1. A bill for an act

relating to commerce; removing or modifying obsolete, unnecessary, or
redundant laws and rules administered by the Department of Commerce; making
conforming changes; amending Minnesota Statutes 2012, sections 16D.04,
subdivisions 1, 4; 45.0111, subdivision 2; 45.22; 45.23; 46.046, by adding
a subdivision; 47.20, subdivision 7; 47.325; 47.78; 48.93, subdivisions 1, 3;
53A.06; 56.131, subdivision 1; 56.14; 58.115; 59C.10, subdivision 2; 60A.131;
60K.361; 72B.03; 72B.041, subdivision 1; 72B.08, subdivision 1; 82.60,
subdivisions 1, 5; 82.63, subdivision 6; 82A.03; 82A.04, subdivision 2; 82A.05,
subdivision 6; 82A.08, subdivision 1; 82A.09, subdivision 2; 82A.10; 82A.11,
subdivision 2; 82A.111, subdivision 2; 82A.12, subdivision 1; 82A.14; 82A.22,
subdivision 2; 82A.25; 82A.26; 83.20, subdivision 2; 83.30, subdivision 1;
115C.113; 115C.13; 239.011, subdivision 2; 239.06; 239.081; 239.09; 239.091;
239.44; 239.46; 239.75, subdivision 1; 239.753; 239.80, subdivision 1; 325E.11;
325E.115, subdivision 2; 332.31, subdivision 1; 332.311; 332.33, subdivisions 1,
2, 3, 5, 5a, 7; 332.38; 332.39; 332.40, subdivisions 1, 2, 3; 332.42, subdivisions
1, 2; 332.44; 386.015, subdivision 5; 386.62; 386.65, subdivision 1; 386.705;
386.706; 386.73; 386.74; 386.76; Minnesota Statutes 2013 Supplement, sections
82A.06, subdivision 2; 82A.13, subdivision 1; repealing Minnesota Statutes 2012,
sections 13.713, subdivision 4; 45.0111; 45.42, subdivision 1; 46.045, subdivision
2; 46.047; 48.34; 53A.081; 56.001, subdivisions 5, 6; 60A.18; 62A.319; 72A.53;
72B.02, subdivision 8; 80C.30; 81A.08; 81A.18; 82.60, subdivisions 2, 3, 4;
82.63, subdivisions 7, 9, 10; 82A.04; 82A.07; 82A.08; 82A.11, subdivision 2;
82A.111, subdivision 5; 82A.13, subdivision 3; 82A.18, subdivision 3; 82A.22,
subdivisions 1, 3; 82A.24, subdivision 5; 15C.111; 239.002; 239.003; 239.012;
239.101, subdivision 4; 239.28; 239.29; 239.30; 239.35; 239.36; 239.51;
239.511; 239.53; 239.54; 239.80, subdivisions 2, 3; 332.45; 386.61, subdivisions
1, 2, 4; Minnesota Statutes 2013 Supplement, sections 82.63, subdivision
9; 82A.06, subdivision 2; Minnesota Rules, parts 2782.0200; 2782.0300;
2782.0400; 2782.0500; 2782.0600; 2782.0700; 2782.0800; 2795.2000;
2830.0010; 2830.0020; 2830.0030; 2830.0040; 2830.0050; 2830.0060;
2830.0070; 2830.0080; 2830.0090; 2830.0100; 2870.0100; 2870.1100;
2870.1200; 2870.1400; 2870.1700; 2870.1800; 2870.1900; 2870.2000;
2870.2100; 2870.2200; 2870.2300; 2870.3100; 2870.3200; 2870.3300;
2870.3400; 2870.3500; 2870.3600; 2870.3700; 2870.3800; 2870.3900;
2870.4000; 2870.4100; 2870.5100; 7601.7010; 7601.7090; part 3; 7602.0100.
BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:
ARTICLE 1

OBSCOLE, UNNECESSARY, OR REDUNDANT PROVISIONS

Section 1. Minnesota Statutes 2012, section 45.22, is amended to read:

45.22 LICENSE EDUCATION APPROVAL.

License education courses must be approved in advance by the commissioner. Each education provider who offers a license education course must be approved by the commissioner. Each approved education provider must have at least one coordinator who meets the criteria specified in this chapter, and who is responsible for supervising the educational program and assuring compliance with all laws and rules.

For courses with an initial approval date on or before December 31, 2000, approval will expire on April 30, 2006. For courses with an initial approval date after January 1, 2001, but before August 1, 2005, approval will expire on April 30, 2007.

Sec. 2. Minnesota Statutes 2012, section 45.23, is amended to read:

45.23 LICENSE EDUCATION FEES.

The following fees must be paid to the commissioner:

(1) initial course approval, $10 for each hour or fraction of one hour of education course approval sought. Initial course approval expires on the last day of the 24th month after the course is approved;

(2) renewal of course approval, $10 per course. Renewal of course approval expires on the last day of the 24th month after the course is renewed;

(3) initial education provider approval, $100. Initial education provider approval issued under this section is valid for a period not to exceed 24 months and expires on January 31 of the renewal year assigned by the commissioner. Active education providers who have at least one approved coordinator as of June 1, 2006, are deemed to be approved education providers and are not required to submit an initial application for education provider approval; and

(4) renewal of education provider approval, $10. Each renewal of education provider approval is valid for a period of 24 months. Active education providers who have at least one approved coordinator as of June 1, 2006, will have an expiration date of January 31, 2008.

Sec. 3. Minnesota Statutes 2012, section 46.046, is amended by adding a subdivision to read:
Subd. 2a. **Banking institution.** "Banking institution" means a bank, trust company, bank and trust company, savings bank, or industrial loan and thrift operating under section 53.04, subdivision 5, that is organized under the laws of this state, or a holding company which owns or otherwise controls the banking institution.

Sec. 4. Minnesota Statutes 2012, section 47.20, subdivision 7, is amended to read:

**Subd. 7. Discount points prohibited.** (1) No conventional loan made on or after the effective date of Laws 1977, chapter 350 and prior to May 31, 1979 shall contain a provision requiring or permitting the imposition, directly or indirectly, of any discount points, whether or not actually denominated as discount points, on any person. Conventional or cooperative apartment loans made on or after May 31, 1979 may contain provisions permitting discount points, if the loan does not provide a loan yield in excess of that permitted by subdivision 4a. The loan yield is computed using the amount resulting when the discount points are included in the finance charge.

(2) Forward commitment fees are not discount points within the meaning of this subdivision.

(3) No charges, fees, or sums permitted by this section which are paid to and received by a lender may be increased for purposes of evading compliance with this subdivision.

Sec. 5. Minnesota Statutes 2012, section 47.325, is amended to read:

**47.325 APPEAL AND JUDICIAL REVIEW.**

A savings bank aggrieved by any action or inaction of the commissioner under sections 47.27 to 47.30 may appeal under sections 14.63 to 14.69. The scope of judicial review in the proceedings is as provided in those sections.

Sec. 6. Minnesota Statutes 2012, section 53A.06, is amended to read:

**53A.06 FINE, SUSPENSION, OR REVOCATION OF LICENSE.**

(a) The commissioner may suspend or revoke any license under section 45.027 if including when the commissioner finds that:

(1) the licensee has failed to pay the annual license fee or to maintain in effect the required bond or to comply with any order, decision, or finding of the commissioner under this chapter;

(2) the licensee, or any officer or director of a corporate licensee, has violated any provision of this chapter or any rule or order of the commissioner under this chapter or chapter 45;
(3) the licensee, or any officer or director of a corporate licensee, has violated any
other law which would indicate that the person is untrustworthy or not qualified to operate
a currency exchange; or

(4) any fact or condition exists which, if it had existed at the time of the original or
renewal application for the license, would have warranted the commissioner refusing the
issuance of the license.

(b) A license may not be revoked until the licensee has had notice of a hearing
pursuant to the provisions of chapter 14.

(c) (b) A licensee may surrender any license by delivery to the commissioner. The
surrender does not affect the licensee's civil or criminal liability for acts committed before
the surrender, or affect the liability on the bond required by sections 53A.01 to 53A.13, or
entitle the licensee to a return of any part of any license fee.

(d) (c) Before suspension or revocation of the license, the commissioner may fine a
licensee for violations of this chapter as authorized under chapter 45.

Sec. 7. Minnesota Statutes 2012, section 56.131, subdivision 1, is amended to read:

Subdivision 1. Interest rates and charges. (a) On any loan in a principal amount
not exceeding $100,000 or 15 percent of a Minnesota corporate licensee's capital stock
and surplus as defined in section 53.015, if greater, a licensee may contract for and receive
interest, finance charges, and other charges as provided in section 47.59.

(b) Loans may be interest-bearing or precomputed.

(c) Notwithstanding section 47.59, to the contrary, to compute time on interest-bearing
and precomputed loans, including, but not limited to the calculation of interest, a day is
considered 1/30 of a month when calculation is made for a fraction of a calendar month. A
year is 12 calendar months. A calendar month is that period from a given date in one month
to the same numbered date in the following month, and if there is no same numbered date,
to the last day of the following month. When a period of time includes a whole month and
a fraction of a month, the fraction of a month is considered to follow the whole month.

In the alternative, for interest-bearing loans, a licensee may charge interest at the rate
of 1/365 of the agreed annual rate for each actual day elapsed.

(d) With respect to interest-bearing loans and notwithstanding section 47.59:

(1) Interest must be computed on unpaid principal balances outstanding from time to
time, for the time outstanding. Each payment must be applied first to the accumulated
interest and the remainder of the payment applied to the unpaid principal balance;
provided however, that if the amount of the payment is insufficient to pay the accumulated
interest, the unpaid interest continues to accumulate to be paid from the proceeds of
subsequent payments and is not added to the principal balance.

(2) Interest must not be payable in advance or compounded. However, if part or all of
the consideration for a new loan contract is the unpaid principal balance of a prior loan, then
the principal amount payable under the new loan contract may include any unpaid interest
which has accrued. The unpaid principal balance of a precomputed loan is the balance due
after refund or credit of unearned interest as provided in paragraph (e), clause (3). The
resulting loan contract is deemed a new and separate loan transaction for all purposes.

(a) With respect to precomputed loans and notwithstanding section 47.59 to the
contrary:

(1) Loans must be repayable in substantially equal and consecutive monthly
installments of principal and interest combined, except that the first installment period
may be more or less than one month by not more than 15 days, and the first installment
payment amount may be larger than the remaining payments by the amount of interest
charged for the extra days and must be reduced by the amount of interest for the number
of days less than one month to the first installment payment; and monthly installment
payment dates may be omitted to accommodate borrowers with seasonal income.

(2) Payments may be applied to the combined total of principal and precomputed
interest until the loan is fully paid. Payments must be applied in the order in which they
become due:

(3) If the maturity of the loan is accelerated for any reason and judgment is entered,
the licensee shall credit the borrower with the same refund as if prepayment in full had
been made on the date the judgment is entered.

(4) Following the final installment as originally scheduled or deferred, the licensee,
for any loan contract which has not previously been converted to interest-bearing under
paragraph (g), may charge interest on any balance remaining unpaid, including unpaid
default or deferment charges, at the single annual percentage rate permitted by this
subdivision until fully paid.

(5) (b) With respect to a loan secured by an interest in real estate, and having a
maturity of more than 60 months, the original schedule of installment payments must
fully amortize the principal and interest on the loan. The original schedule of installment
payments for any other loan secured by an interest in real estate must provide for payment
amounts that are sufficient to pay all interest scheduled to be due on the loan.

(f) (c) A licensee may contract for and collect a delinquency charge as provided for
in section 47.59, subdivision 6, paragraph (a), clause (4).
6.1 (g) (d) A licensee may grant extensions, deferments, or conversions to
interest-bearing as provided in section 47.59, subdivision 5.

6.3 Sec. 8. Minnesota Statutes 2012, section 56.14, is amended to read:

56.14 DUTIES OF LICENSEE.

6.4 Every licensee shall:

6.6 (1) deliver to the borrower (or if there are two or more borrowers to one of them) at
the time any loan is made a statement making the disclosures and furnishing the information
required by the federal Truth-in-Lending Act, United States Code, title 15, sections 1601
to 1667e, as amended from time to time, with respect to the contract of loan. A copy of the
loan contract may be delivered in lieu of a statement if it discloses the required information;

6.8 (2) deliver or mail to the borrower without request, a written receipt within 30
days following payment for each payment by coin or currency made on account of any
loan wherein charges are computed and paid on unpaid principal balances for the time
actually outstanding, specifying the amount applied to charges and the amount, if any,

6.10 applied to principal, and stating the unpaid principal balance, if any, of the loan; and

6.12 wherein precomputed charges have been added to the principal of the loan specifying the

6.14 amount of the payment applied to principal and charges combined, the amount applied

6.16 to default or extension charges, if any, and stating the unpaid balance, if any, of the

6.18 precomputed loan contract. A periodic statement showing a payment received by mail

6.20 complies with this clause;

6.22 (3) permit payment to be made in advance in any amount on any contract of loan at

6.24 any time, but the licensee may apply the payment first to all charges in full at the agreed

6.26 rate up to the date of the payment;

6.28 (4) upon repayment of the loan in full, mark indelibly every obligation and security,

6.30 other than a mortgage or security agreement which secures a new loan to the licensee,

6.32 signed by the borrower with the word "Paid" or "Canceled," and release any mortgage

6.34 or security agreement which no longer secures a loan to the licensee, restore any pledge,

6.36 and cancel and return any note, and any assignment given to the licensee which does not

6.38 secure a new loan to the licensee within 20 days after the repayment. For purposes of this

6.40 requirement, the document including actual evidence of an obligation or security may be

6.42 maintained, stored, and retrieved in a form or format acceptable to the commissioner

6.44 under section 46.04, subdivision 3;

6.46 (5) display prominently in each licensed place of business a full and accurate

6.48 schedule, to be approved by the commissioner, of the charges to be made and the method

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of computing the same; furnish a copy of the contract of loan to any person obligated on it
or who may become obligated on it at any time upon the request of that person;

(6) show in the loan contract or statement of loan the rate or rates of charge on which
the charge in the contract is based, expressed in terms of rate or rates per annum. The
rate expression shall be printed in at least 8-point type on the loan statement or copy of
the loan contract given to the borrower;

(7) if a payment results in the prepayment of three or more installment payments
on a precomputed loan, within 15 days of receipt of the prepayment, deliver or mail to
the borrower a notice in at least eight-point type. The notice must contain the following
statement:

"You have substantially prepaid the installment payments on your loan and may
experience an interest savings over the remaining term only if you refinance the
balance within the next 30 days."

Sec. 9. Minnesota Statutes 2012, section 58.115, is amended to read:

58.115 EXAMINATIONS.

The commissioner has under this chapter the same powers with respect to
examinations that the commissioner has under section 46.04, including the authority to
charge for the direct costs of the examination, including travel and per diem expenses.

Sec. 10. Minnesota Statutes 2012, section 59C.10, subdivision 2, is amended to read:

Subd. 2. Enforcement authority. The commissioner may take action that is
necessary or appropriate to enforce the provisions of this chapter and the commissioner's
rules and orders and to protect warranty holders in this state. The commissioner has the
enforcement authority in chapter 45 available to enforce the provisions of the chapter and
the rules adopted pursuant to it.

Sec. 11. Minnesota Statutes 2012, section 60A.131, is amended to read:

60A.131 OTHER BUSINESS AND INSURANCE INTERESTS, DISCLOSURE.

(a) If requested by the commissioner, an insurance company authorized to do
business in this state shall disclose to the commissioner any changes in the principal
management and directors of the company from that listed on page one of the annual
statement within ten days of such change.

(b) Every insurance company authorized to do business in this state shall notify the
commissioner within ten days after receipt of notice of any acquisition by any person,
association or corporation of stock or other equity security in said insurer where such
transaction, directly or indirectly, either involves five percent or more of any class of any equity security of said insurer, or such acquisition results in ownership of five percent or more of any equity security of said insurer.

(c) All principal management and directors of the company as listed on page one of its annual statement, and any person, association or corporation or any person or persons managing such company under a management contract, who are directly or indirectly the beneficial owners of more than five percent of any class of any equity security of a stock insurer or guaranty fund of a mutual insurer, shall disclose all other interests in excess of five percent which they may have in insurance agencies, other insurance companies, premium finance companies and any other companies whose principal business relates directly to the writing of insurance or the handling of claims, within 30 days following May 21, 1967. Any such interests acquired after May 21, 1967, shall be reported to the commissioner within 30 days after acquisition thereof.

(d) Every company applying for an initial certificate of authority to do business in this state shall file with the application a statement giving the information required in paragraph (c) as to its principal management, directors and affected holders of its equity securities.

Sec. 12. Minnesota Statutes 2012, section 60K.361, is amended to read:

60K.361 INSURANCE EDUCATION.

(a) Prelicense education must consist of 20 hours of education per line of authority.

(b) The course must include an introduction to insurance and insurance-related concepts covering all of the major lines of authority except variable life and variable annuities. The course must consist of the following: a curriculum as prescribed and published by the commissioner from time to time.

(1) rules, regulations, and law;

(2) basic fundamentals of insurance;

(3) property:

(ii) types of policies;

(ii) policy-provisions;

(iii) perils, exclusions, deductibles, and liability; and

(iv) evaluating needs;

(4) casualty:

(ii) types of policies;

(ii) policy-provisions;

(iii) perils, exclusions, deductibles, and liability; and

(iv) evaluating needs;
(5) life:

(i) types of policies;

(ii) policy provisions; and

(iii) group insurance; and

(6) accident and health:

(i) types of policies;

(ii) policy provisions; and

(iii) group insurance.

(e) Courses that cover a specific major line of authority must include the following:

(1) life:

(i) types of life insurance policies; and

(ii) Minnesota laws, rules, and regulations pertinent to life insurance;

(2) accident and health:

(i) types of health insurance policies; and

(ii) Minnesota laws, rules, and regulations pertinent to accident and health insurance;

(3) property:

(i) personal lines;

(ii) commercial lines; and

(iii) Minnesota laws, rules, and regulations pertinent to property insurance;

(4) casualty:

(i) personal lines;

(ii) commercial lines; and

(iii) Minnesota laws, rules, and regulations pertinent to casualty insurance; and

(5) personal lines:

(i) types of property/casualty personal lines insurance policies; and

(ii) Minnesota laws, rules, and regulations pertinent to property/casualty personal lines insurance.

Sec. 13. Minnesota Statutes 2012, section 72B.03, is amended to read:

72B.03 LICENSES.

Subdivision 1. **Requirement; exceptions.** (a) A person shall not act or hold out as an independent adjuster, or public adjuster, or public adjuster solicitor unless the person is licensed as an independent adjuster, or public adjuster, or public adjuster solicitor in accordance with this chapter, or is exempt from licensure as an independent adjuster, or public adjuster, or public adjuster solicitor under this chapter.
(b) The definition of adjuster does not include, and a license as an adjuster is not required of, the following:

(1) attorneys-at-law admitted to practice in this state, when acting in the attorney's professional capacity as an attorney;

(2) a person employed solely to obtain facts surrounding a claim or to furnish technical assistance to a licensed adjuster;

(3) an individual who is employed to investigate suspected fraudulent insurance claims but who does not adjust losses or determine claims payments;

(4) a person who solely performs executive, administrative, managerial, or clerical duties or any combination of these duties and who does not investigate, negotiate, or settle claims with policyholders, claimants, or their legal representative;

(5) a licensed health care provider or its employee who provides managed care services so long as the services do not include the determination of compensability;

(6) a managed care organization or any of its employees or an employee of any organization providing managed care services so long as the services do not include the determination of compensability;

(7) a person who settles only reinsurance or subrogation claims;

(8) an officer, director, manager, or employee of an authorized insurer, a surplus lines insurer, a risk retention group, or an attorney-in-fact of a reciprocal insurer;

(9) a United States manager of the United States branch of an alien insurer;

(10) a person who investigates, negotiates, or settles life, accident and health, annuity, or disability insurance claims;

(11) an individual employee, under a self-insured arrangement, who adjusts claims on behalf of the employee's employer;

(12) a licensed insurance producer, attorney-in-fact of a reciprocal insurer, or managing general agent of the insurer to whom claim authority has been granted by the insurer;

(13) a person authorized to adjust workers' compensation or disability claims under the authority of a third-party administrator license pursuant to section 60A.23, subdivision 8; or

(14) an individual who:

(i) collects claim information from, or furnishes claim information to, insureds or claimants; and

(ii) conducts data entry including entering data into an automated claims adjudication system, provided that the individual is an employee of a licensed independent adjuster or its affiliate where no more than 25 such persons are under the supervision of one licensed
11.1 independent adjuster or licensed insurance producer who is exempt from licensure under clause (12).

