notice of hearing
- 11.6(17A) Presiding officer
- 11.7(17A) Waiver of procedures
- 11.8(17A) Telephone and electronic proceedings
- 11.9(17A) Disqualification
- 11.10(17A) Consolidation—severance
- 11.11(17A) Pleadings
- 11.12(17A) Service and filing of pleadings and other papers
- 11.13(17A) Discovery
- 11.14(17A) Subpoenas
- 11.15(17A) Motions
- 11.16(17A) Prehearing conference and disclosures
- 11.17(17A) Continuances
- 11.18(17A) Withdrawals

11.19(17A)	Intervention
11.20(17A)	Hearing procedures
11.21(17A)	Evidence
11.22(17A)	Default
11.23(17A)	Ex parte communication
11.24(17A)	Recording costs
11.25(17A)	Interlocutory appeals
11.26(17A)	Final decision
11.27(17A)	Appeals and review
11.28(17A)	Applications for rehearing
11.29(17A)	Stays of division actions
11.30(17A)	No factual dispute contested cases
11.31(17A)	Emergency adjudicative proceedings

## CHAPTER 12 UNIFORM WAIVER RULES

12.1(17A,524)	Scope of chapter
12.2(17A,524)	Superintendent discretion
12.3(17A,524)	Requester's responsibilities in filing a waiver petition
12.4(17A,524)	Notice
12.5(17A,524)	Superintendent's responsibilities regarding petition for waiver
12.6(17A,524)	Public availability
12.7(17A,524)	Voiding or cancellation
12.8(17A,524)	Violations
12.9(17A,524)	Defense
12.10(17A,524)	Appeals
12.11(17A,524)	Submission of waiver information

## CHAPTERS 13 and 14 Reserved

## CHAPTER 15 REGULATED LOANS

15.1(17A,536)	Definitions
15.2(17A,536)	Utilization of NMLS
15.3(17A,536)	Application for license
15.4(17A,536)	Grounds for approval or denial
15.5(17A,536)	Renewal of license
15.6(17A,536)	Changes in the licensee's name, location, or control; fees
15.7(17A,536)	Notice of significant events
15.8(17A,536)	Administrative fees
15.9(17A,536)	Licensee records
15.10(17A,536)	Complaints and investigations
15.11(17A,536)	Disciplinary action
15.12(17A,536)	Annual report
15.13(17A,536)	Restrictions on making regulated loans

## CHAPTER 16 INDUSTRIAL LOANS

16.1(17A,536A)	Definitions
16.2(17A,536A)	Utilization of NMLS
16.3(17A,536A)	Application for license
16.4(17A,536A)	Grounds for approval or denial
16.5(17A,536A)	Renewal of license
16.6(17A,536A)	Changes in the licensee's name, location, or control
16.7(17A,536A)	Notice of significant events
16.8(17A,536A)	Administrative fees
16.9(17A,536A)	Licensee records
16.10(17A,536A)	Complaints and investigations

16.11(17A,536A)	Disciplinary action
16.12(17A,536A)	Other requirements
16.13(17A,536A)	Restrictions on making industrial loans

#### CHAPTER 17 DELAYED DEPOSIT SERVICES

17.1(17A,533D)	Definitions
17.2(17A,533D)	Utilization of NMLS
17.3(17A,533D)	Application for license
17.4(17A,533D)	Grounds for approval or denial
17.5(17A,533D)	Renewal of license
17.6(17A,533D)	Changes in the licensee's name, location, or control
17.7	Reserved
17.8(17A,533D)	Administrative fees
17.9(17A,533D)	Licensee records
17.10(17A,533D)	Complaints and investigations
17.11(17A,533D)	Disciplinary action
17.12(17A,533D)	Annual report
17.13(17A,533D)	Restrictions on making delayed deposit transactions

#### CHAPTER 18 MORTGAGE BANKERS, MORTGAGE BROKERS, AND REAL ESTATE CLOSING AGENTS

18.1(17A,535B)	Definitions
18.2(17A,535B)	Application for license
18.3(17A,535B)	Renewal of license
18.4(17A,535B)	Grounds for approval or denial
18.5 and 18.6	Reserved
18.7(17A,535B)	Notice of significant events
18.8(17A,535B)	Changes in the licensee's business; fees
18.9(17A,535B)	Administrative fees
18.10 to 18.15	Reserved
18.16(17A,535B)	Licensee records
18.17(17A,535B)	Mortgage call reports
18.18(17A,535B)	Advertising and representations to potential borrowers
18.19(17A,535B)	Complaints and investigations
18.20(17A,535B)	Disciplinary action
18.21(17A,535B)	Trust fund accounting and internal controls
18.22(17A,535B)	Closing standards
18.23(17A,535B)	Employees of closing agents
18.24(17A,535B)	Reporting obligation
18.25(17A,535B)	Real estate brokers

#### CHAPTER 19 MORTGAGE LOAN ORIGINATORS

19.1(17A,535D)	Definitions
19.2(17A,535D)	Mortgage loan originator requirements
19.3(17A,535D)	Grounds for denial of license
19.4(17A,535D)	Renewal of mortgage loan originator license
19.5(17A,535D)	Reinstatement of license
19.6(17A,535D)	Notice of significant events
19.7(17A,535D)	Annual report
19.8(17A,535D)	Administrative fees
19.9(17A,535D)	Continuing education
19.10(17A,535D)	Independent contractor—loan processor or underwriter
19.11(17A,535D)	NMLS information challenge process
19.12(17A,535D)	Disciplinary action
19.13(17A,252J)	Nonpayment of child support
19.14	Reserved
19.15(17A,272D)	Nonpayment of state debt

CHAPTER 20  
DEBT MANAGEMENT

20.1(17A,533A)	Definitions
20.2(17A,533A)	Utilization of the NMLS
20.3(17A,533A)	Application for license
20.4(17A,533A)	Grounds for approval or denial
20.5(17A,533A)	Renewal of license
20.6(17A,533A)	Changes in the licensee's name, location, or control
20.7(17A,533A)	Notice of significant events
20.8(17A,533A)	Administrative fees
20.9(17A,533A)	Licensee records
20.10(17A,533A)	Complaints and investigations
20.11(17A,533A)	Disciplinary action
20.12	Reserved
20.13(17A,533A)	Restrictions on operating a debt management business