



# RULE-MAKING ORDER

**CR-103P (May 2009)**  
(Implements RCW 34.05.360)

**Agency:** Department of Financial Institutions, Consumer Services

**Permanent Rule Only**

**Effective date of rule:**

**Permanent Rules**

31 days after filing.

Other (specify) **January 1, 2014**

(If less than 31 days after filing, a specific finding under RCW 34.05.380(3) is required and should be stated below)

**Any other findings required by other provisions of law as precondition to adoption or effectiveness of rule?**

Yes  No If Yes, explain:

Purpose: Amending the rules in chapter 208-620 to implement the Consumer Loan Act, chapter 31.04 RCW, as amended by chapters 29 and 64, Laws of 2013 and to generally amend the rules for clarity and consistency.

The rules are being adopted pursuant to OFM Guidance 3.a. and e.

**Citation of existing rules affected by this order:**

Repealed: See Attachment 1

Amended: See Attachment 1

Suspended: None

**Statutory authority for adoption:** RCW 43.320.040

**Other authority :** RCW 31.04.165

**PERMANENT RULE (Including Expedited Rule Making)**

Adopted under notice filed as WSR **13-19-081** on September 17, 2013 (date).

Describe any changes other than editing from proposed to adopted version:

See Attachment 2.

If a preliminary cost-benefit analysis was prepared under RCW 34.05.328, a final cost-benefit analysis is available by contacting:

Name: phone  
Address: fax  
e-mail

**Date adopted:** November 22, 2013

**NAME (TYPE OR PRINT)**

Deborah Bortner

**SIGNATURE**

**TITLE**

Director, Division of Consumer Services

**CODE REVISER USE ONLY**

OFFICE OF THE CODE REVISER  
STATE OF WASHINGTON  
FILED

**DATE: November 22, 2013**

**TIME: 11:31 AM**

**WSR 13-24-024**

(COMPLETE REVERSE SIDE)

**Note: If any category is left blank, it will be calculated as zero.  
No descriptive text.**

**Count by whole WAC sections only, from the WAC number through the history note.  
A section may be counted in more than one category.**

**The number of sections adopted in order to comply with:**

<b>Federal statute:</b>	New	<u>0</u>	Amended	<u>0</u>	Repealed	<u>0</u>
<b>Federal rules or standards:</b>	New	<u>0</u>	Amended	<u>0</u>	Repealed	<u>0</u>
<b>Recently enacted state statutes:</b>	New	<u>0</u>	Amended	<u>9</u>	Repealed	<u>0</u>

**The number of sections adopted at the request of a nongovernmental entity:**

	New	<u>0</u>	Amended	<u>0</u>	Repealed	<u>0</u>
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**The number of sections adopted in the agency's own initiative:**

	New	<u>0</u>	Amended	<u>57</u>	Repealed	<u>4</u>
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**The number of sections adopted in order to clarify, streamline, or reform agency procedures:**

	New	<u>0</u>	Amended	<u>48</u>	Repealed	<u>0</u>
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**The number of sections adopted using:**

<b>Negotiated rule making:</b>	New	<u>0</u>	Amended	<u>57</u>	Repealed	<u>4</u>
<b>Pilot rule making:</b>	New	<u>0</u>	Amended	<u>0</u>	Repealed	<u>0</u>
<b>Other alternative rule making:</b>	New	<u>0</u>	Amended	<u>0</u>	Repealed	<u>0</u>