11.3 Subd. 2. Classes of licenses. (a) Unless denied licensure pursuant to section 72B.08, persons who have met the requirements of section 72B.041 must be issued an adjuster license. There shall be four classes of licenses, as follows:

11.6 (1) independent adjuster's license;
11.7 (2) public adjuster's license; and
11.8 (3) public adjuster solicitor's license; and
11.9 (4) crop hail adjuster's license.
11.10 (b) An independent adjuster and a public adjuster may qualify for a license in one or more of the following lines of authority:
11.12 (1) property and casualty; or
11.13 (2) workers' compensation; or
11.14 (3) crop.
11.15 (c) Any person holding a license pursuant to this section is not required to hold any other independent adjuster, public adjuster, insurance, or self-insurance administrator license in this state pursuant to section 60A.23, subdivision 8, or any other provision, provided that the person does not act as an adjuster with respect to life, health, or annuity insurance, other than disability insurance.
11.20 (d) An adjuster license remains in effect unless probated, suspended, revoked, or refused as long as the fee set forth in section 72B.041, subdivision 9, is paid and all other requirements for license renewal are met by the due date, otherwise, the license expires.
11.23 (e) An adjuster whose license expires may, within 12 months of the renewal date, be reissued an adjuster license upon receipt of the renewal request, as prescribed by the commissioner; however, a penalty in the amount of double the unpaid renewal fee is required to reissue the expired license.
11.27 (f) An adjuster who is unable to comply with license renewal procedures and requirements due to military service, long-term medical disability, or some other extenuating circumstance may request a waiver of same and a waiver of any examination requirement, fine, or other sanction imposed for failure to comply with renewal procedures.
11.31 (g) An adjuster is subject to sections 72A.17 to 72A.32.
11.32 (h) The adjuster must inform the commissioner by any means acceptable of any change in resident or business addresses for the home state or in legal name within 30 days of the change.
(i) The license must contain the licensee's name, address, and personal identification number; the dates of issuance and expiration; and any other information the commissioner deems necessary.

(j) In order to assist in the performance of the commissioner's duties, the commissioner may contract with nongovernmental entities, including the National Association of Insurance Commissioners, its affiliates, or its subsidiaries, to perform any ministerial functions related to licensing that the commissioner may deem appropriate, including the collection of fees and data.

Subd. 3. Payment for services; unlawful practice. No insurer, agent, or other representative of an insurer nor any adjuster shall pay any fee or other compensation to any person for acting as an adjuster, or a public adjuster solicitor, except to a person duly licensed to so act or to a person not required to be licensed by sections 72B.01 to 72B.14; and it shall be unlawful for any person to act as an independent adjuster; or a public adjuster or a public adjuster solicitor, who is not duly licensed, or excluded from the licensing requirement.

Sec. 14. Minnesota Statutes 2012, section 72B.041, subdivision 1, is amended to read:

Subdivision 1. Application. (a) An individual applying for a resident adjuster license must make application to the commissioner on the appropriate National Association of Insurance Commissioners (NAIC) Uniform Individual Application in a format prescribed by the commissioner and declare under penalty of suspension, revocation, or refusal of the license that the statements made in the application are true, correct, and complete to the best of the individual's knowledge and belief. Before approving the application, the commissioner must find that the individual:

(1) is at least 18 years of age;

(2) is eligible to designate this state as the individual's home state;

(3) is trustworthy, reliable, and of good reputation, evidence of which must be determined by the commissioner;

(4) has not committed any act that is a ground for probation, suspension, revocation, or refusal of an adjuster's license as set forth in section 72B.08;

(5) has successfully passed the examination for the lines of authority for which the individual has applied; and

(6) has paid the fees set forth in subdivision 9.

An applicant for licensing as a public adjuster solicitor under sections 72B.01 to 72B.14 must be at least 18 years of age, must be competent and trustworthy, and must not have been engaged in any practice which would be grounds for suspension or revocation.
of a license under sections 72B.01 to 72B.14 within the three years next preceding the
date of the application.

In the case of any applicant who has been convicted of a felony within the ten years
next preceding the date of the application, and who in the judgment of the commissioner,
meets the other qualifications, the commissioner may impose the additional requirement of
the filing of a bond in accordance with the requirements of section 72B.08, subdivision 8.

(b) A business entity applying for a resident adjuster license must make application
to the commissioner on the appropriate NAIC Uniform Business Entity Application
in a format prescribed by the commissioner and declare under penalty of suspension,
revocation, or refusal of the license that the statements made in the application are true,
correct, and complete to the best of the business entity's knowledge and belief. Before
approving the application, the commissioner shall find that the business entity:

(1) is eligible to designate this state as its home state;

(2) has designated a licensed independent or public adjuster responsible for the
business entity's compliance with the insurance laws, rules, and regulations of this state;

(3) has not committed an act that is a ground for probation, suspension, revocation,
or refusal of an adjuster's license as set forth in section 72B.08; and

(4) has paid the fees set forth in subdivision 9.

(c) No resident of Canada may be licensed under this section or may designate
Minnesota as the applicant's home state, unless the applicant has successfully passed
the adjuster examination and has complied with the other applicable provisions of this
section, except that such applicant shall not be subject to paragraph (a), clause (2), and
section 270C.72, subdivision 4.

Sec. 15. Minnesota Statutes 2012, section 72B.08, subdivision 1, is amended to read:

Subdivision 1. Causes. The commissioner may place on probation, suspend, revoke,
or refuse to issue or renew an adjuster's license or temporary permit or may levy a civil
penalty according to section 45.027, subdivision 6, or any combination of the above
actions for any of the following causes:

(1) failure to pass a required examination;

(2) obtaining or attempting to obtain a license through misrepresentation or fraud
providing incorrect, misleading, incomplete, or materially untrue information in the
license application;

(3) violating any insurance laws, rules, subpoena, or order of the commissioner or of
another state's insurance commissioner or any provision of sections 72B.01 to 72B.14;
(4) improperly withholding, misappropriating, or converting any money or
properties received in the course of doing insurance business;

(5) intentionally misrepresenting the terms of an actual or proposed insurance
contract or application for insurance, with intent to deceive, or engaging in, or attempting
to engage in, any fraudulent transaction with respect to a claim or loss that the licensee or
holder of a temporary permit is adjusting and, in the case of a public adjuster solicitor,
misrepresenting the services offered or the fees or commission to be charged;

(6) conviction of a felony under the laws of this state, any other state, the United
States, or any foreign country;

(7) the licensee or holder of a temporary permit has demonstrated incompetency or
untrustworthiness to act as an adjuster or public adjuster solicitor;

(8) refusal to comply with any lawful order of the commissioner;

(9) having admitted or been found to have committed any insurance unfair trade
practice or fraud;

(10) using fraudulent, coercive, or dishonest practices, or demonstrating
incompetence, untrustworthiness, or financial irresponsibility, in the conduct of insurance
business in this state or elsewhere;

(11) having an insurance license, or its equivalent, probated, suspended, revoked, or
refused in any other state, province, district, or territory;

(12) forging another's name to any document related to an insurance transaction;

(13) cheating, including improperly using notes or any other reference material, to
complete an examination for an insurance license;

(14) failing to comply with an administrative or court order imposing a child support
obligation; or

(15) failing to pay state income tax or comply with any administrative or court order
directing payment of state income tax which remains unpaid.

Sec. 16. Minnesota Statutes 2012, section 82.60, subdivision 1, is amended to read:

Subdivision 1. **Prelicense education.** Prelicense education for a real estate
salesperson must consist of **Course I, Course II, and Course III as described in this
section** a curriculum as prescribed and published by the commissioner from time to
time. Prelicense education for a real estate broker must consist of the broker course as
described in this section.

Sec. 17. Minnesota Statutes 2012, section 82.60, subdivision 5, is amended to read:
Subd. 5. Broker course. The required course for real estate brokers must consist of the subject hours in paragraphs (a) to (j) a curriculum as prescribed and published by the commissioner from time to time.

(a) Broker Licensing Requirements, three hours:
(1) ownership and operational forms; and
(2) Minnesota license law review.

(b) Trust Account Requirements, two hours:
(1) opening the trust account;
(2) deposit requirements; and
(3) trust account records.

(c) Agency, five hours:
(1) current statutes and agency law; and
(2) statutory addenda and disclosures.

(d) Antidiscrimination, three hours:
(1) federal fair housing;
(2) Americans with Disabilities Act; and
(3) Minnesota Human Rights Act.

(e) Real Estate Principles Update, one hour:
(1) land improvement, estates;
(2) legal descriptions;
(3) governmental rights; and
(4) property taxation and special assessments.

(f) Real Estate Sale, Lease, and Transfer, two hours:
(1) purchase agreement and addenda;
(2) lease types and terms;
(3) deed types and clauses; and
(4) contract for deed.

(g) Financing and Valuation Update, three hours:
(1) sources of financing;
(2) foreclosure law;
(3) principles of value; and
(4) methods of valuation.

(h) Broker's Role in Closing, three hours:
(1) prorating;
(2) closing statements;
(3) closing documents; and
(4) deposit requirements.

(i) Income Taxation, three hours:

(1) tax rules of home ownership;

(2) investment tax issues; and

(3) sale of personal residence.

(ii) Employment Laws and Insurance, three hours:

(1) Fair Labor Standards Act;

(2) tax laws, withholding, reports;

(3) independent contractor vs. employee;

(4) State and Federal Unemployment Tax Act; and

(5) errors and omissions insurance.

(k) Final Exam.

Sec. 18. Minnesota Statutes 2012, section 82.63, subdivision 6, is amended to read:

Subd. 6. Terminiations; transfers. (a) Except as provided in paragraph (b), when a salesperson terminates activity on behalf of a broker, the salesperson's license shall be ineffective. Within ten days of the termination the broker shall notify the commissioner in writing, and shall return to the commissioner the license of the salesperson the form prescribed by the commissioner. The salesperson may apply for transfer of the license to active status with another broker at any time during the remainder of the license period, on forms provided by the commissioner. If the application for transfer qualifies, the commissioner shall grant the application. Upon receipt of a transfer application and payment of the transfer fee, the commissioner may issue a 45-day temporary license. If an application for transfer is not made within the license period, the commissioner shall require that an application for a new license be filed.

(b) When a salesperson terminates activity on behalf of a broker in order to begin association immediately with another broker, the commissioner shall permit the automatic transfer of the salesperson's license. The transfer shall be effective either upon the mailing of the required fee and the executed documents by certified mail or upon personal delivery of the fee and documents to the commissioner's office. The commissioner may adopt rules and prescribe forms as necessary to implement this paragraph.

Sec. 19. Minnesota Statutes 2012, section 82A.03, is amended to read:

82A.03 REGISTRATION REQUIREMENT.

It is unlawful for any person to offer or sell a membership camping contract in this state unless: without meeting the requirements of this chapter.
(1) the membership camping contract is registered in accordance with the provisions of this chapter; or

(2) the membership camping contract or the transaction is exempted under section 82A.06.

Sec. 20. Minnesota Statutes 2012, section 82A.09, subdivision 2, is amended to read:

Subd. 2. Restrictions. No person shall publish or cause to be published in this state any advertisement concerning any membership camping contract which is required to be registered pursuant to this chapter, or which is exempt from registration under section 82A.06, subdivision 2, after the commissioner has found that the advertisement contains any statement that is false or misleading, or omits to make any statement necessary in order to make the statements made, in light of the circumstances under which they were made, not misleading, and has so notified the person by written order. The order may be issued without prior notice or hearing. Up to 30 days after the issuance of the order, the person desiring to use the advertisement may in writing request a hearing on the order. Upon receipt of a written request, the matter shall be set for hearing to commence within 15 days after the receipt unless the person making the request consents to a later date. After the hearing, which shall be conducted in accordance with the provisions of chapter 14, the commissioner shall, by written order, either affirm, modify, or vacate the order.

Sec. 21. Minnesota Statutes 2012, section 82A.10, is amended to read:

82A.10 INSPECTION OF RECORDS.

All records of a membership camping operator and broker and their agents pertaining to the advertising or sale of membership camping contracts in this state shall be maintained by the membership camping operator or broker that person's principal place of business and shall there be subject to inspection by the commissioner during normal business hours. The commissioner shall be promptly notified of any change of address affecting the location of the records of the membership camping operator or broker and that person's agents.

Sec. 22. Minnesota Statutes 2012, section 82A.111, subdivision 2, is amended to read:

Subd. 2. Membership camping dues. A membership camping operator or the operator's salesperson shall deposit all membership dues received in an escrow account in a Minnesota bank, trust company, or savings association, a foreign bank which authorizes the commissioner to examine its records of these deposits upon demand by the commissioner, or an industrial loan and thrift company organized under chapter 53 with deposit liabilities. In any calendar year, total dues to be deposited in the escrow may not exceed an amount...
approved by the commissioner as reasonably needed for that calendar year’s maintenance
budget submitted by the operator. The operator may draw funds from the escrow as
needed provided that funds are expended for purposes identified by the budget.

Sec. 23. Minnesota Statutes 2012, section 82A.12, subdivision 1, is amended to read:

Subdivision 1. Generally. The commissioner may issue a cease and desist order
and may issue an order denying, suspending, or revoking any registration, amendment
renewal, or exemption if the commissioner finds any of the following:

(1) that the membership camping operator or registrant or any controlling person
thereof has materially or intentionally violated or failed to comply with any provision of
this chapter or any rule or order of the commissioner;

(2) that the offer or sale of the membership camping contract has constituted or
would constitute a material misrepresentation to purchasers, or has operated or would
operate as a fraud or deceit upon purchasers;

(3) that the membership camping operator or registrant or any controlling person,
agent, or employee thereof, is engaging or about to engage in false, fraudulent, or deceptive
practices in connection with the offer and sale of a membership camping contract;

(4) that the membership camping operator or registrant or any controlling person or
employee thereof, has engaged in any fraudulent or deceptive practice, whether or not in
connection with the offer and sale of membership camping contracts, and the involvement
of the person in the business of the membership camping operator or registrant creates a
substantial risk of harm to prospective purchasers;

(5) that the financial condition of the membership camping operator materially
adversely affects, or would materially adversely affect, the ability of the membership
camping operator such that there is a reasonable likelihood that the membership camping
operator will not be able to substantially fulfill its obligations under the membership
camping contract, and no other financial security or assurance is provided by the
membership camping operator to fulfill the obligations;

(6) that the membership camping operator's or registrant's enterprise or method of
business with respect to the operation of a campground in this state includes or would
include activities which are illegal or not in conformance with applicable statutes,
ordinances, or regulations of any governmental entity; and

(7) that the membership camping operator or registrant or any controlling person
thereof has made material misrepresentations or concealed material facts in an application
for registration;
19.1 (8) that any fee required by this chapter to be paid by the operator or registrant has
19.2 not been paid; and
19.3 (9) (7) that the membership camping operator or controlling person, agent, or
19.4 employee thereof, has failed faithfully to perform any stipulation or agreement made with
19.5 the commissioner as an inducement to grant any registration, to reinstate any registration,
19.6 or to permit any disclosure statement; provided, however, that this clause shall not be
19.7 deemed to require any stipulations or agreements.

Sec. 24. Minnesota Statutes 2013 Supplement, section 82A.13, subdivision 1, is
19.8 amended to read:
19.9 Subdivision 1. Untrue statements filed in documents. No person shall make
19.10 or cause to be made any untrue statement of a material fact in an application or other
19.11 document filed with the commissioner under this chapter, or omit to state in the application
19.12 or other document any material fact which is required to be stated therein, or fail to notify
19.13 the commissioner of any material change as required by section 82A.07.

Sec. 25. Minnesota Statutes 2012, section 82A.14, is amended to read:
19.16 82A.14 UNFAIR PRACTICES.
19.17 No membership camping operator shall:
19.18 (1) sell or offer to sell any membership camping contract with respect to a
19.19 campground located in this state which is subject to a blanket encumbrance unless;
19.20 (i) each person holding an interest in a blanket encumbrance shall have executed
19.21 and delivered a nondisturbance agreement and recorded the agreement in the real estate
19.22 records of the county in which the campground is located; or
19.23 (ii) a bond or irrevocable letter of credit has been issued, or cash or a certified check in
19.24 an amount sufficient to cover payment of all amounts secured by the blanket encumbrance
19.25 has been deposited, in the name of the state for the benefit and protection of purchasers of
19.26 membership camping contracts and subject to terms as approved by the commissioner.
19.27 Any interest accruing on amounts held in the account shall be payable, as and when
19.28 earned, to the membership camping operator. Any bond shall be executed by an insurance
19.29 company authorized to do business in this state, which has sufficient net worth to satisfy
19.30 the indebtedness and which has given consent to be sued in this state. Any irrevocable
19.31 letter of credit shall be issued by a bank or savings association which has sufficient net
19.32 worth to satisfy the indebtedness and which has given its consent to be sued in this state.
19.33 The bond, cash, certified check, or irrevocable letter of credit shall be in an amount which
19.34 is not less than 110 percent of the remaining principal balance of every indebtedness or
obligation secured by a blanket encumbrance affecting the campground. The bond or agreement accompanying the cash, certified check, or irrevocable bank letter of credit shall provide for the payment of all amounts secured by the blanket encumbrance, including costs, expenses, and legal fees of the lienholder, if for any reason the blanket encumbrance is enforced. The bond, cash, certified check, or letter of credit may be reduced periodically in proportion to the reductions in the amount secured by the blanket encumbrance; or

(iii) the lender providing the major hypothecation loan to the membership camping operator (the "hypothecation lender"), and having a lien on or security interest in the membership camping operator's interest in the campground, shall have executed and delivered a nondisturbance agreement and recorded the agreement in the real estate records of the county in which the campground is located in this state. Each person holding an interest in a blanket encumbrance superior to the interest held by the hypothecation lender shall have executed, delivered, and recorded an instrument stating that the person shall give the hypothecation lender notice of, and at least 30 days' opportunity to cure, any default under the blanket encumbrance which entitles the person to foreclose upon the campground. The instrument shall state that the notice and opportunity to cure shall be given before the person commences any foreclosure action affecting the campground and in accordance with the instrument. The hypothecation lender shall have guaranteed that it will cure or arrange for the cure of the default. Any holder of a blanket encumbrance inferior to the hypothecation lender who acquires the campground in foreclosure shall take the campground subject to the hypothecation lender's nondisturbance agreement.

For purposes of this provision, a "hypothecation lender" is any lender extending a loan or line of credit to a membership camping operator secured by all or substantially all of the contract receivables arising from the membership camping operator's sale of membership camping contracts in this state. For purposes of this provision, "lender" means an insurance company or a federally or state chartered bank, savings association, any other lending institution, the deposits of which are guaranteed or insured, by a federal agency, or any other person which has sufficient net worth to pay the obligations pursuant to this section if there are no reasonable grounds to believe that the lender will not be able to pay these obligations in the future; or

(iv) the operator can provide an alternative plan acceptable to the commissioner:

(2) sell any campground which is located in this state and available for use by purchasers, unless:

(i) the membership camping operator sells the campground to a person who takes the campground subject to all rights and interests of purchasers, and contractually agrees
not to compromise the rights and interests of purchasers in regard to future conveyances of, or encumbrances placed on the campground;

(ii) the membership camping operator immediately substitutes for the use of purchasers another campground which is in the same general area and is at least as desirable for the purpose of camping and outdoor recreation as the previous campground. For purposes of this provision, "same general area" means a location within a 50-mile radius of the previous campground; or

(iii) the membership camping operator immediately substitutes for the use of purchasers another campground and the substitution is approved by two-thirds of all existing purchasers;

(3) substitute any campground located in this state and available for use by purchasers with a different campground, unless the substituted campground is in the same general area and is at least as desirable for the purpose of camping and outdoor recreation as the previous campground. For purposes of this provision, "same general area" means a location within a 50-mile radius of the previous campground;

(4) sell membership camping contracts with respect to any campground located in this state that is not owned by the membership camping operator or leased by the membership camping operator for a lease term at least equal to the term of the membership camping contract with respect to the campground;

(5) fail to disclose the circumstances, if any, under which any reciprocal program that has been offered as an inducement to purchasers may be terminated;

(6) materially modify any campground rules or regulations or modify purchasers' rights to or the scope and nature of an amenity in a manner which significantly degrades or diminishes the material rights of any purchaser without prior notice to purchasers resident in this state; or materially adversely modify any material campground rules or regulations or materially adversely modify purchaser's rights to or the scope and nature of an amenity in a manner which the purchaser proves:

(i) significantly degrades or diminishes any material rights of that purchaser; and

(ii) has no compensating benefit to any other purchaser or groups of purchasers;

(7) terminate or provide for termination of a membership camping contract, except for good cause. "Good cause" shall mean failure of the purchaser to substantially or consistently comply with reasonable requirements imposed by the membership camping contract and campground rules and regulations;

(8) terminate a membership camping contract without first giving written notice setting forth all reasons for the termination to the purchaser at least 30 days prior to the termination becoming effective;
(9) increase a purchaser's membership dues after the sale of a contract in such a manner as to result in an increase thereof greater than whichever of the following increases is higher:

(i) the actual increase in costs of services or improvements for which the membership dues are imposed; or

(ii) the increase in the United States city average Consumer Price Index for all urban consumers issued by the United States Bureau of Labor Statistics or such other federally prepared Consumer Price Index or Wage Earner Index as reasonably selected by the operator in its discretion;

(10) require purchaser to certify the absence of any misrepresentation or other violation of this chapter provided, however, that a purchaser's acknowledgment of receipt of a copy of the membership camping contract shall not be deemed to constitute such a certification;

(11) require the purchaser to waive the right to assert against the membership camping operator or any assignee any claim or defense the purchaser may have against the membership camping operator under the membership camping contract; or

(12) materially and repeatedly fail to maintain a campground in this state in the manner contractually agreed upon.

