



NEW YORK STATE
DEPARTMENT *of*
FINANCIAL SERVICES

Andrew M. Cuomo
Governor

Benjamin M. Lawsky
Superintendent

I, Benjamin M. Lawsky, Superintendent of Financial Services, do hereby certify that the foregoing is a new Part 1 of Title 23 of the Official Compilation of Codes, Rules, and Regulations of the State of New York, entitled “Debt Collection By Third-Party Debt Collectors and Debt Buyers”, signed by me on November 14, 2014 pursuant to the authority granted by Sections 202, 302 and 408 of the Financial Services Law, to take effect upon publication in the State Register.

Pursuant to the provision of the State Administrative Procedure Act, prior notice of the proposed rule was published in the State Register on August 21, 2013 and a revised proposed rule was published in the State Register on July 16, 2014. No other publication or prior notice is required by statute.

A handwritten signature in blue ink, reading "Benjamin M. Lawsky".

BENJAMIN M. LAWSKY
Superintendent of Financial Services