Sec. 26. Minnesota Statutes 2012, section 82A.22, subdivision 2, is amended to read:

Subd. 2. Appointment of commissioner. When any person, including any nonresident of this state, engages in conduct prohibited or made actionable by this chapter, or any rule or order thereunder, and the person has not filed a consent to service of process under subdivision 4 and personal jurisdiction over this person cannot otherwise be obtained in this state, that conduct shall be considered equivalent to the person's appointment of the commissioner or the commissioner's successor to be the person's attorney to receive service of any lawful process in any noncriminal suit, action, or proceeding against the person which grows out of that conduct and which is brought under this chapter or any rule or order thereunder, with the same force and validity as if served on the person personally. Service under this section shall be made in compliance with section 45.028, subdivision 2.

Sec. 27. Minnesota Statutes 2012, section 82A.25, is amended to read:

82A.25 CRIMINAL PENALTIES.

Any person who willfully violates section 82A.03 by offering or selling unregistered, nonexempt membership camping contracts or section 82A.13 or any order of the commissioner pursuant thereto of which that person has notice, may be fined not more
23.1 than $5,000 or imprisoned not more than five years or both. Each of the acts specified
23.2 shall constitute a separate offense and a prosecution or conviction for any one of the
23.3 offenses shall not bar prosecution or conviction for any other offense.

Sec. 28. Minnesota Statutes 2012, section 82A.26, is amended to read:

**82A.26 NONAPPLICABILITY OF CERTAIN LAW.**

Membership camping contracts registered pursuant to this chapter are exempt
23.7 from the provisions of chapter 83. To the extent that licensed salespersons and licensed
23.8 brokers engage in the offer or sale of membership camping contracts, those brokers and
23.9 salespersons are exempt from the licensing requirements of chapter 82.

Sec. 29. Minnesota Statutes 2012, section 83.26, subdivision 2, is amended to read:

Subd. 2. **Generally; transactions.** Unless the method of offer or sale is adopted
23.11 for the purpose of evasion of sections 83.20 to 83.42, 83.43 and 83.44, the following
23.12 transactions are exempt from sections 83.23, 83.24, 83.25, 83.28, 83.29, and 83.30:
23.13 (a) the offer or sale of an interest in subdivided land by an owner, other than the
23.14 subdivider, acting as principal in a single or isolated transaction;
23.15 (b) the offer or sale of all of the subdivided lands within a subdivision in a single
23.16 transaction to any person;
23.17 (c) the offer or sale of subdivided land pursuant to an order of competent jurisdiction,
23.18 other than a court of bankruptcy;
23.19 (d) the offer or sale of subdivided land consisting of not more than ten separate lots,
23.20 units, parcels, or interests in the aggregate, provided that no subdivider may make an
23.21 offer or sale of subdivided land pursuant to this exemption more than once during any
23.22 period of 12 consecutive months;
23.23 (e) the offer or sale of subdivided lands which have been registered under section
23.24 83.23, subdivision 2, if there are no more than ten separate lots, units, parcels, or interests
23.25 remaining to be sold and no material change has occurred in the information on file with
23.26 the commissioner;
23.27 (f) the offer and sale of subdivided land located within the corporate limits of a
23.28 municipality as defined in section 462.352, subdivision 2, which municipality has adopted
23.29 subdivision regulations as defined in section 462.352, except those lands described in
23.30 section 83.20, subdivision 13;
23.31 (g) the offer and sale of apartments or condominium units as defined in chapters 515
23.32 and 515A, and units in common interest communities as defined in chapter 515B;
(h) the offer and sale of subdivided lands used primarily for agricultural purposes
provided each parcel is at least ten acres in size;

(i) the offer or sale of improved lots if:

(1) the subdivider has filed with the commissioner, no later than ten business days
prior to the date of the first sale, a written notice of its intention to offer or sell improved
lots, which notice shall be accompanied by a fee of $50, together with a copy of the public
offering statement accepted by the situs state and the standard purchase agreement which
documents are required to be supplied by the subdivider to the purchaser; and

(2) the subdivider deposits all downpayments in an escrow account until all
obligations of the subdivider to the purchaser, which are pursuant to the terms of the
purchase agreement to be performed prior to the closing, have been performed. The
subdivider shall provide the purchaser with a purchase receipt for the downpayment paid,
a copy of the escrow agreement and the name, address, and telephone number of the
escrow agent. The escrow agent shall be a bank located in Minnesota. All downpayments
shall be deposited in the escrow account within two business days after receipt; and

(j) the offer of sale of subdivided lands by a subdivider that has been granted
an exemption from registration by the federal Department of Housing and Urban
Development under the multiple site subdivision exemption, if the subdivider provides a
written notice of the offer of sale to the commissioner before any offers or sale commence.
The written notice must include the name of the subdivision, the county and state
in which the subdivision is located, and the number of lots in the subdivision, and a
notarized affidavit that all proposed improvements have been completed and the costs of
all the improvements have been fully paid, or that the cost of any uncompleted road
construction or survey expenses are covered by a bond or escrow account payable to the
entities responsible for providing or completing the roads or surveys. The escrow account
must be with an independent escrow agent.

The subdivider must also provide to the commissioner a copy of the federal Housing
and Urban Development exemption order and the most recent annual confirmation letter
which indicates that the order is still in effect.

If the closing services are provided by the subdivider or an affiliate of the subdivider,
purchasers must manually initial in the Housing and Urban Development Lot Information
Statement both the disclosure on all the liens, reservations, taxes, assessments, easements,
and restrictions applicable to the lot purchased and the disclosure on the risks of not
obtaining clear title.
The commissioner may, by rule or order, suspend, revoke, or further condition the exemptions contained in clauses (f), (g), (h), (i), and (j), or may require such further information as may be necessary for the protection of purchasers.

The commissioner may, by rule or order, suspend, revoke, or further condition the exemptions contained in clauses (f), (g), (h), and (i) or may require such further information as may be necessary for the protection of purchasers.

Sec. 30. Minnesota Statutes 2012, section 83.30, subdivision 1, is amended to read:

Subdivision 1. Form; due date. During the period a registration is effective, the subdivider shall file an annual report in a format the commissioner may by rule prescribe for subdivisions under section 83.23, subdivision 3. Subdividers under section 83.23, subdivision 2, shall not be required to file the annual report form except by order of the commissioner but are required to submit the fee under section 83.30, subdivision 2. The report must include a financial statement of the subdivider's most recent fiscal year, prepared by an accountant and certified by the subdivider. An audited financial statement shall not be required. Every annual report shall be due by the 120th day following the end of the subdivider's fiscal year, unless extended in writing by the commissioner for good cause.

Sec. 31. Minnesota Statutes 2012, section 239.011, subdivision 2, is amended to read:

Subd. 2. Duties and powers. To carry out the responsibilities in section 239.01 and subdivision 1, the director:

(1) shall take charge of, keep, and maintain in good order the standard of weights and measures of the state and keep a seal so formed as to impress, when appropriate, the letters "MINN" and the date of sealing upon the weights and measures that are sealed;

(2) has general supervision of the weights, measures, and weighing and measuring devices offered for sale, sold, or in use in the state;

(3) shall maintain traceability of the state standards to the national standards of the National Institute of Standards and Technology;

(4) shall enforce this chapter;

(5) shall grant variances from department rules, within the limits set by rule, when appropriate to maintain good commercial practices or when enforcement of the rules would cause undue hardship;

(6) shall conduct investigations to ensure compliance with this chapter;

(7) may delegate to division personnel the responsibilities, duties, and powers contained in this section;
(8) shall test annually, and approve when found to be correct, the standards of weights and measures used by the division, by a town, statutory or home rule charter city, or county within the state, or by a person using standards to repair, adjust, or calibrate commercial weights and measures;

(9) shall inspect and test weights and measures kept, offered, or exposed for sale;

(10) shall inspect and test, to ascertain if they are correct, weights and measures commercially used to:

(i) determine the weight, measure, or count of commodities or things sold, offered, or exposed for sale, on the basis of weight, measure, or count; and

(ii) compute the basic charge or payment for services rendered on the basis of weight, measure, or count;

(11) shall approve for use and mark weights and measures that are found to be correct;

(12) shall reject, and mark as rejected, weights and measures that are found to be incorrect and may seize them if those weights and measures:

(i) are not corrected within the time specified by the director;

(ii) are used or disposed of in a manner not specifically authorized by the director; or

(iii) are found to be both incorrect and not capable of being made correct, in which case the director shall condemn those weights and measures;

(13) shall weigh, measure, or inspect packaged commodities kept, offered, or exposed for sale, sold, or in the process of delivery, to determine whether they contain the amount represented and whether they are kept, offered, or exposed for sale in accordance with this chapter and department rules. In carrying out this section, the director must employ recognized sampling procedures, such as those contained in National Institute of Standards and Technology Handbook 133, "Checking the Net Contents of Packaged Goods";

(14) shall prescribe the appropriate term or unit of weight or measure to be used for a specific commodity when an existing term or declaration of quantity does not facilitate value comparisons by consumers, or creates an opportunity for consumer confusion;

(15) shall allow reasonable variations from the stated quantity of contents, including variations caused by loss or gain of moisture during the course of good distribution practice or by unavoidable deviations in good manufacturing practice, only after the commodity has entered commerce within the state;

(16) shall inspect and test petroleum products in accordance with this chapter and chapter 296A;

(17) shall distribute and post notices for used motor oil and used motor oil filters and lead acid battery recycling in accordance with sections 239.54, 325E.11, and 325E.115;

(18) shall collect inspection fees in accordance with sections 239.10 and 239.101; and
27.1  
(19) (18) shall provide metrological services and support to businesses and
individuals in the United States who wish to market products and services in the member
nations of the European Economic Community, and other nations outside of the United
States by:

27.2  
(i) meeting, to the extent practicable, the measurement quality assurance standards
described in the International Standards Organization ISO 17025;

27.3  
(ii) maintaining, to the extent practicable, certification of the metrology laboratory
by an internationally accepted accrediting body such as the National Voluntary Laboratory
Accreditation Program (NVLAP); and

27.4  
(iii) providing calibration and consultation services to metrology laboratories in
government and private industry in the United States.

27.5  
Sec. 32. Minnesota Statutes 2012, section 239.06, is amended to read:

27.6  
239.06 RULES.

27.7  
The department shall prescribe and adopt such rules as it may deem necessary to
carry out the provisions of this chapter, and including but not limited to the adoption of
definitions of basic units of weights and measures, tables of weights and measures, and
weights and measures equivalents to govern weighing and measuring equipment and
transactions in Minnesota. The division may change, modify, or amend any or all rules
when deemed necessary and the rules so made shall have the force and effect of law.

27.8  
Sec. 33. Minnesota Statutes 2012, section 239.081, is amended to read:

27.9  
239.081 INSPECTING TRACK SCALE.

27.10 The department division shall supervise and inspect all track scales, and may direct
any carrier to transport, move, and switch to any track scale free of charge any car used in
the inspection and testing of scales. The department division shall require the installation
and maintenance of track scales at terminals, warehouses, and at other points in the state
where scales are deemed necessary. The department division shall prescribe reasonable
rules for the weighing of railroad cars and of freight. Rules of the department promulgated
under chapter 218 and in effect on January 1, 1976, which pertain to installation or
inspection of track scales or the weighing of railroad cars and freight shall continue in
effect until amended or repealed by the department.

27.11  
Sec. 34. Minnesota Statutes 2012, section 239.09, is amended to read:

27.12  
239.09 SPECIAL POLICE POWERS.
When necessary to enforce this chapter or rules adopted under the authority granted by section 239.06, the director is:

(1) authorized and empowered to arrest, without formal warrant, any violator of sections 325E.11 and 325E.115 or of the statute in relation to weights and measures;

(2) empowered to seize for use as evidence and without formal warrant, any false weight, measure, weighing or measuring device, package, or commodity found to be used, retained, or offered or exposed for sale or sold in violation of law;

(2) (2) during normal business hours, authorized to enter commercial premises;

(4) (3) if the premises are not open to the public, authorized to enter commercial premises only after presenting credentials and obtaining consent or after obtaining a search warrant;

(5) (4) empowered to issue stop-use, hold, and removal orders with respect to weights and measures commercially used, and packaged commodities or bulk commodities kept, offered, or exposed for sale, that do not comply with the weights and measures laws;

(6) (5) empowered, upon reasonable suspicion of a violation of the weights and measures laws, to stop a commercial vehicle and, after presentation of credentials, inspect the contents of the vehicle, require that the person in charge of the vehicle produce documents concerning the contents, and require the person to proceed with the vehicle to some specified place for inspection; and

(7) (6) empowered, after written warning, to issue citations of not less than $100 and not more than $500 to a person who violates any provision of this chapter, any provision of the rules adopted under the authority contained in this chapter, or any provision of statutes enforced by the Division of Weights and Measures.

Sec. 35. Minnesota Statutes 2012, section 239.091, is amended to read:

239.091 METHOD OF SALE.

The method of sale for a commodity must provide an accurate and adequate quantity of information that will allow the buyer to make price and quantity comparisons. The department may adopt rules to administer this section.

Sec. 36. Minnesota Statutes 2012, section 239.44, is amended to read:

239.44 MISDEMEANOR VIOLATION.

Whoever in selling gives a lower number or, in buying shall take any, takes a greater number of pounds or cubic feet to the bushel, barrel, ton, or cord, as the case may be, than is allowed and provided in sections 239.28 to 239.36, 239.32 and 239.33, or in selling, shall give any less, gives a lower number, shall be guilty of a misdemeanor.
Sec. 37. Minnesota Statutes 2012, section 239.46, is amended to read:

**239.46 FINES CREDITED TO SCHOOL FUNDS.**

All fines collected under the provisions of sections 239.28 to 239.38, 239.32 and 239.33 shall be paid to the county treasurer for the benefit of the school fund of the county where the action is brought.

Sec. 38. Minnesota Statutes 2012, section 239.75, subdivision 1, is amended to read:

Subdivision 1. **Inspection requirements; blending exemptions.** The director shall:

1. take samples, free of charge, of petroleum products wherever processed, blended, held, stored, imported, transferred, offered for sale or use, or sold in Minnesota, limiting each sample to one-half gallon;
2. inspect and test petroleum product samples according to the methods of ASTM or other valid test methods adopted by rule, to determine whether the products comply with the specifications in section 239.761;
3. inspect petroleum product storage tanks to ensure that the products are free from water and impurities;
4. inspect and test samples submitted to the department by a licensed distributor, making the test results available to the distributor;
5. inspect the labeling, price posting, and price advertising of petroleum product dispensers and advertising signs at businesses or locations where petroleum products are sold, offered for sale or use, or dispensed into motor vehicles;
6. maintain records of all inspections and tests according to the records retention policies of the Department of Administration;
7. delegate to division personnel, at the director's discretion, any or all of the responsibilities, duties, and powers in sections 239.75 to 239.80;
8. publish test data and information to assist persons who use, produce, distribute, or sell petroleum-based heating and engine fuels;
9. audit the records of any person responsible for the product to determine compliance with sections 239.75 to 239.792;
10. after consulting with the commissioner, grant a temporary exemption from the gasoline-ethanol blending requirements in section 239.791 if the supply of ethanol is insufficient to produce gasoline-ethanol blends;
11. after consulting with the commissioner, grant a temporary exemption from the diesel-biodiesel blending requirements in section 239.77, if the supply of biodiesel is insufficient to produce diesel-biodiesel blends; and
(12)(10) adopt, as an enforcement policy for the division, reasonable margins of
uncertainty for the tests used to determine compliance with the specifications in section
239.761, the oxygen percentages in section 239.791, and the octane requirements in
section 239.792 and apply the margins of uncertainty to only tests performed by the
division, not by adding the margins to uncertainties in tests performed by any person
responsible for the product.

Sec. 39. Minnesota Statutes 2012, section 239.753, is amended to read:

**239.753 ENTRY UPON PREMISES AND ACCESS TO RECORDS.**

(a) The director, or a delegated employee of the department, may enter the premises
of a person who processes, holds, stores, imports, transfers, offers for sale or use, or
sells petroleum products in Minnesota to:

1) inspect the product in storage tanks and take samples from the storage tanks and
dispensing equipment connected to the storage tanks;

2) inspect petroleum product dispensers and related signs and equipment,
advertising signs, price displays, oxygenate labels, and octane labels; and

3) audit and make copies of petroleum product shipping, receiving, and invoice
documents and records to determine compliance with sections 239.75 to 239.792.

(b) The director shall limit inspection to information and data relating to product
quantity, quality, oxygen biofuel content, and octane. The director shall maintain the
confidentiality of certain records as required by section 239.791.

Sec. 40. Minnesota Statutes 2012, section 239.80, subdivision 1, is amended to read:

Subdivision 1. **Violations; enforcement actions of department; Waiver.** (a) The
director, or any delegated employee shall use the methods in section 239.75 to enforce
sections 239.10; 239.101, subdivision 3; 239.761; 239.77; 239.79; 239.791; and 239.792.

(b) The director or any delegated employee may waive a penalty for a violation
under section 239.77 or 239.791 on a retailer when ethanol or biodiesel are not available
at a pipeline or refinery to meet the blending requirements of this chapter, and the terminal
has had ethanol or biodiesel blended products available to the licensed distributor for 20 of
the previous 30 days. The director or delegated employee shall use the reports required
in section 239.754 or other available information in making a determination under this
paragraph. The commissioner shall work with the commissioner of agriculture, biodiesel
producers, ethanol producers, pipeline operators, and terminal operators, to ensure that
biodiesel and ethanol are available for blending at pipeline and refinery terminals where
diesel fuel and gasoline are sold and destined for use in Minnesota.
Sec. 41. Minnesota Statutes 2012, section 332.33, subdivision 5, is amended to read:

Subd. 5. Collection agency license issuance. Every application for a collection agency license or renewal shall be acted upon promptly by the commissioner but in no event more than 45 days after receipt of the application. Each applicant may be issued a temporary license after submitting a complete application which meets all requirements for licensure. This license shall be effective until a permanent license is issued by the commissioner. If the application complies in form and substance with sections 332.31 to 332.45 and the rules adopted under those sections and the commissioner finds that the applicant is qualified under sections 332.31 to 332.45, the commissioner shall issue a license immediately. If the application is not sufficient in form or substance, the commissioner shall reject it and notify the applicant of the manner in which it is deficient. The rejection is without prejudice to the filing of a new application. On finding that the applicant for a collection agency license is not qualified under sections 332.31 to 332.45, the commissioner shall reject the application and shall give the applicant written notice of the rejection and the reasons for the rejection.

Sec. 42. Minnesota Statutes 2012, section 332.33, subdivision 5a, is amended to read:

Subd. 5a. Individual collector registration. A licensed collection agency, on behalf of an individual collector, must register with the state all individuals in the collection agency's employ who are performing the duties of a collector as defined in sections 332.31 to 332.45. The collection agency must apply for an individual collection registration on in a form prescribed by the commissioner, or electronically when available. The collection agency shall verify on the form that the applicant has confirmed that the applicant meets the requirements to perform the duties of a collector as defined in sections 332.31 to 332.45. Upon submission of the form application to the department, the individual may begin to perform the duties of a collector and may continue to do so unless the licensed collection agency is informed by the commissioner that the individual is ineligible.

Sec. 43. Minnesota Statutes 2012, section 332.33, subdivision 7, is amended to read:

Subd. 7. Changes; notice to commissioner. (a) A licensed collection agency must give the commissioner written notice of a change in company name, address, or ownership not later than 45 ten days after the change occurs. A registered individual collector must give written notice of a change of address, name, or assumed name no later than 30 ten days after the change occurs.

(b) Upon the death of any collection agency licensee, the license of the decedent may be transferred to the executor or administrator of the estate for the unexpired term of
the license. The executor or administrator may be authorized to continue or discontinue
the collection business of the decedent under the direction of the court having jurisdiction
of the probate.

Sec. 44. **REPEALER.**
Subdivision 1. **Statutory repeals.** (a) Minnesota Statutes 2012, sections 45.0111;
45.42, subdivision 1; 46.045, subdivision 2; 46.047; 48.34; 53A.081; 56.001, subdivisions
5 and 6; 60A.18; 62A.319; 72B.02, subdivision 8; 80C.30; 81A.08; 81A.18; 82.60,
subdivisions 2, 3, and 4; 82.63, subdivisions 7, 9, and 10; 82A.04; 82A.07; 82A.08;
82A.11, subdivision 2; 82A.111, subdivision 5; 82A.13, subdivision 3; 82A.18,
subdivision 3; 82A.22, subdivisions 1 and 3; 82A.24, subdivision 5; 115C.111; 239.002;
239.003; 239.012; 239.101, subdivision 4; 239.28; 239.29; 239.30; 239.31; 239.35;
239.36; 239.51; 239.511; 239.53; 239.54; 239.80, subdivisions 2 and 3; 332.45; and
386.61, subdivisions 1, 2, and 4, are repealed.
(b) Minnesota Statutes 2013 Supplement, sections 82.63, subdivision 8; and 82A.06,
subdivision 2, are repealed.

Subd. 2. **Administrative rules repeals.** Minnesota Rules, parts 2782.0200;
2782.0300; 2782.0400; 2782.0500; 2782.0600; 2782.0700; 2782.0800; 2795.2000;
2830.0010; 2830.0020; 2830.0030; 2830.0040; 2830.0050; 2830.0060; 2830.0070;
2830.0080; 2830.0090; 2830.0100; 2870.0100; 2870.1100; 2870.1200; 2870.1400;
2870.1700; 2870.1800; 2870.1900; 2870.2000; 2870.2100; 2870.2200; 2870.2300;
2870.3100; 2870.3200; 2870.3300; 2870.3400; 2870.3500; 2870.3600; 2870.3700;
2870.3800; 2870.3900; 2870.4000; 2870.4100; 2870.5100; 7601.7010; 7601.7090,
subpart 3; and 7602.0100, are repealed.

**ARTICLE 2**

**CONFORMING CHANGES**

Section 1. Minnesota Statutes 2012, section 16D.04, subdivision 1, is amended to read:

Subdivision 1. **Duties.** The commissioner shall provide services to the state
and referring agencies to collect debts referred for collection under this chapter. The
commissioner is not a collection agency as defined by section 332.31, subdivision 3, and
is not licensed, bonded, or regulated by the commissioner of commerce under sections
332.31 to 332.35 or 332.38 to 332.45 332.44. The commissioner is subject to section
332.37, except clause (9), (10), (12), or (19). Debts referred to the commissioner for
collection under section 256.9792 may in turn be referred by the commissioner to the
enterprise. An audited financial statement may not be required as a condition of debt
placement with a private agency if the private agency: (1) has errors and omissions
coverage under a professional liability policy in an amount of at least $1,000,000; or (2)
has a fidelity bond to cover actions of its employees, in an amount of at least $100,000. In
cases of debts referred under section 256.9792, the provisions of this chapter and section
256.9792 apply to the extent they are not in conflict. If they are in conflict, the provisions
of section 256.9792 control. For purposes of this chapter, the referring agency for such
debts remains the Department of Human Services.

Sec. 2. Minnesota Statutes 2012, section 16D.04, subdivision 4, is amended to read:

Subd. 4. Authority to contract. The commissioners of revenue and management
and budget may contract with credit bureaus, private collection agencies, and other
entities as necessary for the collection of debts. A private collection agency acting under
a contract with the commissioner of revenue or management and budget is subject to
sections 332.31 to 332.45, except that the private collection agency may indicate
that it is acting under a contract with the state. The commissioner may not delegate the
powers provided under section 16D.08 to any nongovernmental entity.

Sec. 3. Minnesota Statutes 2012, section 45.0111, subdivision 2, is amended to read:

Subd. 2. Nonapplication. A temporary license as described in this section may not
be issued to an applicant for licensure as a:

(1) currency exchange regulated under chapter 53A;
(2) collection agency regulated under sections 332.31 to 332.45;
(3) credit service organization regulated under sections 332.52 to 332.60; or
(4) broker-dealer, investment advisor, or agent regulated under chapter 80A.

Sec. 4. Minnesota Statutes 2012, section 47.78, is amended to read:

47.78 CONTRACTS TO PROVIDE SERVICES.

(a) Notwithstanding any other law to the contrary, a financial institution, the
"customer institution," may contract with another financial institution, the "service
institution," to grant the service institution the authority to render services to the customer
institution's depositors, borrowers or other customers, provided notice of the proposed
contract is given to the commissioner and the commissioner does not object to the contract
within 30 days of the notice.

(b) For purposes of this section: "Financial institution" means a national banking
association, federal savings association, or federal credit union having its main office in
this state, or a bank, savings bank, savings association, or credit union established and
operating under the laws of this state; and "services" means accepting and receiving
deposits, honoring and paying withdrawals, issuing money orders, cashiers' checks, and
travelers' checks or similar instruments, cashing checks or drafts, receiving loan payments,
receiving or delivering cash and instruments and securities, disbursing loan proceeds by
machine, and any other transactions authorized by section 47.63.

The term also includes a bank subsidiary of a bank holding company or affiliated
savings association to the extent agency activities are permitted under section 18 of the
Federal Deposit Insurance Act, United States Code, title 12, section 1828, as amended,
effective September 29, 1995, and title I, Riegle-Neal Interstate Banking and Branching

(c) A contract entered into pursuant to this section may include authority to conduct
transactions at or through any principal office, branch, or detached facility of either
financial institution which is a party to the contract, and the service institution is not
considered a branch of the customer institution for purposes of section 48.24.

Sec. 5. Minnesota Statutes 2012, section 48.93, subdivision 1, is amended to read:

Subdivision 1. Application. An out-of-state bank holding company may, through a
purchase of stock or assets of a bank, or through a purchase of stock or assets of or merger
with a bank holding company, acquire control in an existing bank or banks whose home
state is Minnesota if it meets the conditions in this section, sections 46.047 and section
46.048 and it files an application in writing with the commissioner on forms provided by
the department. The commissioner, upon receipt of the application, shall act upon it in the
manner provided for in sections 46.047 and section 46.048, except that the commissioner
may extend the 60-day period an additional 30 days if in the commissioner's judgment any
material information submitted is substantially inaccurate or the acquiring party has not
furnished all the information required by statute, rule, or the commissioner. Within three
days after making the decision to disapprove any proposed acquisition, the commissioner
shall notify the acquiring party in writing of the disapproval. The notice must provide a
statement of the basis for the disapproval.

Sec. 6. Minnesota Statutes 2012, section 48.93, subdivision 3, is amended to read:

Subd. 3. Criteria for approval. Except as otherwise provided by rule of the
department, an application filed pursuant to subdivision 1 must contain the information
required by sections 46.047 and section 46.048.

Sec. 7. Minnesota Statutes 2012, section 82A.04, subdivision 2, is amended to read:
Subd. 2. Application contents. The application for registration shall include:

(1) an irrevocable appointment of the commissioner to receive service of any lawful process as required by section 82A.22, subdivision 1;

(2) (1) the name of the campground, the membership camping operator's name and the address of its principal place of business, the form, date of organization, and jurisdiction of its organization; and the name and address of each of its offices in this state;

(3) (2) a copy of the membership camping operator's articles of incorporation, partnership agreement, or joint venture agreement as contemplated or currently in effect;

(4) (3) the name, address, and principal occupation for the past five years of the membership camping operator and of each controlling person of the membership camping operator, and the extent and nature of each such person's interest in the membership camping operator as of a specified date within 30 days prior to the filing of the application;

(5) (4) a statement indicating whether or not the membership camping operator, or any of the persons identified in clause (4), within the past ten years has been:

(i) convicted of a felony; or

(ii) enjoined or received any adverse administrative order relating to the sale of securities, land, or campgrounds or based on violations of any consumer protection statutes. If any of the above has occurred, the name of the person involved, the jurisdiction, offense, and date of the offense shall be listed;

(6) (5) a legal description of each campground owned or operated in this state by the membership camping operator which is represented to be available for use by purchasers, and a map or maps showing the location of all campgrounds, wherever located, which are owned or operated by the membership camping operator and represented to be available for use by purchasers, and a statement identifying the existing amenities at each such campground and the planned amenities represented as to be available for use by purchasers in the future at each such campground;

(7) (6) the states or jurisdictions in which an application for registration or similar document has been filed by the membership camping operator pursuant to any statute similar to this chapter regulating membership camping contracts and any adverse order, judgment, or decree entered against the operator in connection with membership camping contracts by any regulatory authority in any jurisdiction or by any court;

(8) (7) a statement of the condition of the title to the campground owned or operated in this state by the membership camping operator and represented to be available for use by purchasers, including all encumbrances, deed restrictions, and covenants applicable thereto with data as to recording, as of a specified date within 30 days prior to the date of application, by a title opinion of a licensed attorney or by a title insurance policy, naming
the operator or lender as beneficiaries and issued by an insurance company authorized to 
do business in this state, or by any evidence of title acceptable to the commissioner;

(9) (8) copies of the instruments by which the membership camping operator's 
interest in the campgrounds in this state was acquired;

(10) (9) copies of all recorded or unrecorded instruments, known to the membership 
campground operator, that evidence blanket encumbrances that materially adversely 
affect the campgrounds in this state;

(11) if there is a blanket encumbrance which materially adversely affects 
the campgrounds located in this state, a legal description of the encumbrance, and a 
description of the steps taken to protect purchasers, in accordance with section 82A.14, 
clause (1), in case of failure to discharge the lien or encumbrance;

(12) (11) evidence showing compliance with the zoning and other applicable 
environmental or land use laws, ordinances, and rules affecting the use of the campgrounds 
located in this state;

(13) (12) a statement of the existing and planned provisions for the following with 
respect to campgrounds located in this state:

(i) purchasers' access to the campgrounds;

(ii) the availability of sewage disposal facilities and other public utilities, including 
but not limited to water, electricity, gas, and telephone facilities in the campgrounds;

(iii) the proximity of community fire and police protection;

(iv) a statement of the amenities which will be represented to purchasers as 
guaranteed to be constructed or installed, whether the operator will be responsible 
for their cost, installation, and maintenance, and an estimated cost of and schedule for 
completion of the same; provided that the estimated completion dates need not be more 
precise than the year in which completion is estimated to occur, and may be extended for 
the period of any delays caused by or deferred due to the occurrence of events such as 
acts of God, strikes, and other causes outside the reasonable control of the membership 
camping operator; and assurance that such amenities will be completed by filing a bond or 
irrevocable letter of credit, depositing funds in an escrow account, or such other provision 
as the commissioner may by order allow. The amount of the bond or escrow account shall 
be reduced monthly in proportion to the amount paid for completion of the amenities 
during such period. The bond, letter of credit, or escrow account shall be issued or held by 
a bank or insurance or surety company authorized to do business in this state;

(v) a statement of the amenities to be represented to purchasers as planned for 
construction and installation, but not guaranteed, whether the operator will be responsible 
for their costs, installation, and maintenance, and an estimated cost of and schedule for

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completion of the same; provided that the estimated completion dates need not be more
precise than the year in which completion is estimated to occur and may be extended for
the period of any delays caused by or deferred due to the occurrence of events such as
acts of God, strikes, and other causes outside the reasonable control of the membership
camping operator;

(14) (13) the proposed disclosure statement as required by section 82A.05,
subdivision 1, and the proposed separate disclosure, if applicable, as required by section
82A.05, subdivision 6;

(15) (14) a financial statement of the membership camping operator as of the end of
the membership camping operator's most recent fiscal year, prepared by an independent
public accountant and certified by the camping operator; and, if the fiscal year end of
the membership camping operator is in excess of 180 days prior to the date of filing
the application, a financial statement, which may be unaudited, as of a date within 180
days of the date of application;

(16) (15) a statement of the applicable material permits, other than building permits,
not yet obtained but required to be obtained from various federal, state, and local agencies
to operate the campground in this state, stating which have been applied for. If any
permit has been refused, the reasons for the refusal and the effect the refusal will have on
subsequent development of the campgrounds must be disclosed;

(17) (16) a copy of each type of membership camping contract to be sold in this
state, the purchase price of each type and, if the price varies, the reason for the variance;

(18) (17) the number of membership camping contracts proposed to be sold at
each campground located in this state and a statement describing the method used to
determine the number;

(19) (18) rules of general applicability governing use and occupancy of the
 campgrounds; but not including any rules adopted in response to unique local or
immediate needs;

(20) (19) copies of applications for and contracts with any reciprocal program entity
in which the membership camping operator is to participate and represents as available for
use by purchasers;

(21) (20) information concerning purchase or lease costs, rules, forms, and any fees,
other than the initial membership fee and annual dues, which are required for purchaser
usage of in-park trailers, recreational vehicles, tents, or other overnight accommodations,
provided by or through the membership camping operator, for purchasers as an alternative
to using the purchaser's own mobile accommodations; and
38.1 (22) (21) any additional information the commissioner reasonably deems appropriate
to administer the provisions of this chapter.

38.3 Sec. 8. Minnesota Statutes 2012, section 82A.05, subdivision 6, is amended to read:

Subd. 6. Separate disclosure. If the membership camping operator or that person's
salespeople represents to a prospective purchaser that the operator plans to construct or
install any amenities in the future, but the operator has not guaranteed to do so and has
not provided assurances that the amenities will be installed pursuant to section 82A.04,
subdivision 2, clause (13)(iv), the operator shall furnish a separate disclosure to the
prospective purchaser. The separate disclosure shall be in 10-point bold type and shall
state: NOTICE: PURCHASE THIS MEMBERSHIP CAMPING CONTRACT ONLY
ON THE BASIS OF EXISTING AMENITIES. CONSTRUCTION OF PLANNED
AMENITIES IS NOT GUARANTEED. CONSTRUCTION MAY BE DEFERRED,
REVISED, OR CANCELED FOR A VARIETY OF REASONS. THE PLANNED
AMENITIES FOR THIS CAMPGROUND ARE (Insert list of amenities, including
estimated year of completion of each). IF THE SALESPERSON DESCRIBES A
SIGNIFICANT AMENITY WHICH IS NOT ON THIS LIST, TELEPHONE COLLECT
OR TOLL FREE TO (Insert headquarters telephone number) TO VERIFY THE
OPERATOR'S PLAN FOR SUCH A FACILITY.

The separate disclosure shall be delivered to each person to whom an offer is made
before or concurrently with:

(1) the first written offer other than offer by means of an advertisement; or
(2) any payment pursuant to a sale, whichever is first.

The seller shall obtain a receipt, signed by the person, acknowledging that the person
has received a copy of the separate disclosure required herein prior to the execution by the
purchaser of any membership camping contract. All receipts shall be kept in files which
are in the possession of the membership camping operator or broker subject to inspection
by the commissioner for a period of three years from the date of the receipt.

38.28 Sec. 9. Minnesota Statutes 2013 Supplement, section 82A.06, subdivision 2, is
amended to read:

Subd. 2. Partial transactional exemptions. The following transactions are exempt
from the provisions of sections 82A.03; 82A.04; 82A.05; 82A.07; 82A.08; 82A.11,
subdivisions 2 and subdivision 4; and 82A.14: any sale which is made to a person who is
not then physically present in this state, and any offer which invites an offeree to attend a
sales presentation in another state if:
(1) the offeror has given at least ten days prior written notice to the commissioner of its intention to offer or sell membership camping contracts to residents of this state pursuant to this exemption and paid a fee of $50;

(2) the offeror has demonstrated that the sales presentation will be made, and the sale will be consummated, in a state which specifically regulates the offer and sale of membership camping contracts;

(3) the offeror has demonstrated that it will deliver a disclosure statement to offerees who are residents of this state which contains substantially the same or greater disclosure as is required by section 82A.05; and

(4) the offeror has filed a consent to service of process pursuant to section 82A.22.

Sec. 10. Minnesota Statutes 2012, section 82A.08, subdivision 1, is amended to read:

Subdivision 1. Requirement. During the period a registration is effective, the membership camping operator shall file an annual report in a format the commissioner may reasonably prescribe. Every annual report shall be due by the 120th day following the end of the operator's fiscal year, unless extended in writing by the commissioner for good cause. The annual report shall:

(1) specify the aggregate number of membership camping contracts sold in this state pursuant to the registration or any amendment thereof;

(2) specify the number of membership camping contracts and aggregate dollar amount of all sales of membership camping contracts in this state by the membership camping operator since the date the registration became effective, or since the last annual report was filed with the commissioner, whatever date is later;

(3) specify any exemption from registration claimed for any sale described in clause (2);

(4) list any changes in the information required to be filed under section 82A.04, subdivision 2, clause (4);

(5) include an audited or unaudited financial statement consisting of a balance sheet for the membership camping operator's last fiscal year end and an income statement for the 12 months next preceding the date of the balance sheet, both prepared by an independent certified public accountant; and

(6) provide such other information as the commissioner may by rule or order reasonably require to administer the provisions of this chapter, including but not limited to, audited financial statements.

Sec. 11. Minnesota Statutes 2012, section 82A.09, subdivision 2, is amended to read:
Subd. 2. Restrictions. No person shall publish or cause to be published in this state any advertisement concerning any membership camping contract which is required to be registered pursuant to this chapter, or which is exempt from registration under section 82A.06, subdivision 2, after the commissioner has found that the advertisement contains any statement that is false or misleading, or omits to make any statement necessary in order to make the statements made, in light of the circumstances under which they were made, not misleading, and has so notified the person by written order. The order may be issued without prior notice or hearing. Up to 30 days after the issuance of the order, the person desiring to use the advertisement may in writing request a hearing on the order. Upon receipt of a written request, the matter shall be set for hearing to commence within 15 days after the receipt unless the person making the request consents to a later date. After the hearing, which shall be conducted in accordance with the provisions of chapter 14, the commissioner shall, by written order, either affirm, modify, or vacate the order.

Sec. 12. Minnesota Statutes 2012, section 82A.11, subdivision 2, is amended to read:

Subd. 2. Generally. Any membership camping contract not exempt under section 82A.06, and entered into after January 1, 1986, is voidable at the discretion of the purchaser, for a period of three years from the date of the sale, if the contract was not registered under this chapter at the time of the sale, unless subsequently thereto the contract is registered under this chapter and in connection therewith, the purchaser has received a written offer to repurchase the contract for cash payable on closing of the repurchase, together with interest thereon from the date of the purchase at the legal rate or at the rate charged by the membership camping operator or lender to the purchaser, whichever is higher, and the purchaser has failed to accept the offer in writing within 30 days of its receipt. No offer of repurchase shall be effective unless a duplicate copy thereof has been filed with the commissioner at least 20 days prior to its delivery to the offeree and the commissioner has not objected to the offer within that time. The offer to repurchase shall be in the form and contain the information the commissioner by rule or order prescribes. If the purchaser no longer owns the membership camping contract, the purchaser shall be entitled to maintain an action at law, and the damages shall be the consideration paid for the membership camping contract, together with interest thereon as specified above from the date of acquisition to the date of disposition, plus costs and reasonable attorney's fees, less the value received by the purchaser upon disposition of the membership camping contract.

Sec. 13. Minnesota Statutes 2012, section 115C.113, is amended to read:

115C.113 ORDERS.
The commissioner of commerce may issue an order requiring a registrant or applicant for registration to show cause why the registration should not be revoked or suspended, the registrant censured, the application denied, or other sanction imposed under section 115C.11 or 115C.112. The order must be calculated to give reasonable notice of the time and place for hearing on the matter, and must state the reasons for the entry of the order. The commissioner of commerce may by order summarily suspend a registration pending final determination of an order to show cause. A hearing on the merits must be held within 30 days of the issuance of the order of summary suspension. All hearings must be conducted under chapter 14. After the hearing, the commissioner of commerce shall enter an order disposing of the matter as the facts require. If the registrant or applicant for registration fails to appear at a hearing after having been duly notified of it, the person shall be considered in default, and the proceeding may be determined against the registrant or applicant for registration upon consideration of the order to show cause, the allegations of which may be considered to be true.

Sec. 14. Minnesota Statutes 2012, section 115C.13, is amended to read:

**115C.13 REPEALER.**


Sec. 15. Minnesota Statutes 2012, section 239.011, subdivision 2, is amended to read:

Subd. 2. Duties and powers. To carry out the responsibilities in section 239.01 and subdivision 1, the director:

(1) shall take charge of, keep, and maintain in good order the standard of weights and measures of the state and keep a seal so formed as to impress, when appropriate, the letters "MINN" and the date of sealing upon the weights and measures that are sealed;

(2) has general supervision of the weights, measures, and weighing and measuring devices offered for sale, sold, or in use in the state;

(3) shall maintain traceability of the state standards to the national standards of the National Institute of Standards and Technology;

(4) shall enforce this chapter;

(5) shall grant variances from department rules, within the limits set by rule, when appropriate to maintain good commercial practices or when enforcement of the rules would cause undue hardship;
(6) shall conduct investigations to ensure compliance with this chapter;
(7) may delegate to division personnel the responsibilities, duties, and powers contained in this section;
(8) shall test annually, and approve when found to be correct, the standards of weights and measures used by the division, by a town, statutory or home rule charter city, or county within the state, or by a person using standards to repair, adjust, or calibrate commercial weights and measures;
(9) shall inspect and test weights and measures kept, offered, or exposed for sale;
(10) shall inspect and test, to ascertain if they are correct, weights and measures commercially used to:
   (i) determine the weight, measure, or count of commodities or things sold, offered, or exposed for sale, on the basis of weight, measure, or count; and
   (ii) compute the basic charge or payment for services rendered on the basis of weight, measure, or count;
(11) shall approve for use and mark weights and measures that are found to be correct;
(12) shall reject, and mark as rejected, weights and measures that are found to be incorrect and may seize them if those weights and measures:
   (i) are not corrected within the time specified by the director;
   (ii) are used or disposed of in a manner not specifically authorized by the director; or
   (iii) are found to be both incorrect and not capable of being made correct, in which case the director shall condemn those weights and measures;
(13) shall weigh, measure, or inspect packaged commodities kept, offered, or exposed for sale, sold, or in the process of delivery, to determine whether they contain the amount represented and whether they are kept, offered, or exposed for sale in accordance with this chapter and department rules. In carrying out this section, the director must employ recognized sampling procedures, such as those contained in National Institute of Standards and Technology Handbook 133, "Checking the Net Contents of Packaged Goods";
(14) shall prescribe the appropriate term or unit of weight or measure to be used for a specific commodity when an existing term or declaration of quantity does not facilitate value comparisons by consumers, or creates an opportunity for consumer confusion;
(15) shall allow reasonable variations from the stated quantity of contents, including variations caused by loss or gain of moisture during the course of good distribution practice or by unavoidable deviations in good manufacturing practice, only after the commodity has entered commerce within the state;
(16) shall inspect and test petroleum products in accordance with this chapter and chapter 296A;
(17) shall distribute and post notices for used motor oil and used motor oil filters and lead acid battery recycling in accordance with sections 239.54, 325E.11, and 325E.115;

(18) shall collect inspection fees in accordance with sections 239.10 and 239.101; and

(19) shall provide metrological services and support to businesses and individuals in the United States who wish to market products and services in the member nations of the European Economic Community, and other nations outside of the United States by:

(i) meeting, to the extent practicable, the measurement quality assurance standards described in the International Standards Organization ISO 17025;

(ii) maintaining, to the extent practicable, certification of the metrology laboratory by an internationally accepted accrediting body such as the National Voluntary Laboratory Accreditation Program (NVLAP); and

(iii) providing calibration and consultation services to metrology laboratories in government and private industry in the United States.

Sec. 16. Minnesota Statutes 2012, section 239.46, is amended to read:

**239.46 FINES CREDITED TO SCHOOL FUNDS.**

All fines collected under the provisions of sections 239.28 to section 239.38 shall be paid to the county treasurer for the benefit of the school fund of the county where the action is brought.

Sec. 17. Minnesota Statutes 2012, section 325E.11, is amended to read:

**325E.11 COLLECTION FACILITIES; NOTICE.**

(a) Any person selling at retail or offering motor oil or motor oil filters for retail sale in this state shall:

(1) post a notice indicating the nearest location where used motor oil and used motor oil filters may be returned at no cost for recycling or reuse, post a toll-free telephone number that may be called by the public to determine a convenient location, or post a listing of locations where used motor oil and used motor oil filters may be returned at no cost for recycling or reuse; or

(2) if the person is subject to section 325E.112, subdivision 1, paragraph (b), post a notice informing customers purchasing motor oil or motor oil filters of the location of the used motor oil and used motor oil filter collection site established by the retailer in accordance with section 325E.112, subdivision 1, paragraph (b), where used motor oil and used motor oil filters may be returned at no cost.
(b) A notice under paragraph (a) shall be posted on or adjacent to the motor oil and
motor oil filter displays, be at least 8-1/2 inches by 11 inches in size, contain the universal
recycling symbol with the following language:

(1) "It is illegal to put used oil and used motor oil filters in the garbage.";

(2) "Recycle your used oil and used motor oil filters."; and

(3)(i) "There is a free collection site here for your used oil and used motor oil filters.";

(ii) "There is a free collection site for used oil and used motor oil filters located at
(name of business and street address).";

(iii) "For the location of a free collection site for used oil and used motor oil filters
call (toll-free phone number)."; or

(iv) "Here is a list of free collection sites for used oil and used motor oil filters."

(c) The Division of Weights and Measures in the Department of Commerce shall
enforce compliance with this section as provided in section 239.54. The Pollution Control
Agency shall enforce compliance with this section under sections 115.071 and 116.072 in
coordination with the Division of Weights and Measures.

Sec. 18. Minnesota Statutes 2012, section 325E.115, subdivision 2, is amended to read:

Subd. 2. Compliance; management. The Division of Weights and Measures in the Department of Commerce shall enforce compliance of subdivision 1 as provided in section 239.54. The commissioner of the Pollution Control Agency shall inform persons governed by subdivision 1 of requirements for managing lead acid batteries.

Sec. 19. Minnesota Statutes 2012, section 332.31, subdivision 1, is amended to read:

Subdivision 1. Terms. The terms in this section for the purposes of sections 332.31 to 332.45 332.44 shall have the meanings given them.

Sec. 20. Minnesota Statutes 2012, section 332.311, is amended to read:

332.311 TRANSFER OF ADMINISTRATIVE FUNCTIONS.

The powers, duties, and responsibilities of the consumer services section under sections 332.31 to 332.45 332.44 relating to collection agencies are hereby transferred to

Sec. 21. Minnesota Statutes 2012, section 332.33, subdivision 1, is amended to read:

Subdivision 1. Requirement. Except as otherwise provided in this chapter, no
person shall conduct within this state a collection agency or engage within this state
in the business of collecting claims for others as defined in sections 332.31 to 332.45
332.44, without having first applied for and obtained a collection agency license. A person acting under the authority of a collection agency, as a collector, must first register with the commissioner under this section. A registered collector may use one additional assumed name only if the assumed name is registered with and approved by the commissioner.

Sec. 22. Minnesota Statutes 2012, section 332.33, subdivision 2, is amended to read:

Subd. 2. Penalty. A person who carries on business as a collection agency without first having obtained a license or acts as a collector without first having registered with the commissioner pursuant to sections 332.31 to 332.45, or who carries on this business after the revocation, suspension, or expiration of a license or registration is guilty of a misdemeanor.

Sec. 23. Minnesota Statutes 2012, section 332.33, subdivision 3, is amended to read:

Subd. 3. Term. Licenses issued or renewed and registrations received by the commissioner of commerce under sections 332.31 to 332.45 shall expire on June 30. Each collection agency license shall plainly state the name and business address of the licensee, and shall be posted in a conspicuous place in the office where the business is transacted. The fee for each collection agency license is $500, and renewal is $400. The fee for each collector registration and renewal is $10. A collection agency licensee who desires to carry on business in more than one place shall procure a license for each place where the business is to be conducted.

Sec. 24. Minnesota Statutes 2012, section 332.33, subdivision 5, is amended to read:

Subd. 5. Collection agency license issuance. Every application for a collection agency license or renewal shall be acted upon promptly by the commissioner but in no event more than 45 days after receipt of the application. Each applicant may be issued a temporary license after submitting a complete application which meets all requirements for licensure. This license shall be effective until a permanent license is issued by the commissioner. If the application complies in form and substance with sections 332.31 to 332.45 and the rules adopted under those sections and the commissioner finds that the applicant is qualified under sections 332.31 to 332.45, the commissioner shall issue a license immediately. If the application is not sufficient in form or substance, the commissioner shall reject it and notify the applicant of the manner in which it is deficient. The rejection is without prejudice to the filing of a new application. On finding that the applicant is not qualified under sections 332.31 to 332.45, the commissioner shall
reject the application and shall give the applicant written notice of the rejection and the
reasons for the rejection.

Sec. 25. Minnesota Statutes 2012, section 332.33, subdivision 5a, is amended to read:

Subd. 5a. Individual collector registration. A licensed collection agency, on behalf
of an individual collector, must register with the state all individuals in the collection
agency's employ who are performing the duties of a collector as defined in sections
332.31 to 332.45 332.44. The collection agency must apply for an individual collection
registration on a form provided by the commissioner, or electronically when available.
The collection agency shall verify on the form that the applicant has confirmed that the
applicant meets the requirements to perform the duties of a collector as defined in sections
332.31 to 332.45 332.44. Upon submission of the form to the department, the individual
may begin to perform the duties of a collector and may continue to do so unless the licensed
collection agency is informed by the commissioner that the individual is ineligible.

Sec. 26. Minnesota Statutes 2012, section 332.38, is amended to read:

332.38 APPLICATION IN CASE OF PRETENDED PURCHASE,
ASSIGNMENT OR USE OF A FICTITIOUS NAME.

The provisions of sections 332.31 to 332.45 332.44 shall apply to any person
who, by any device, subterfuge or pretense, makes a pretended purchase or takes a
pretended assignment of accounts from another for the purpose of evading provisions of
sections 332.31 to 332.45 332.44, or, uses a fictitious name or any name other than the
person's own name which would indicate to the debtor that a third person is collecting or
attempting to collect such account or claim.

Sec. 27. Minnesota Statutes 2012, section 332.39, is amended to read:

332.39 INJUNCTIONS.

The attorney general or the county attorney of any county may apply for an
injunction in district court to enjoin any violations of sections 332.31 to 332.45 332.44, or
any practices prohibited in section 332.37, and any such court may issue temporary or
permanent injunctions as the circumstances shall require. Such injunctive proceedings
shall be in addition to and not in lieu of penalties and remedies otherwise provided in
sections 332.31 to 332.45 332.44.

Sec. 28. Minnesota Statutes 2012, section 332.40, subdivision 1, is amended to read:
Subdivision 1. **Examination of licensee's or registered individual collector's records.** The commissioner of commerce may make examinations of the collection records of a licensee or registered individual collector at a reasonable time and in a scope as is necessary to enforce the provisions of sections 332.31 to 332.45, and for that purpose the commissioner shall have free access to the books and records of a licensee or registered individual collector relating thereto. If a licensee or registered individual collector violates any provision of sections 332.31 to 332.45 or any administrative rules issued pursuant to sections 332.31 to 332.45, fails to maintain its financial condition sufficient to qualify for licensure or registration on an original application, or, fails to maintain its registration or comply with all of the requirements of chapter 303, the commissioner may, after notice and hearing in accordance with the provisions of the laws of this state governing proceedings before administrative agencies, revoke a license or registration, or suspend a license or registration for a period as the commissioner deems proper.

Sec. 29. Minnesota Statutes 2012, section 332.40, subdivision 2, is amended to read:

**Subd. 2. Other examinations.** The commissioner may investigate within or without this state as the commissioner deems necessary to determine whether any person has violated any provision of the Fair Debt Collection Practices Act of 1977, Public Law 95-109 or of sections 332.31 to 332.45 or any rule or order thereunder; to determine whether a license or registration should be issued, renewed, or revoked; to aid in the enforcement of sections 332.31 to 332.44; or in prescribing rules and forms thereunder. The commissioner may publish information concerning any violation of sections 332.31 to 332.44 or any rule or order thereunder.

Sec. 30. Minnesota Statutes 2012, section 332.40, subdivision 3, is amended to read:

**Subd. 3. Commissioner's powers.** For the purpose of any investigation or proceeding under sections 332.31 to 332.45 or any person designated by the commissioner may administer oaths and affirmations, subpoena collection agencies or collectors and compel their attendance, take evidence and require the production of any books, papers, correspondence, memoranda, agreements or other documents or records which the commissioner deems relevant or material to the inquiry. The subpoena shall contain a written statement setting forth the circumstances which have reasonably caused the commissioner to believe that a violation of sections 332.31 to 332.45 may have occurred.
48.1 In the event that the collection agency or collector refuses to obey the subpoena, or should the commissioner, upon completion of the examination of the collection agency or collector, reasonably conclude that a violation has occurred, the commissioner may examine additional witnesses, including third parties, as may be necessary to complete the investigation.

48.6 Any subpoena issued pursuant to this section shall be served by certified mail or by personal service. Service shall be made at least 15 days prior to the date of appearance.

48.8 Sec. 31. Minnesota Statutes 2012, section 332.42, subdivision 1, is amended to read:

Subdivision 1. **Verified financial statement.** The commissioner of commerce may at any time require a collection agency licensee to submit a verified financial statement for examination by the commissioner to determine whether the collection agency licensee is financially responsible to carry on a collection agency business within the intents and purposes of sections 332.31 to 332.45 332.44.

48.14 Sec. 32. Minnesota Statutes 2012, section 332.42, subdivision 2, is amended to read:

Subd. 2. **Record keeping.** The commissioner shall require the collection agency licensee to keep such books and records in the licensee's place of business in this state as will enable the commissioner to determine whether there has been compliance with the provisions of sections 332.31 to 332.45 332.44, unless the agency is a foreign corporation duly authorized, admitted, and licensed to do business in this state and complies with all the requirements of chapter 303 and with all other requirements of sections 332.31 to 332.45 332.44. Every collection agency licensee shall preserve the records of final entry used in such business for a period of five years after final remittance is made on any amount placed with the licensee for collection or after any account has been returned to the claimant on which one or more payments have been made.

48.25 Sec. 33. Minnesota Statutes 2012, section 332.44, is amended to read:

**332.44 RULEMAKING POWER.**

The commissioner of commerce shall make and file in accordance with the provisions of chapter 14, all reasonable rules as shall be necessary for the administration of sections 332.31 to 332.45 332.44.

48.30 Sec. 34. Minnesota Statutes 2012, section 386.015, subdivision 5, is amended to read:

Subd. 5. **Public and private fees.** The county recorder shall charge and collect all fees as prescribed by law and all such fees collected as county recorder shall be paid to the
county in the manner and at the time prescribed by the county board, but not less often
than once each month. This subdivision shall apply to the fees collected by the county
recorder in performing the duties of the registrar of titles and all such fees shall be paid to
the county as herein provided. A county recorder may retain as personal compensation
any fees the recorder is permitted to charge by law for services rendered in a private
capacity as a registered abstracter as defined in section 386.61, subdivision 2, clause (2).

Sec. 35. Minnesota Statutes 2012, section 386.62, is amended to read:

**386.62 LICENSE REQUIRED.**

No official, person, firm, association, or corporation shall engage in the business
of making abstracts of title and issuing certificates showing ownership of, or interest in,
or liens upon any lands in the state of Minnesota, whether registered or not, without first
obtaining a license pursuant to the provisions of sections 386.61, 386.62 to 386.76.

Sec. 36. Minnesota Statutes 2012, section 386.65, subdivision 1, is amended to read:

Subdivision 1. Procedure; conditions. Applications for a license shall be made
to the commissioner and shall be upon a form to be prepared by the commissioner
and contain such information as may be required by it. Each applicant must pass an
examination approved for use by the commissioner. The examination must be of sufficient
scope to establish the applicant as capable of performing the duties of an abstracter whose
work will be for the use and protection of the public. If application is made by a firm or
corporation, one of the members or managing officials thereof shall take such examination.
If the applicant successfully passes the examination and complies with all the provisions of
sections 386.61, 386.62 to 386.76, the commissioner shall issue a license to the applicant.

Sec. 37. Minnesota Statutes 2012, section 386.705, is amended to read:

**386.705 ADMINISTRATIVE ACTIONS AND PENALTIES.**

An abstracter licensed under sections 386.61, 386.62 to 386.76 is subject to the
penalties imposed pursuant to section 45.027. The commissioner has all the powers
provided in section 45.027 and shall proceed in the manner provided by that section in
actions against abstracters.

Sec. 38. Minnesota Statutes 2012, section 386.706, is amended to read:

**386.706 RULES.**
The commissioner may adopt rules necessary for the administration of sections 386.61 to 386.76.

Sec. 39. Minnesota Statutes 2012, section 386.73, is amended to read:

**386.73 COUNTY RECORDERS, MAY EMPLOY LICENSED ABSTRACTERS.**

Nothing herein shall prohibit any county recorder who does not hold a certificate of authority pursuant to the provisions hereof from employing a licensed abstracter and issuing abstracts pursuant to sections 386.61 to 386.76.

Sec. 40. Minnesota Statutes 2012, section 386.74, is amended to read:

**386.74 RIGHTS OF COUNTY RECORDERS NOT ABRIDGED.**

Sections 386.61 to 386.76 shall not apply to nor abridge the rights of county recorders, as set forth in section 386.37.

Sec. 41. Minnesota Statutes 2012, section 386.76, is amended to read:

**386.76 VIOLATION A MISDEMEANOR.**

Any person who violates any of the provisions of sections 386.61 to 386.76 shall be guilty of a misdemeanor.

Sec. 42. **REPEALER.**

Minnesota Statutes 2012, sections 13.713, subdivision 4; and 72A.53, are repealed.
13.713 BANKING DATA CODED ELSEWHERE.
Subd. 4. Currency exchanges; reports. Financial information in annual reports submitted to the commissioner of commerce by currency exchanges is classified in section 53A.081, subdivision 4.

45.0111 TEMPORARY LICENSES.
Subdivision 1. Authority. The commissioner may grant a temporary license to an applicant who can demonstrate successful completion of all requirements for a permanent license. The temporary license will remain in effect until the earliest of:
(1) receipt by the applicant of the permanent license;
(2) the expiration of 45 days from the date on which the temporary license was granted; or
(3) denial by the commissioner of the permanent license.
Subd. 2. Nonapplication. A temporary license as described in this section may not be issued to an applicant for licensure as a:
(1) currency exchange regulated under chapter 53A;
(2) collection agency regulated under sections 332.31 to 332.45;
(3) credit service organization regulated under sections 332.52 to 332.60; or
(4) broker-dealer, investment advisor, or agent regulated under chapter 80A.

45.42 WAIVERS AND EXTENSIONS.
Subdivision 1. Waivers. When a licensee documents to the commissioner's satisfaction that the person is unable, and will continue to be unable, to attend actual classroom course work or complete a self-study program because of a physical disability, medical condition, or similar reason, attendance at continuing education courses may be waived for a period not to exceed one year. The commissioner may require that the individual read, listen to, or watch a sufficient number of materials related to that industry as would be necessary for the licensee to satisfy educational credit hour needs. The commissioner will award the licensee credit hours by determining how many credit hours would be granted to a classroom course involving the same material.

46.045 MANDATORY INSURANCE OF ACCOUNTS.
Subd. 2. Application for insurance; uninsured banks. Notwithstanding subdivision 1, a bank which does not have insurance of its deposits or a commitment for insurance of its deposits by the Federal Deposit Insurance Corporation, an agency of this state, or a federal agency established for the purpose of insuring deposits in banks or collateral security deposited under section 48.74 on March 19, 1982, must apply for insurance of deposits not later than July 1, 1983. A bank subject to this subdivision which has been denied a commitment for insurance of its deposits shall either dissolve, merge, or consolidate with another bank which is insured or apply in writing within 30 days of denial to the commissioner of commerce for additional time to obtain an insurance commitment. The commissioner shall grant additional time to obtain the insurance commitment upon satisfactory evidence that the bank has made or is making a substantial effort to achieve the conditions precedent to issuance of the commitment. Additional time shall not extend later than July 1, 1984.

46.047 DEFINITIONS.
Subdivision 1. Words, terms, and phrases. For the purposes of this section and section 46.048, the terms defined in this section have the meanings given them, unless the language or context clearly indicates that a different meaning is intended.
Subd. 2. Banking institution. The term "banking institution" means a bank, trust company, bank and trust company, savings bank, or industrial loan and thrift operating under section 53.04, subdivision 5, that is organized under the laws of this state, or a holding company which owns or otherwise controls the banking institution.

48.34 BRANCH BANKS PROHIBITED.
No bank or trust company organized under the laws of this state shall maintain a branch bank or receive deposits or pay checks within this state, except at its own banking house, and
except as authorized by sections 47.51 to 47.57, 47.61 to 47.74, and 49.411. The commissioner shall take possession of and liquidate the business and affairs of any state bank or trust company violating the provisions of this section, in the manner prescribed by law for the liquidation of insolvent state banks and trust companies.

53A.081 ANNUAL REPORT AND INVESTIGATIONS.
Subdivision 1. Annual report. On or before April 30, a licensee shall file an annual report with the commissioner for the previous calendar year. The report must contain information that the commissioner may reasonably require concerning, and for the purpose of examining, the business and operations of each licensed currency exchange.
Subd. 2. Investigation. The commissioner may at any time investigate the currency exchange business of any licensee and of every person, partnership, association, and corporation engaged in the business of operating a currency exchange in the manner provided under section 45.027.
Subd. 3. Fees and expenses. The licensee shall pay the costs of an examination or investigation in the manner provided under section 60A.03, subdivision 5.
Subd. 4. Classification of data. Financial information on individuals and businesses that is submitted to the commissioner in the annual report under subdivision 1 are private data on individuals or nonpublic data.

56.001 DEFINITIONS.
Subd. 5. Interest. "Interest" means all charges payable directly or indirectly by a borrower which are imposed directly or indirectly by the licensee as an incident to the loan, however denominated, including interest, discount, loan fee, or credit or investigation fee, but shall not include permissible default or deferment charges, lawful fees for any security taken, insurance charges or premiums, court costs, or other charges specifically authorized by law.
Subd. 6. Interest-bearing loan. "Interest-bearing loan" means a loan in which the debt is expressed as the principal amount and interest is computed, charged, and collected on unpaid principal balances outstanding from time to time, for the time outstanding.

60A.18 SALE BY VENDING MACHINES; SCOPE AND REQUIREMENTS.
Subdivision 1. General requirement. No insurance shall be offered for sale, issued or sold by or from any vending machine or appliance or any other medium, device or object designed or used for vending purposes, herein called a device, except as provided in this section.
Subd. 2. Conditions. Resident insurance agents and solicitors licensed under this section to solicit for and to sell policies of personal travel accident insurance providing benefits for accidental bodily injury or accidental death may also solicit applications for and issue or sell such insurance by means of devices supervised by them and placed in locations for convenience of the traveling public, upon the following conditions only:
(1) that each policy to be sold by or from a device is reasonably suited for sale and issuance through a device, and that use of such device therefor in a particular proposed location would be of material convenience to the traveling public;
(2) that the type of device proposed to be used is reasonably suitable and practical for the purpose;
(3) that reasonable means, as determined by the commissioner, are provided for informing the prospective purchaser of any such policy of the benefits, limitations and exclusions of the policy, the premium rates therefor, the name and address of the agent and the name and home office address of the insuring company;
(4) that such device shall be so constructed and operated that it shall retain, or shall be provided with a suitable place for deposit and safe keeping of, a copy of the application, which shall show the date of the application, name and address of the applicant and the beneficiary, and the amount of insurance;
(5) that no policy of insurance sold by or from a device shall be for a period of time longer than the duration of a specified one-way trip or round trip of not to exceed 180 days;
(6) that such device shall have provided on it or immediately adjacent thereto, in a prominent location, adequate envelopes for use of purchasers in mailing policies vended through such device, or that the policy itself, if designed to permit such procedure, may be mailed without an envelope; provided, however, the commissioner may in writing delivered to the agent modify or waive these requirements;
(7) that each such device shall be supervised, inspected and tested by the agent with such frequency as may reasonably be necessary or as may reasonably be required by the commissioner, and should any device not be in good working condition the agent shall promptly cause a notice to be displayed thereon that the same is out of order, and cause said device to be promptly removed from service until it is in proper working order;

(8) that prompt refund by the agent is provided to each applicant or prospective applicant of money deposited in any defective device and for which no insurance, or a less amount than paid for, is actually received;

(9) in addition to, and without limiting the general powers of the commissioner to regulate and supervise insurance business in this state, the commissioner may establish such other and additional rules for types and locations of devices authorized hereunder, their maintenance and operation and the methods to be used by the agent in the solicitation and sale of insurance by means of such devices as shall be reasonable and necessary.

Subd. 3. License, application, contents. The application for a license for each device to be used shall be made by the agent in such form and with such information as shall be prescribed by the commissioner. A fee of $20 for each device shall be paid at the time of making application. Upon approval of the application, the commissioner shall issue to the agent a special vending machine license. The license shall apply to a specific device or to any device of identical type which, after written notice by the agent to the commissioner, is substituted for it. The license shall specify the name and address of the agent, the name and home office address of the insuring company, the name or other identifying information of the policy or policies to be sold, the serial number or other identification of the device and the address, including the location on the premises, where the device is to be in operation; provided, however, that a device for which a license has been issued for operation at a specific address may be transferred to a different address during the license year upon written notice to the commissioner at the time of such transfer. The license for each device shall expire on May 31st of each year, but may be renewed from year to year by the commissioner upon approval of the application by the agent and the furnishing of such information as shall be requested by the commissioner, and the payment of $20 for each license year or part thereof for each device. Proof of the existence of a subsisting license shall be displayed on or about each such device in use in such manner as the commissioner may reasonably require.

Subd. 4. Suspension or revocation of license. The license for each device shall be subject to expiration, suspension or revocation coincidentally with that of the agent or the insuring company. The commissioner also may suspend or revoke the license as to any device concerning which the commissioner finds any conditions upon which the device was licensed as referred to in subdivision 2 have been violated, or no longer exist, or that the device is being used or operated by the agent in violation of the laws of this state; provided, that before suspending or revoking a license for a device, the commissioner shall conduct a hearing in the manner prescribed in chapter 72A, and shall make a determination upon the basis of the standards, conditions and requirements of this section.

62A.319 REPORTING OF MULTIPLE POLICIES.

Subdivision 1. Annual report. On or before March 1 of each year, an issuer shall report the following information for every individual resident of this state for which the issuer has in force more than one Medicare supplement policy or certificate:

(1) the policy and certificate number; and

(2) the date of issuance.

Subd. 2. NAIC report forms. The items in subdivision 1 must be grouped by individual policyholder and be on the National Association of Insurance Commissioners Reporting Medicare Supplement Policies form.

72A.53 VENDING MACHINE SALES.

Sections 72A.51 and 72A.52 shall not apply to insurance sold pursuant to section 60A.18.

72B.02 DEFINITIONS.

Subd. 8. Public adjuster solicitor. "Public adjuster solicitor" means any person who for money, commission or any other thing of value solicits in any manner or aids in securing for a public adjuster any contract or agreement for the adjustment of a loss.

80C.30 BURGLAR ALARM FRANCHISES.
A manufacturer of a burglar alarm product having been sold to a distributor in this state for at least five years may establish itself as a franchisor as provided in this section. Such franchisor may require a distributor to begin paying an annual franchise fee and/or a sign up fee for operations within this state provided the manufacturer gives an existing nonfranchised distributor ten years' notice of intent to establish a franchisor/franchisee relationship and grants an automatic extension of the existing distributor contractual arrangement during the notice period. The manufacturer may not establish any business in this state in competition with the distributor during the notice period. A manufacturer terminating an existing burglar alarm distributor contract in this state must wait ten years before opening a distributorship in this state.

81A.08 TEMPORARY REGISTRATION.
The commissioner may issue a temporary certificate of registration while an application for registration or renewal of registration is pending.

81A.18 UNIFORMITY OF APPLICATION AND CONSTRUCTION.
In applying and construing this uniform act, consideration must be given to the need to promote uniformity of the law with respect to its subject matter among states that enact it.

82.60 EDUCATION; COURSE CURRICULUM.
Subd. 2. Course I. (a) Introduction to Real Estate, one hour:
(1) overview of course I:
(i) course goals;
(ii) attendance breaks;
(iii) examination policy; and
(iv) course and instructor evaluation;
(2) scope of industry;
(3) areas of specialization;
(4) industry terminology;
(5) professional standards and ethics; and
(6) broker/salesperson relationship.
(b) Title Closing, six hours:
(1) examination of title:
(i) history;
(ii) examination of abstract;
(iii) title insurance:
(A) owners;
(B) purchasers; and
(C) mortgage; and
(iv) title registration (torrens);
(2) closing:
(i) closing checklist;
(ii) methods of closing;
(A) closing through escrow; and
(B) other;
(iii) delivery of deed;
(iv) responsibilities of buyer and seller;
(A) taxes and liens;
(B) reduction certificate (assumption statement);
(C) insurance;
(D) leases;
(E) bill of sale;
(F) title search;
(G) survey;
(H) certificate of occupancy;
(i) violations (ordinances); and
(J) apportionments;
(v) adjournment of closing (settlement);
(vi) Real Estate Settlement Procedures Act (RESPA):
(A) lender requirements;
(B) truth in lending (Regulation Z); and
(C) settlement (closing);
(vii) responsibilities of broker;
(viii) deeds:
(A) parts of a deed:
  1. parties;
  2. consideration;
  3. words of conveyance;
  4. property description;
  5. appurtenances;
  6. habendum (estate);
  7. execution and acknowledgment; and
  8. seal;
(B) delivery;
(C) recording;
(D) types of deeds:
  1. quitclaim;
  2. warranty deed and covenants;
  3. special warranty deed; and
  4. other;
(E) covenants running with the land; and
(F) validity;
(3) search and examination of title:
  (i) object of search:
(A) chain of title; and
(B) recording acts;
(ii) grantor-grantee system of indexing;
(A) running the chain of title;
(B) grantors;
(C) mortgages;
(D) lis pendens;
(E) judgments;
(F) liens;
(G) taxes;
(H) court with probate jurisdiction; and
(i) special assessments; and
(ii) lot and block indexing.
(c) Real Estate Law, eight hours:
(1) real estate license law:
  (i) purpose of law and rules;
  (ii) administration of law:
(A) Department of Commerce; and
(B) penalties for violation; and
(iii) substantive provisions of law:
(A) trust accounts;
(B) prohibition of fraudulent, deceptive, or dishonest practices;
(C) standards of conduct;
(D) Real Estate Research and Recovery Fund; and
(E) licensing and education requirements;
(2) laws relating to agency;
(3) subdivided land act:
  (i) scope of law;
  (ii) registration provisions; and
  (iii) licensing requirements;
(4) Securities Act-potential applicability to real estate; and
(5) appraiser licensing law.
(d) Basic Law of Contracts, three hours:
(1) definition;
(2) essentials;
(3) breach-remedies;
(4) types of real estate contracts:
  (i) purchase agreement-parties to;
  (ii) listing agreement-parties to;
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(iii) contract for deed;
(iv) options; and
(v) lease; and
(5) cancellation.
(e) Principles of Financing, five hours:
   (1) types:
      (i) FHA;
      (ii) VA;
      (iii) Conventional/insured conventional;
   (iv) ARM;
   (v) other; and
   (vi) points;
(2) sources of mortgage funds:
   (i) lenders;
   (ii) secondary mortgage market; and
   (iii) owner financing; and
(3) usury.
(f) Types and Classifications of Property, four hours:
   (1) residential construction, government regulation;
   (2) land development and use:
      (i) city planning; and
      (ii) zoning; and
   (3) condominiums, cooperatives, planned unit developments, common interest communities, manufactured housing:
      (i) definitions;
      (ii) financing;
      (iii) licenses required to sell;
      (iv) homeowner's associations; and
      (v) bylaws.
(g) Environmental Issues, three hours.

Subd. 3. Course II. (a) Valuation, three hours:
(1) evaluation vs. appraisal;
(2) methods of valuation:
   (i) market approach;
   (ii) cost approach; and
   (iii) income approach; and
(3) tax value.
(b) Financing Applications, seven hours:
   (1) review of course I financing;
   (2) mortgages:
      (i) legal elements;
      (ii) theories:
         (A) lien; and
         (B) title;
      (iii) mortgage note; and
      (iv) assumption; and
(3) foreclosure/default.
(c) Contracts, 16 hours:
   (1) review of course I contracts;
   (2) purchase agreement, essential elements;
   (3) listing agreement:
      (i) employment contract - broker; and
      (ii) essential elements; and
   (4) contract for deed, essential elements.
(d) Fair Housing, three hours:
   (1) Federal fair housing laws; and
   (2) state fair housing laws.
(e) Real Estate Specialties, one hour.

Subd. 4. Course III. Course III must be a 30-hour course consisting of one of the courses in paragraphs (a) to (j).
(a) Real Estate Appraisal:
(1) nature, importance, and purposes of appraisals;
(2) nature, importance, and characteristics of property and value;
(3) principles controlling real estate value;
(4) the appraisal process;
(5) economic and neighborhood analysis;
(6) considerations and fundamentals of site evaluation;
(7) construction methods and materials;
(8) architectural styles and utility;
(9) cost approach; estimating costs and accrued depreciation;
(10) analysis;
(11) market data approach;
(12) income approach; income and expense analysis, capitalization theory and techniques;
(13) reconciliation and final value estimate;
(14) writing the report;
(15) USPAP; and
(16) course examination.

b) Closing Procedures:
(1) overview of closing; persons present, protocol, timeliness;
(2) review of purchase agreement, supplements, addendum;
(3) compilation of data needed to prepare a closing file;
(4) legal documents;
(5) abstracts, title procedures;
(6) review of settlement costs; buyer, seller;
(7) closing statement; prorations and other math;
(8) review of sample cases;
(9) follow-up procedures; and
(10) course examination.

c) Farm and Ranch Brokerage:
(1) responsibilities of broker to seller and buyer;
(2) selling options;
(3) sources of financing;
(4) factors in selecting a farm or ranch;
(5) advantages and disadvantages of irrigation systems;
(6) determination of farm and ranch value;
(7) consideration in the constructing of purchase agreements; and
(8) course examination.

d) Real Estate Finance:
(1) introduction to the mortgage market;
(2) sources of mortgage money;
(3) real estate investment trusts and syndication;
(4) mortgage banking;
(5) financing residential properties;
(6) financing income producing properties;
(7) construction and land development loans;
(8) special techniques used in financing real estate;
(9) junior mortgages;
(10) land contracts;
(11) financing long-term leases; and
(12) course examination.

e) Real Estate Investment:
(1) real estate investments;
(2) discounted cash flow analysis;
(3) measuring investment returns;
(4) estimation of real estate cash flows;
(5) real estate financing;
(6) the tax process;
(7) acquisitions and operations;
(8) dispositions and exchanges;
(9) after-tax investment analysis;
(10) speculative land investment;
(11) multiple exchanges; and
(12) course examination.

(f) Real Estate Law:
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(1) the process of real estate law;
(2) real estate brokerage;
(3) contract for the sale of real estate;
(4) property conveyance;
(5) title insurance and closing;
(6) property ownership and taxes;
(7) estates in land and landlord/tenant relationships;
(8) cooperatives, condominiums, and planned unit developments;
(9) real estate lending and land use regulations; and
(10) course examination.

(g) Real Estate Management:
(1) overview and economics of real estate management;
(2) government involvement;
(3) the management plan;
(4) owner relations and record keeping;
(5) marketing and leasing;
(6) property operations;
(i) tenant administration;
(ii) physical plant maintenance; and
(iii) staffing and employee relations;
(7) residential management:
(i) rental housing; and
(ii) condominiums and cooperatives;
(8) commercial management:
(i) office building and special purpose properties; and
(ii) shopping centers and retail properties;
(9) the management office;
(10) creative property management; and
(11) course examination.

(h) Business Brokerage:
(1) business financial statements;
(2) financial statement ratio analysis;
(3) cash flow, rate of return, and break-even analysis;
(4) competitive market analysis;
(5) valuation of the business;
(6) developing the business plan;
(7) qualifying the buyer;
(8) terms of the purchase agreement;
(9) financing the business opportunity;
(10) evaluation of business risk; and
(11) course examination.

(i) Commercial Real Estate:
(1) types of commercial properties;
(2) introduction to commercial real estate sales;
(3) office leasing;
(4) industrial leasing;
(5) retail leasing;
(6) business opportunity sales; and
(7) course examination.

(j) Residential Architecture and Construction:
(1) architectural styles and designs;
(2) blueprints and plans;
(3) construction basics;
(4) exteriors;
(5) interiors;
(6) mechanical systems; and
(7) course examination.

A combination course must consist of no more than three of the preceding ten subjects and must devote at least ten hours to each subject. An education provider that proposes to offer a combination course III must submit to the commissioner, as part of the
application for approval, an outline setting forth the subjects to be addressed and the number of hours proposed to be devoted to each topic.

82.63 LICENSING; OTHER REQUIREMENTS.
Subd. 7. Automatic transfer of salesperson's license. A salesperson may utilize the automatic license transfer provisions of subdivision 6, clause (b), if the salesperson commences association with the broker to whom the salesperson is transferring, as evidenced by the dates of the signatures of both brokers on the form prescribed by the commissioner, within five days after terminating the salesperson's association with the broker from whom the salesperson is transferring, provided the salesperson's educational requirements are not past due.

A salesperson may not utilize the automatic license transfer provisions of subdivision 6, clause (b), if the sales person has failed to notify the commissioner within ten days of any change of information contained in the salesperson's license application on file with the commissioner or of a civil judgment, disciplinary action, or criminal offense, which notice is required pursuant to section 82.65, subdivision 1.

Subd. 8. Procedure. An application for automatic transfer shall be made only on the form prescribed by the commissioner. The transfer is ineffective if the form is not completed in its entirety.

The form shall be accompanied by a $20 transfer fee, and the license renewal fee, if applicable. Cash will not be accepted.

The signature of the broker from whom the salesperson is transferring must predate the signature of the broker to whom the salesperson is transferring. The salesperson is unlicensed for the period of time between the times and dates of both signatures. The broker from whom the salesperson is transferring shall sign and date the transfer application upon the request of the salesperson and shall destroy the salesperson's license immediately.

Subd. 9. Effective date of license. (a) The transfer is effective when the broker to whom the salesperson is transferring signs and dates the transfer application form, provided the commissioner receives the form and fee within 72 hours after the date and time of the new broker's signature, either by certified mail, or personal delivery to the commissioner's office. The commissioner may accept an application for license transfer made by an electronic agent or an electronic record with an electronic signature if the commissioner has the capability of accepting the application electronically. In the event of a delay in mail delivery, an application postmarked within 24 hours of the date of the signature of the new broker shall be deemed timely received. The properly executed automatic transfer form serves as a temporary real estate license for no more than 45 days.

(b) The transfer is ineffective if the fee is paid by means of a check, draft, or other negotiable or nonnegotiable instrument or order of withdrawal drawn on an account with insufficient funds.

(c) The salesperson shall retain the certified mail return receipt, if the transfer application is delivered to the commissioner by mail, retain a photocopy of the executed transfer application, and provide a photocopy of the executed transfer application to the broker from whom the salesperson is transferring.

(d) The real estate salesperson automatic transfer must be in the form prescribed by the commissioner.

Subd. 10. Automatic transfer of broker's license. When a broker terminates activity in order to begin association with another broker, the commissioner shall permit the automatic transfer of the broker's license to a salesperson's license. If there are licensed salespeople working for the broker, the broker shall certify that a broker will remain in the company that the broker is leaving prior to issuance of the transfer. The transfer shall be effective either upon the mailing of the required fee and the executed documents by certified mail or upon personal delivery of the fee and documents to the commissioner's office.

82A.04 APPLICATION FOR REGISTRATION.
Subdivision 1. Filing fee. A filing fee of $500 shall accompany the application for registration of membership camping contracts.

Subd. 2. Application contents. The application for registration shall include:

(1) an irrevocable appointment of the commissioner to receive service of any lawful process as required by section 82A.22, subdivision 1;
(2) the name of the campground, the membership camping operator's name and the address of its principal place of business, the form, date of organization, and jurisdiction of its organization; and the name and address of each of its offices in this state;

(3) a copy of the membership camping operator's articles of incorporation, partnership agreement, or joint venture agreement as contemplated or currently in effect;

(4) the name, address, and principal occupation for the past five years of the membership camping operator and of each controlling person of the membership camping operator, and the extent and nature of each such person's interest in the membership camping operator as of a specified date within 30 days prior to the filing of the application;

(5) a statement indicating whether or not the membership camping operator, or any of the persons identified in clause (4), within the past ten years has been:
   (i) convicted of a felony; or
   (ii) enjoined or received any adverse administrative order relating to the sale of securities, land, or campgrounds or based on violations of any consumer protection statutes. If any of the above has occurred, the name of the person involved, the jurisdiction, offense, and date of the offense shall be listed;

(6) a legal description of each campground owned or operated in this state by the membership camping operator which is represented to be available for use by purchasers, and a map or maps showing the location of all campgrounds, wherever located, which are owned or operated by the membership camping operator and represented to be available for use by purchasers, and a statement identifying the existing encumbrances at each such campground and the planned encumbrances represented as to be available for use by purchasers in the future at each such campground;

(7) the states or jurisdictions in which an application for registration or similar document has been filed by the membership camping operator pursuant to any statute similar to this chapter regulating membership camping contracts and any adverse order, judgment, or decree entered against the operator in connection with membership camping contracts by any regulatory authority in any jurisdiction or by any court;

(8) a statement of the condition of the title to the campground owned or operated in this state by the membership camping operator and represented to be available for use by purchasers, including all encumbrances, deed restrictions, and covenants applicable thereto with data as to recording, as of a specified date within 30 days prior to the date of application, by a title opinion of a licensed attorney or by a title insurance policy, naming the operator or lender as beneficiaries and issued by an insurance company authorized to do business in this state, or by any evidence of title acceptable to the commissioner;

(9) copies of the instruments by which the membership camping operator's interest in the campgrounds in this state was acquired;

(10) copies of all recorded or unrecorded instruments, known to the membership campground operator, that evidence blanket encumbrances that materially adversely affect the campgrounds in this state;

(11) if there is a blanket encumbrance which materially adversely affects the campgrounds located in this state, a legal description of the encumbrance, and a description of the steps taken to protect purchasers, in accordance with section 82A.14, clause (1), in case of failure to discharge the lien or encumbrance;

(12) evidence showing compliance with the zoning and other applicable environmental or land use laws, ordinances, and rules affecting the use of the campgrounds located in this state;

(13) a statement of the existing and planned provisions for the following with respect to campgrounds located in this state:
   (i) purchasers' access to the campgrounds;
   (ii) the availability of sewage disposal facilities and other public utilities, including but not limited to water, electricity, gas, and telephone facilities in the campgrounds;
   (iii) the proximity of community fire and police protection;
   (iv) a statement of the amenities which will be represented to purchasers as guaranteed to be constructed or installed, whether the operator will be responsible for their cost, installation, and maintenance, and an estimated cost of and schedule for completion of the same; provided that the estimated completion dates need not be more precise than the year in which completion is estimated to occur, and may be extended for the period of any delays caused by or deferred due to the occurrence of events such as acts of God, strikes, and other causes outside the reasonable control of the membership camping operator; and assurance that such amenities will be completed by filing a bond or irrevocable letter of credit, depositing funds in an escrow account, or such other provision as the commissioner may by order allow. The amount of the bond or escrow account shall be reduced monthly in proportion to the amount paid for completion of the amenities
during such period. The bond, letter of credit, or escrow account shall be issued or held by a bank or insurance or surety company authorized to do business in this state;

(y) a statement of the amenities to be represented to purchasers as planned for construction and installation, but not guaranteed, whether the operator will be responsible for their costs, installation, and maintenance, and an estimated cost of and schedule for completion of the same; provided that the estimated completion dates need not be more precise than the year in which completion is estimated to occur and may be extended for the period of any delays caused by or deferred due to the occurrence of events such as acts of God, strikes, and other causes outside the reasonable control of the membership camping operator;

(14) the proposed disclosure statement as required by section 82A.05, subdivision 1, and the proposed separate disclosure, if applicable, as required by section 82A.05, subdivision 6;

(15) a financial statement of the membership camping operator as of the end of the membership camping operator's most recent fiscal year, prepared by an independent public accountant and certified by the camping operator; and, if the fiscal year end of the membership camping operator is in excess of 180 days prior to the date of filing the application, a financial statement, which may be unaudited, as of a date within 180 days of the date of application;

(16) a statement of the applicable material permits, other than building permits, not yet obtained but required to be obtained from various federal, state, and local agencies to operate the campground in this state, stating which have been applied for. If any permit has been refused, the reasons for the refusal and the effect the refusal will have on subsequent development of the campgrounds must be disclosed;

(17) a copy of each type of membership camping contract to be sold in this state, the purchase price of each type and, if the price varies, the reason for the variance;

(18) the number of membership camping contracts proposed to be sold at each campground located in this state and a statement describing the method used to determine the number;

(19) rules of general applicability governing use and occupancy of the campgrounds; but not including any rules adopted in response to unique local or immediate needs;

(20) copies of applications for and contracts with any reciprocal program entity in which the membership camping operator is to participate and represents as available for use by purchasers;

(21) information concerning purchase or lease costs, rules, forms, and any fees, other than the initial membership fee and annual dues, which are required for purchaser usage of in-park trailers, recreational vehicles, tents, or other overnight accommodations, provided by or through the membership camping operator, for purchasers as an alternative to using the purchaser's own mobile accommodations; and

(22) any additional information the commissioner reasonably deems appropriate to administer the provisions of this chapter.

Subd. 3. Signing of application. The application shall be signed by the membership camping operator, duly authorized signatory, or any person holding a power of attorney for this purpose from the membership camping operator. If the application is signed pursuant to a power of attorney, a copy of the power of attorney shall be included with the application.

Subd. 4. Effective date. The registration is effective on the date the commissioner declares by order.

Subd. 5. Withdrawal of application. If no activity occurs with respect to an application for a period of 120 days, the commissioner may by order declare the application withdrawn. No part of the filing fee will be returned by the commissioner if a registration application is withdrawn according to this subdivision.

82A.06 EXEMPTIONS.

Subd. 2. Partial transactional exemptions. The following transactions are exempt from the provisions of sections 82A.03; 82A.04; 82A.05; 82A.07; 82A.08; 82A.11, subdivisions 2 and 4; and 82A.14; any sale which is made to a person who is not then physically present in this state, and any offer which invites an offeree to attend a sales presentation in another state if:

(1) the offeror has given at least ten days prior written notice to the commissioner of its intention to offer or sell membership camping contracts to residents of this state pursuant to this exemption and paid a fee of $50;

(2) the offeror has demonstrated that the sales presentation will be made, and the sale will be consummated, in a state which specifically regulates the offer and sale of membership camping contracts;
(3) the offeror has demonstrated that it will deliver a disclosure statement to offerees who are residents of this state which contains substantially the same or greater disclosure as is required by section 82A.05; and
(4) the offeror has filed a consent to service of process pursuant to section 82A.22.

82A.07 AMENDMENT OF REGISTRATION.
A person with a registration in effect, within 30 days after the person becomes aware of, or should have become aware of, the occurrence of any material change in the information on file with the commissioner, including the disclosure statement, which change could adversely affect purchasers, shall notify the commissioner in writing of the change by an application to amend the registration accompanied by a filing fee of $25. If the amendment is approved by the commissioner, it shall become effective upon the issuance by the commissioner of an order approving the amendment. The amendment shall automatically become effective upon the expiration of 15 business days following filing with the commissioner unless the commissioner has prior thereto issued an order denying or approving the amendment.

82A.08 ANNUAL REPORT.
Subdivision 1. Requirement. During the period a registration is effective, the membership camping operator shall file an annual report in a format the commissioner may reasonably prescribe. Every annual report shall be due by the 120th day following the end of the operator's fiscal year, unless extended in writing by the commissioner for good cause. The annual report shall:
(1) specify the aggregate number of membership camping contracts sold in this state pursuant to the registration or any amendment thereof;
(2) specify the number of membership camping contracts and aggregate dollar amount of all sales of membership camping contracts in this state by the membership camping operator since the date the registration became effective, or since the last annual report was filed with the commissioner, whatever date is later;
(3) specify any exemption from registration claimed for any sale described in clause (2);
(4) list any changes in the information required to be filed under section 82A.04, subdivision 2, clause (4);
(5) include an audited or unaudited financial statement consisting of a balance sheet for the membership camping operator's last fiscal year end and an income statement for the 12 months next preceding the date of the balance sheet, both prepared by an independent certified public accountant; and
(6) provide such other information as the commissioner may by rule or order reasonably require to administer the provisions of this chapter, including but not limited to, audited financial statements.

Subd. 2. Fee. Every annual report filed pursuant to this section shall be accompanied by a fee of $500.

Subd. 3. Cancellation. Failure to file the annual report shall be cause for cancellation of the registration. Cancellation shall occur ten days after mailing of the notice of cancellation to the operator or registrant. If canceled, the registration may be reinstated immediately following the filing of the report and payment of the appropriate fees.

82A.11 SALES CONTRACT; RESCISSION.
Subd. 2. Generally. Any membership camping contract not exempt under section 82A.06, and entered into after January 1, 1986, is voidable at the discretion of the purchaser, for a period of three years from the date of the sale, if the contract was not registered under this chapter at the time of the sale, unless subsequently thereto the contract is registered under this chapter and in connection therewith, the purchaser has received a written offer to repurchase the contract for cash payable on closing of the repurchase, together with interest thereon from the date of the purchase at the legal rate or at the rate charged by the membership camping operator or lender to the purchaser, whichever is higher, and the purchaser has failed to accept the offer in writing within 30 days of its receipt. No offer of repurchase shall be effective unless a duplicate copy thereof has been filed with the commissioner at least 20 days prior to its delivery to the offeree and the commissioner has not objected to the offer within that time. The offer to repurchase shall be in the form and contain the information the commissioner by rule or order prescribes. If the purchaser no longer owns the membership camping contract, the purchaser shall be entitled to maintain an action at law, and the damages shall be the consideration paid for the membership.
caring contract, together with interest thereon as specified above from the date of acquisition to the date of disposition, plus costs and reasonable attorney's fees, less the value received by the purchaser upon disposition of the membership camping contract.

82A.111 ESCROW REQUIREMENT.
Subd. 5. Notice of trust account status. The names of the banks and industrial loan and thrift companies and the escrow account numbers used by a broker must be provided to the commissioner at the time of application for the broker's license, and those used by the membership camping operator must be provided to the commissioner at the time of application for registration of the membership camping contract. Every broker or membership camping operator shall immediately report to the commissioner any change of escrow account status including changes in banks and industrial loan and thrift companies, account numbers, or additional accounts in the same or other banks and industrial loan and thrift companies. A broker or membership camping operator shall not close an existing escrow account without giving ten days' written notice to the commissioner.

82A.13 PROHIBITED PRACTICES.
Subd. 3. Misrepresentations. No person may represent or cause to be represented to any prospective purchaser of a membership camping contract that the filing of any document under this chapter or the registration or exemption from registration of a membership camping contract constitutes a finding by the commissioner that any document filed under this chapter is true, complete, and not misleading, or that the commissioner has passed in any way upon the merits of any membership camping contract, and no person may represent that a membership camping contract is registered or exempted from registration when in fact, such is not the case.

82A.18 ENFORCEMENT; PENALTIES AND REMEDIES.
Subd. 3. Penalty for unpaid fees. Any person who fails to pay the filing fees required by this chapter and continues to sell membership camping contracts, is liable civilly in an action brought by the attorney general on behalf of the commissioner for a penalty in an amount equal to treble the unpaid fees.

82A.22 SERVICE OF PROCESS.
Subd. 1. Consent to service. Every membership camping operator or broker, on whose behalf an application for registration or exemption is filed, shall file with the commissioner, in such form as the commissioner may prescribe, an irrevocable consent appointing the commissioner and the commissioner's successors in office to be the membership camping operator's or broker's attorney to receive service of any lawful process in any noncriminal suit, action, or proceeding against the membership camping operator or broker or a successor, executor, or administrator which arises under this chapter or any rule or order thereunder after the consent has been filed, with the same force and validity as if served personally on the membership camping operator or the operator's successor, executor, or administrator. Service under this section shall be made in compliance with section 45.028, subdivision 2.
Subd. 3. Continuances. When process is served under this section, the court or the commissioner in a proceeding before the commissioner shall order such continuance as may be necessary to afford the defendant or respondent reasonable opportunity to defend.

82A.24 ADMINISTRATION.
Subd. 5. Register of filing. The commissioner shall keep a register of all filings which are or have ever been effective under this chapter and all denial, suspension, revocation, and other orders which have been entered under this chapter. The register shall be open for public inspection.

115C.111 CONSULTANT AND CONTRACTOR SANCTIONS; ACTIONS BASED ON CONDUCT OCCURRING BEFORE MARCH 14, 1996.
Subdivision 1. Application. This section applies to administrative actions based on conduct that occurred before March 14, 1996.
Subd. 2. Authority. The commissioner of commerce may by order censure, suspend, or revoke a registrant and require payment of all costs of proceedings resulting in an action instituted
under this subdivision and impose a civil penalty of not more than $10,000 if the commissioner of commerce finds: (i) that the order is in the public interest; and (ii) that the registrant or, in the case of a registrant that is not a natural person, any partner, officer, or director, any person occupying a similar status or performing similar functions, or any person directly or indirectly controlling the registrant:

1. has engaged in conduct that departs from or fails to conform to the minimal standards of acceptable and prevailing engineering, hydrogeological, or other technical practices within the reasonable control of the consultant or contractor;
2. has participated in a kickback scheme prohibited under section 115C.045;
3. has engaged in conduct likely to deceive or defraud, or demonstrated a willful or careless disregard for public health or the environment;
4. has committed fraud, embezzlement, theft, forgery, bribery, falsified or destroyed records, made false statements, received stolen property, made false claims, or obstructed justice;
5. is the subject of an order revoking, suspending, restricting, limiting, or imposing other disciplinary action against the contractor's or consultant's license or certification in another state or jurisdiction; or
6. if the person is a consultant, has failed to comply with any of the ongoing obligations for registration as a consultant in section 115C.11, subdivision 1.

Subd. 3. Amount of civil penalty. The civil penalty that may be imposed under subdivision 2 shall be in an amount that the commissioner of commerce determines will deprive the consultant or contractor of any economic advantage gained by reason of the consultant's or contractor's conduct or to reimburse the board for the cost of the investigation and proceeding.

239.002 PURPOSE AND POLICY.
In recognition of the facts that (1) only about one dozen countries in the world have not yet adopted or begun to implement the metric system of weights and measures; (2) the United States is one, and the only major industrialized nation, of that remaining number; (3) the secretary of commerce of the United States, pursuant to a two-year study under the Metric Study Act of 1968, Public Law 90-472, has recommended that the United States now begin a deliberate change to the metric system; (4) economists and other students of international trade recognize the pressing necessity of such a change if this country is to maintain and improve its rightful place in the world trade community; and (5) as the continued economic growth of this state and its local industry is inextricably linked with the ability of the United States to hold and competitively serve foreign export markets, it is, therefore, declared to be in the best interest of the state of Minnesota and its citizens that this state now begin the gradual but deliberate implementation of the metric system of weights and measures.

239.003 IMPLEMENTATION RULES; COMMISSIONER OF ADMINISTRATION.
(a) The commissioner of administration shall have general supervisory authority over the implementation of the metric system in the state of Minnesota.
(b) The commissioner of administration shall promulgate such rules as may be necessary to plan for the gradual implementation in the commerce of this state the metric system of weights and measures. The rules promulgated by the commissioner of administration pursuant to this subdivision shall:
1. provide for the full conversion of the commerce of this state to the metric system when this system has been fully adopted as national standards by the Congress of the United States; and
2. insure that all state departments, divisions, agencies, boards, and commissions having any authority and/or responsibility in matters concerning standards of weights and measurement in this state shall forthwith initiate planning for the gradual conversion to and implementation of the metric system of weights and measures in this state.

239.012 SYSTEMS OF WEIGHTS AND MEASURES; RULES.
Subdivision 1. Recognized systems. The system of weights and measures in customary use in the United States and the metric system of weights and measures are both recognized. One or both of these systems must be used for commercial purposes in the state.
Subd. 2. Rules. The department shall adopt by rule definitions of basic units of weights and measures, tables of weights and measures, and weights and measures equivalents to govern weighing and measuring equipment and transactions in the state.

239.101 INSPECTION FEES.
Subd. 4. Reviewing weights and measures fees. The department shall review its schedule of inspection fees at the end of each six months.

239.28 DRY MEASURE.
The standard measure of capacity for commodities sold by dry measure shall be the bushel containing 2150.42 cubic inches. The half bushel, peck, half peck, quarter peck, quart, and pint shall be derived by successively dividing that measure by two.

239.29 LIQUID MEASURE.
The standard measure of capacity for liquids shall be the wine gallon, containing 231 cubic inches; and 31.50 gallons shall constitute a barrel, except for fermented malt liquors which shall be a barrel of 31 gallons, and 63 gallons a hogshead.

239.30 LINEAL MEASURE.
The standard measure of length, from which all other measures of extension, lineal, superficial, or solid, shall be derived, is the yard, of three feet, or 36 inches.

239.31 HUNDREDWEIGHT.
In contracts for the sale of goods or commodities, the term "hundredweight" shall mean 100 pounds avoirdupois.

239.35 STANDARD WEIGHT OF FLOUR.
In all contracts for the sale of flour, the term "barrel" shall mean 196 net pounds avoirdupois.

239.36 FRACTIONAL PARTS.
All contracts for the sale of a fractional part of a bushel, barrel, ton, or cord of any article or commodity on which the legal weight or measurement per bushel, barrel, ton, or cord has been established, shall require and mean a like fractional part of the legal and established weight or measurement per bushel, barrel, ton, or cord.

239.51 STANDARD WEIGHTS OF CERTAIN CONTAINERS.
Subdivision 1. Standard weights; exceptions. (a) It shall be unlawful for any person, partnership, corporation, company, cooperative society, or organization to pack for sale, sell, offer or expose for sale in this state any of the following commodities except in containers of net avoirdupois weights of 3, 5, 10, 25, 50, and 100 pounds, and multiples of 100 pounds: wheat flour, self-rising wheat flour, phosphated wheat flour, bromated flour, enriched flour, enriched self-rising flour, enriched bromated flour, corn flour, corn meals, hominy, and hominy grits.

(b) The provisions of this section shall not apply to:
(1) the retailing of flours, meals, hominy, and hominy grits direct to the consumer from bulk stock;
(2) the sale of flours and meals to commercial bakers or blenders in containers of more than 100 pounds or for export;
(3) flours, meals, hominy, and hominy grits packed in containers the net contents of which are less than three pounds;
(4) the exchange of wheat for flour by mills grinding for toll.
Subd. 2. Misdemeanor. Any violation of this section constitutes a misdemeanor.

239.511 CONTAINERS FOR SMALL FRUITS.
Subdivision 1. Legal size. It shall be unlawful for any person to sell, offer for sale, or give away, any containers for the distribution of berries or small fruits in less quantities than one bushel, unless the containers are of the capacity of one quart, one pint, or one-half pint, or multiples of a quart standard dry measure, and all sales of raspberries, blackberries, blueberries, currants, gooseberries, strawberries, and similar berries, and all plums, cherries, and similar small fruit, in less quantities than one bushel shall be by dry measure, or in containers as above specified. The possession of containers for berries or small fruit shall be presumptive evidence that they were to be used for distribution. This subdivision shall not require containers as above specified when such berries and small fruits are picked by the consumer on the grower's property.

Subd. 2. Refilling. In no case shall such containers be refilled for use in the sale of berries or small fruits of any kind whatsoever.

Subd. 3. Misdemeanor. Any person violating the provisions of subdivisions 1 and 2 shall be guilty of a misdemeanor and punished by a penalty of not less than $10 nor more than $100 or by imprisonment in the county jail for not less than ten nor more than 90 days.

239.53 USING FALSE WEIGHT OR MEASURE.
Every person who shall injure or defraud another by using, with knowledge that the same is false, a false weight, measure, or other apparatus for determining the quantity of any commodity or article of merchandise, or by knowingly delivering less than the quantity represented; or who shall retain any weight or measure, knowing it to be false, unless it appears beyond a reasonable doubt that it was so retained without intent to use it, or permit it to be used in violation of the foregoing provisions of this section; or who shall knowingly mark or stamp false or short weights or false tare on any cask or package, or knowingly sell or offer for sale any cask or package so marked, shall be guilty of a misdemeanor.

239.54 INSPECTION OF MOTOR OIL AND AUTOMOTIVE BATTERY RETAILERS.
The division shall produce, print, and distribute the notices required by sections 325E.11 and 325E.115 and shall inspect all places where motor oil and motor oil filters are offered for sale by persons subject to section 325E.11 and where lead acid batteries are offered for sale at retail subject to section 325E.115 at least once every two years to determine compliance with those sections. In performing its duties under this section the division may inspect any place, building, or premises governed by sections 325E.11 and 325E.115. Authorized employees of the division may issue warnings and citations to persons who fail to comply with the requirements of those sections.

239.80 VIOLATIONS; PENALTIES.
Subd. 2. Penalty. A person who fails to comply with any provision of section 239.10; 239.101, subdivision 3; 239.761; 239.77; 239.79; 239.791, subdivisions 1 to 11; or 239.792, is guilty of a misdemeanor.

Subd. 3. Nonoxygenated gasoline penalty. A person who fails to comply with section 239.791, subdivision 12, paragraph (b), (c), or (d), is guilty of a misdemeanor.

332.45 LIABILITY OF SURETIES.
Sureties for collection agencies who have executed bonds pursuant to Minnesota Statutes 1967, sections 332.01 to 332.03 shall not be liable for any new liabilities incurred by the collection agency after the commissioner of commerce has approved that agency's bond as required by section 332.34.

386.61 DEFINITIONS.
Subdivision 1. Application. For the purpose of sections 386.61 to 386.76, unless a different meaning is indicated by the context, the terms defined in this section shall have the meanings ascribed to them.

Subd. 2. Licensed abstracter. "Licensed abstracter" means any official, person, firm or corporation obtaining licenses pursuant to the terms of sections 386.61 to 386.76; and includes (1) present duly qualified and acting county recorders not now prohibited by law from making abstracts; (2) any person, firm or corporation engaged in the business of making abstracts of
title and issuing certificates showing ownership of, or interest in, or liens upon any lands in the state of Minnesota, whether registered or not.

Subd. 4. **Commissioner.** "Commissioner" means the commissioner of commerce.
2782.0200 DEFINITIONS.

Subpart 1. **Scope.** For the purposes of parts 2782.0100 to 2782.0800, the terms defined in this part have the meanings given them.

Subp. 2. **Applicant.** "Applicant" means a liquor vendor who makes application to the market assistance plan or the liquor liability assigned risk plan for insurance coverage.

Subp. 3. **Assigned risk plan.** "Assigned risk plan" means the methods and procedures established pursuant to Minnesota Statutes, section 340A.409, subdivision 3 to provide liquor liability coverage as required by Minnesota Statutes, section 340A.409, subdivisions 1, 2, and 4 to those liquor vendors unable to obtain coverage through insurance companies.

Subp. 4. **Commissioner.** "Commissioner" means the commissioner of the Department of Commerce.

Subp. 5. **Liquor vendor.** "Liquor vendor" means any person required by Minnesota Statutes, section 340A.409, subdivisions 1, 2, and 4 to demonstrate proof of financial responsibility.

Subp. 6. **Market assistance plan.** "Market assistance plan" means the methods and procedures established pursuant to Minnesota Statutes, section 340A.409, subdivisions 1, 2, and 4.

Subp. 7. **Monoline liquor liability policy.** "Monoline liquor liability policy" means an insurance policy for only one type of coverage. In regard to this chapter, it refers to a policy for only liquor liability insurance without any other type of coverage.

Subp. 8. **Multiline liquor liability policy.** "Multiline liquor liability policy" means an insurance policy which includes more than one type of insurance coverage. In regard to this chapter, it refers to liquor liability insurance offered in conjunction with other types of coverage such as general liability insurance, or fire insurance offered in a single package or policy.

2782.0300 MARKETING ASSISTANCE PROGRAM COMMITTEE.

Subpart 1. **Structure.** A market assistance program committee is created consisting of 12 members appointed by the commissioner of commerce. The commissioner or the commissioner's designated representative shall serve as an ex officio member.

The commissioner shall appoint four members representing casualty insurance companies; two members who are surplus lines agents or brokers; two members who are insurance agents; two members from the liquor industry; and two public members. If at any time after their appointment a member of the committee through change of employment or similar circumstances no longer is representative of the group he or she was appointed to represent, that member will be deemed to be unable to continue to serve as a member of the committee.

Subp. 2. **Terms and vacancies.** In the event of a member's inability to continue to serve, the commissioner shall appoint a replacement. The committee shall elect a chairperson and a vice chairperson from among the members. The term of each member is one year commencing on the first day of June.

2782.0400 MEETINGS.

The committee shall convene upon the call of the commissioner, the chairperson, or the vice chairperson, or at the request of one-third of the committee members. No quorum requirements are necessary.

2782.0500 ELIGIBILITY FOR ASSISTANCE.

A Minnesota liquor vendor or an insurance agent licensed by the Department of Commerce must submit a copy of the completed assigned risk plan application form to the Department of Commerce. The Department of Commerce will immediately advise the committee of the receipt of the application and forward the copy to the committee at an address the committee designates. Submission of the copy of the application to the Department of Commerce is submission to the market assistance program for all purposes under this chapter or applicable statutes.

2782.0600 DISPOSITION OF APPLICATION.

Subpart 1. **Action upon application.** Upon receipt of an application, the committee or such persons as the committee appoints or designates will immediately review the application to determine what assistance the committee can give. The assistance may include:

A. discussion with the applicant liquor vendor's most recent underwriter, if any, to determine if the applicant's coverage can be maintained with the most recent carrier;
B. discussion with other known available insurance markets to determine if any other carrier will accept the applicant;

C. negotiating extensions of coverage with the most recent carrier or temporary carrier, if possible, to permit additional exploration of insurance markets or accumulation of essential underwriting data; and

D. referring the application to the first five participating insurers (participants) on the list in subpart 2. Subsequent applications will be sent to the next five participants on a rotating basis. If at any time there are less than ten participants on the master list this item will no longer be utilized.

Subp. 2. List of participating insurers. A list of participants shall be prepared and updated at least every two years in the following manner:

A. The committee will secure a mailing list from the Department of Commerce of every licensed casualty insurer admitted to do business in Minnesota as an eligible surplus lines licensee.

B. The committee will mail to each admitted casualty insurer and eligible surplus lines licensee an outline of the conditions of participation. The department will assist the committee by including the committee's mailing with any appropriate departmental mailings.

C. A master list of participants willing to take part in the market assistance program will be created from responses to the initial mailing. The master list will be updated at least every two years pursuant to items A and B. Order on the master list shall be determined by random selection.

Subp. 3. Referral to participants. Upon receipt of an application, the committee or such persons as the committee appoints or designates may mail or telex copies of the application to the first five participants on the master list.

Subp. 4. Quotes. A participant must quote on at least one out of every three applications submitted to it. Each participant will have the right to individually evaluate the risk the applicant poses and develop a price commensurate with that risk.

Subp. 5. Rereferral. If no quote is received from the first five participants on the list, the next five participants on the list shall receive the application and the same procedure shall be followed until a quote is obtained or the list is exhausted. All participants may, if the committee feels it appropriate, be given the application at once.

Subp. 6. Response from participant. Participants may provide a quote on the same coverage basis they normally provide liquor liability insurance in Minnesota. Participants will return their quotation or refusal to quote for a monoline liquor liability policy or a multiline liquor liability policy to the committee within ten days. The applicant or the applicant's agent, if any, will be notified of quotations. The agent will then complete the placement of the insurance, if the applicant accepts coverage from a participant at the price quoted, without need for an agency appointment from that participant. The insurer is not required to pay the agent any commission, but the agent may negotiate a fee with the applicant prior to initial submission of the copy of the application.

Subp. 7. Limitation on reapplication. An applicant provided a quotation in accordance with the above procedure will not be eligible to seek additional quotations from the market assistance plan or to obtain coverage from the liquor liability assigned risk plan if the quotation received would not be a notice of refusal for purposes of determining eligibility for participation in the assigned risk plan.

Subp. 8. Review by full committee. If the procedures in subparts 1 to 7 do not produce a quote, the application may be submitted to the committee. The committee, after reviewing the application, shall proceed as follows:

A. attempt to place the applicant with a single carrier;

B. attempt to arrange coverage on a quota-share basis with a number of carriers; and

C. advise the applicant on where it may engage loss control or consulting services that will enhance its marketability or reduce future premium costs.

Subp. 9. Disqualification after coverage granted. If an application is filed with the market assistance program less than 15 business days before the expiration date of the applicant's current insurance coverage, the market assistance program may continue to seek coverage for the applicant after coverage is extended by the assigned risk plan. The market assistance program will have 15 business days from the date of filing of the application with the market assistance program to obtain an offer of coverage for the applicant. If the market assistance program is able to secure an offer of coverage for the applicant within 15 business days of filing of the application and if the offer of coverage would not otherwise be considered a refusal for purposes of the
assigned risk plan, the applicant will be deemed to not be qualified to participate in the assigned risk plan and coverage. if any, shall be terminated.

Subp. 10. Notification of failure to place. If the market assistance program does not produce a quota, it shall advise the submitting agent or the applicant with a copy to the commissioner at least 24 hours before the time the applicant's current insurance coverage terminates. Notwithstanding this subpart the market assistance program may continue to act pursuant to subpart 9. Notice that the market assistance program is continuing to act pursuant to subpart 9 shall be included in the notice required by this subpart.

2782.0700 PROGRAM PARTICIPATION.

Subpart 1. Termination. A participant may terminate its participation in the program at any time by providing written notice 90 days in advance of the termination to the commissioner and to the committee.

Subp. 2. New participants. New participants may join the program at any time by submitting a written request to the commissioner and to the committee.

2782.0800 REPORTS.

The committee shall prepare and submit to the commissioner an annual report specifying the number and type of applicant liquor vendors assisted and results of the assistance for each liquor vendor. At the request of the commissioner, periodic reports shall be prepared.

2795.2000 MINORS AS AGENTS AND SOLICITORS.

Subpart 1. Licenses. Insurance agents' licenses will not be issued to minors.

Subp. 2. Solicitors. In the absence of other objections, minors will be licensed as solicitors upon proper application.

2830.0010 DEFINITIONS.

Subpart 1. Scope. For the purposes of these rules, the following terms have the meanings given them.

Subp. 2. Abstract of title. "Abstract of title" shall mean a compilation in orderly arrangement of the materials and facts of record affecting the title to a specific piece of land, issued under a certificate certifying to the matters therein contained.

Subp. 3. Abstract office. "Abstract office" shall mean a place of business wherein abstracts of title are made and compiled.

Subp. 4. Commissioner. "Commissioner" shall mean the commissioner of Commerce.

Subp. 5. Licensed abstracter. "Licensed abstracter" means any official, person, firm, or corporation obtaining licenses pursuant to the terms of Minnesota Statutes 1976, sections 386.61 to 386.76, and includes present duly qualified and acting county recorders not now prohibited by law from the business of making abstracts; and any person, firm, or corporation engaged in the business of making abstracts of title and issuing certificates showing ownership of, or interest in, or liens upon any lands in the state of Minnesota, whether registered or not.

2830.0020 BOARD MEETINGS.

Subpart 1. Annual meeting. The board shall hold its annual meeting in May of each year.

Subp. 1a. Examination. Examinations shall be conducted by the board or its authorized representatives prior to each annual meeting in April of each year and shall be graded at the annual meeting provided for in subpart 1.

Subp. 2. Emergency meetings. The board may schedule an emergency meeting and conduct an examination for good cause shown for any applicant upon 30 days written notice to the applicant and board members.

Subp. 3. Special meetings. The board may hold special meetings at such other times as may be necessary and as it may determine.

Subp. 4. Call of meetings. All meetings shall be called by the executive secretary.

2830.0030 ABSTRACTER'S LICENSE AND BOND OR INSURANCE.

No person, firm, or private corporation shall engage in the business of making abstracts of title and issuing certificates showing ownership of, or interest in, or liens upon any lands in the state of Minnesota, whether registered or not, without first obtaining a license and a bond or
abstracter's liability insurance policy pursuant to Minnesota Statutes 1976, sections 386.61 to 386.76 for each county in which the abstracter is doing business.

2830.0040 TEMPORARY LICENSE.

Subpart 1. Qualifications. The commissioner may, upon application to it by any person succeeding to the ownership of any abstract business by any means other than by purchase, or any person who, by reason of the incapacity of any licensed abstracter owner of any abstract business, is required to assume the operation of such abstract business, grant to such person, without examination, a temporary license.

Subp. 2. Supporting documents. Each application for a temporary license shall be accompanied by an affidavit setting forth the applicant's name, address, occupation, length of and place of employment, and experience in preparing, compiling, and selling abstracts of title.

Subp. 3. Fee. The fee for such temporary license shall be $25.

Subp. 4. Expiration. Such license shall expire six months after its date or upon the expiration of 60 days after the next regularly scheduled examination which could be taken by the applicant, whichever period is longer. The commissioner shall notify such applicant by mail of the time and place of such examination.

2830.0050 CHANGE OF NAME ON LICENSE.

A change of name on a license must be accompanied by payment of $50 even though an examination may be waived.

2830.0060 EMPLOYING LICENSED ABSTRACTERS.

Every person, firm, or private corporation engaged in the business of abstracting in one county only shall have in its employ persons who are licensed abstracters. Every person, firm, or private corporation engaged in the business of abstracting in more than one county in this state shall have at least one person who is a licensed abstracter for each county in which it maintains an abstract office, provided that no person may satisfy this requirement for more than one abstract office. No licensed abstracter may fulfill the requirements of this part for more than one company at any one time. Every person, firm, or private corporation engaged in the business of abstracting shall comply with the requirements of this part.

2830.0070 STANDARDS OF CONDUCT.

The methods, acts, or practices in this part are standards of conduct governing the activities of abstracters. The failure to comply with the standards shall constitute grounds for denial, refusal to renew, suspension, or revocation of the license of such person, or censure of the abstracter. An abstracter shall:

A. refrain from using the abstracter's name or certification on an abstract, the preparation of which or part of which the abstracter was not directly responsible for;
B. refrain from engaging in any discriminatory practices prohibited by law in the conduct of business;
C. employ competent abstracters and employees;
D. provide proper training and instruction for all employees; and
E. refrain from splitting fees, or accepting or paying referral fees for abstracting services.

2830.0080 FRAUDULENT, DECEPTIVE, OR DISHONEST PRACTICES.

The methods, acts, and practices contained in this part or similar thereto shall be presumed fraudulent, deceptive, or dishonest if engaged in by the abstracter or the abstracter's agent and shall constitute grounds for denial, refusal to renew, suspension, or revocation of the license of the abstracter:

A. making any material misstatement in the application for a license or in any information furnished to the commissioner or to the attorney general pursuant to Minnesota Statutes, chapter 214;
B. causing to be published advertising, whether written or printed communication or any communication by recorded telephone message, radio, television, picture, or similar means, which is misleading or inaccurate in any material manner;
C. procuring, or attempting to procure, an abstracter's license for the abstracter or any other person by fraud, misrepresentation, or deceit;
D. violating any law, rule, regulation, or ordinance of this state or any of its political subdivisions, including the commissioner, or the United States government, or a United States agency relating to the practice of abstracters;

E. making a false statement as to the existence or amount of the bond or abstracter's liability insurance policy filed with the commissioner;

F. representing that the abstracter has a license or bond or abstracter's liability insurance policy when the abstracter, in fact, does not;

G. falsifying an abstract of title, or any entry, or the certification of an abstract; and

H. engaging in any other conduct which constitutes dishonest actions in the abstracter's practice as a licensed abstracter which endangers the interest of the public or any person, firm, or private corporation in connection with the performance of an abstract.

Nothing in this part shall limit the authority of the commissioner to take formal action against an abstracter for the use of fraudulent, deceptive, or dishonest activities of a type not specifically described.

2830.0090 DISCLOSURE.

Every abstract of title to real property in the state of Minnesota shall contain the following disclosure affixed to or stamped on a prominent place on the abstract of title:

"This abstract of title is a history of the record title of the property described therein and does not represent that the title is good and marketable."

2830.0100 ABSTRACTER'S LIABILITY INSURANCE POLICY.

Liability policies as provided pursuant to Minnesota Statutes, section 386.66 must be written by an insurer authorized to do business in the state of Minnesota.

2870.0100 DEFINITIONS.

Subpart 1. [Repealed, L 2001 c 23 s 1]

Subp. 2. Commissioner. "Commissioner" means the commissioner of commerce.

Subp. 3. Collection agency. "Collection agency" means and includes:

A. Any person engaged in the business of collection for others any account, bill, or other indebtedness except as provided in Laws of Minnesota 1969, chapter 766. It includes persons who furnish collection systems carrying a name which simulates the name of a collection agency and who supply forms or form letters to be used by the creditor, even though such forms direct the debtor to make payments directly to the creditor rather than to such fictitious agency.

B. Agencies whose principal place of business is outside the state of Minnesota; and whose solicitors work within the state to sell collection systems or solicit accounts for collection, and/or whose collectors collect accounts within the state.

Subp. 4. Division. "Division" means the Registration and Licensing Division of the Department of Commerce.

2870.1100 FORMS.

All persons seeking to operate a collection agency in the state of Minnesota shall file and obtain a license from the division. The department will supply upon request:

A. application forms;

B. bond forms;

C. questionnaire for each officer or manager; and

D. financial statement forms.

2870.1200 INVESTIGATION FEE.

Applicants for a new license shall pay an investigation fee as determined by the division, subject to the provisions of the law.

2870.1400 UNFORESEEN CHANGES; NOTICE TO COMMISSIONER.

Subpart 1. Office. Every licensee shall notify the commissioner of any change of office location within ten days of such change.

Subp. 2. Death. Upon the death of any collection agency licensee, the license of the decedent may be transferred to the executor or administrator of the estate for the unexpired
term of the license. The executor or administrator may be authorized to continue or discontinue the collection business of the decedent under the direction of the court having jurisdiction of the probate.

Subp. 3. Ownership; personnel. Any changes in ownership, controlling interest, or personnel from that reported on the application shall be reported to the division within ten days.

2870.1700 INSPECTION OF BOOKS AND RECORDS.

The division may investigate the collection records of a licensee, and for that purpose the division shall have free access to the books and records of a licensee.

2870.1800 INSPECTION OF FORM LETTERS AND STATIONERY.

All form letters and stationery used or sold by the collection agency shall be available at all times for inspection by the division.

2870.1900 NOTICE OF REJECTION OR SUSPENSION.

Written notice of the rejection of an application, or written notice of the revocation or suspension of a license, and the reasons for such rejection, revocation, or suspension shall be served by mail upon the applicant at the address stated in the application or license.

2870.2000 HEARING RIGHTS REGARDING REJECTION, REVOCATION, OR SUSPENSION.

Applicants shall have 30 days from receipt of the notice of rejection or notice of revocation or suspension in which to make application for hearing before the commissioner or an appointee.

2870.2100 APPLICATION FOR HEARING ON REJECTION, REVOCATION, OR SUSPENSION.

Application for hearing shall contain:
A. the name and address of applicant;
B. a statement of the nature of the determination requested; and
C. attested signature of the applicant.

2870.2200 NOTICE OF APPLICATION FOR HEARING.

The division shall serve upon the applicant a notice of application within five days after receipt of application for hearing. The notice of application shall be served by mail and contain:
A. a general statement of the issues;
B. a statement of rights of parties;
C. notification of when and where prehearing conference will be held;
D. a statement of the purpose of the prehearing conference;
E. signature of a person authorized to initiate a contested case; and
F. the date of issuance of the notice.

2870.2300 RIGHTS OF PARTIES IN CONTESTED CASE HEARING.

Parties to a contested case shall have all rights under Minnesota Statutes, chapter 14.

2870.3100 THREATENING SUIT.

In collection letters or publications, or in any communication, oral or written, the licensee shall not threaten wage garnishment or legal suit by a particular lawyer, unless it has actually retained such lawyer.

2870.3200 EMPLOYING PUBLIC OFFICERS.

The licensee shall not use or employ justices of the peace, constables, sheriffs, or any other officer authorized to serve legal papers in connection with the collection of a claim, except when performing their legally authorized duties.

2870.3300 METHODS OF COLLECTION.

The licensee shall not use or threaten to use methods of collection that violate Minnesota law.
2870.3400 ENGAGING IN PRACTICE OF LAW.
   The licensee shall not furnish legal advice or otherwise engage in the practice of law or
represent that it is competent to do so.

2870.3500 COMMUNICATING WITH DEBTOR.
   The licensee shall not communicate with debtors in a misleading or deceptive manner by
using the stationery of a lawyer, forms, or instruments that only lawyers are authorized to prepare,
or instruments that simulate the form and appearance of judicial process.

2870.3600 AUTHORIZING LEGAL ACTION.
   The licensee shall not exercise authority on behalf of a creditor to employ the services of
lawyers, unless the creditor has specifically authorized the agency in writing to do so and the
agency's course of conduct is at all times consistent with a true relationship of attorney and client
between the lawyer and the creditor.

2870.3700 BLACKLISTING AND INTIMIDATING.
   The licensee shall not publish or cause to be published any list of debtors, except for credit
reporting purposes, use shame cards or shame automobiles, advertise or threaten to advertise
for sale any claim as a means of forcing payment thereof, or use similar devices or methods
of intimidation.

2870.3800 ACCOUNTING TO CREDITOR.
   The licensee shall not refuse to return any claim and all valuable papers deposited with a
claim upon written request of the creditor, claimant, or forwarder after tender of such amounts
due and owing to the agency within 30 days after such request; nor refuse or intentionally fail
to account to its clients for all money collected within 30 days from the last day of the month
in which the same is collected; nor refuse or fail to furnish at intervals of not less than 90 days,
upon written request of the claimant or forwarder, a written report upon claims received from
such claimant or forwarder.

2870.3900 IMPROPER AGENCY NAME.
   The licensee shall not operate under a name or in a manner that implies that such agency
is a branch of or associated with any department of federal, state, county, or local government
or an agency thereof.

2870.4000 COMMINGLING OF FUNDS.
   The licensee shall not commingle money collected for a customer with the agency's operating
funds or use any part of a customer's money in the conduct of the agency's business.

2870.4100 DEBT PRORATING.
   The licensee shall not transact business or hold itself out as a debt prorater, debt adjuster, or
any person who settles, adjusts, prorates, pools, liquidates, or pays the indebtedness of a debtor,
unless there is no charge to the debtor or the pooling or liquidation is done pursuant to court order
or under the supervision of a creditor's committee.

2870.5100 LIQUIDATING AGENCY.
   In order to liquidate or rehabilitate a collection business, the division may establish a bank
account. The division may both deposit and withdraw from the account.

7601.7010 VOLUNTARY REGISTRATION.
   Subpart 1. Placing in service registration. The director will accept applications for voluntary registration in the placing in service program, and will issue annual registration certificates to qualified persons.
   Subp. 2. Application for voluntary registration. An applicant shall provide the following information on an application form provided by the division:
      A. the applicant's name, business name, business address, and business telephone number;
      B. the applicant's Social Security number and Minnesota tax identification number;
C. evidence that the applicant has the required test equipment available for use, and has met the equipment calibration requirements in part 7601.7080; and
D. the category of weighing and measuring equipment that the applicant will service.

7601.7090 PROBLEM RESOLUTION; CERTIFICATE OF REGISTRATION.

Subp. 3. Additional training. The director shall require a registrant to attend additional training or tutoring offered by the division if the director finds that a registrant has committed any of the violations listed in subpart 2, items A to H.

7602.0100 INSPECTION FEES.

Subpart 1. Generally. The Weights and Measures Division of the Department of Commerce shall charge the following fees for all regular and special inspections as required by Minnesota Statutes, section 239.101:

A. For scales classified by capacity;
   (1) $9 for scales up to and including six pounds capacity;
   (2) $19 for scales of seven pounds capacity up to and including 250 pounds capacity;
   (3) $30 for scales of 251 pounds capacity up to and including 1,100 pounds capacity;
   (4) $50 for scales of 1,101 pounds capacity up to and including 2,000 pounds capacity;
   (5) $75 for scales of 2,001 pounds capacity up to and including 4,000 pounds capacity;
   (6) $145 for scales of 4,001 pounds capacity up to and including 10,000 pounds capacity;
   (7) $175 for scales of 10,001 pounds capacity up to and including 30,000 pounds capacity; and
   (8) $240 for scales over 30,000 pounds capacity.

B. For specific classes of scales;
   (1) $170 for a two-section vehicle scale;
   (2) $180 for a three-section vehicle scale;
   (3) $190 for a four-section vehicle scale;
   (4) $200 for a five-section vehicle scale;
   (5) $210 for a six-section vehicle scale;
   (6) $500 for a railroad track scale tested with equipment owned by the department;
   (7) $200 for a railroad track scale test monitored by the department, or for an additional test at a location with two or more railroad track scales;
   (8) $250 for a livestock scale;
   (9) $100 for a wheel load weigher used for law enforcement purposes; and
   (10) $125 for an agricultural liquid chemical scale.

C. For liquid measuring devices;
   (1) $75 for an agricultural chemical meter;
   (2) $135 for a liquefied petroleum gas meter or stationary dispenser of liquefied petroleum gas; and
   (3) $100 for a milk meter.

D. For a linear measuring machine, $15.

E. For issuance or renewal of a placing-in-service permit, $100. This fee includes administrative costs, supplies to registered agents, and 20 minutes of equipment calibration time. When calibration costs exceed this limit, the regular laboratory calibration rate will be charged.

F. For an inspection at an individual business location to determine whether a single lot of packaged commodities complies with the net content requirements of Minnesota Statutes, section 239.011, subdivision 2:
   (1) $30 when the lot of packages kept, offered, or exposed for sale at a single business location includes 300 or fewer packages;
   (2) $75 when the lot of packages kept, offered, or exposed for sale at a single business location includes at least 301 packages, up to and including 1,000 packages;
   (3) $200 when the lot of packages kept, offered, or exposed for sale at a single business location includes at least 1,001 packages, up to and including 2,500 packages; and
(4) $300 when the lot of packages kept, offered, or exposed for sale at a single business location includes more than 2,500 packages.

G. A surcharge of $100 is added to the applicable inspection fee in item F for a reinspection at an individual business location conducted within 60 days after an inspector has issued a written caution or warning statement to the business for failure to comply with the net content requirements of Minnesota Statutes, section 239.011.

Subp. 2. Hourly rates. The fees in subpart 1 are based on the average amount of time required for an individual inspection and test. This average includes travel, equipment, and administrative costs. For a nonroutine inspection and test, or when a device is not specified in subpart 1, the inspector shall calculate the total charge based on the following hourly rates:

A. $65 for one inspector and appropriate test equipment designated for light capacity scale and volumetric equipment testing;

B. $75 for one inspector and appropriate test equipment designated for heavy capacity scale testing; and

C. $125 for metrology laboratory calibration time.

Subp. 3. Zone charges for heavy capacity scales. A zone charge is added to the fees in subparts 1 and 2 for the initial inspection of a new or newly installed vehicle, industrial, livestock, hopper, or railroad track scale, as follows:

A. zone 1: $25 for a scale located within and including a 20-mile radius of the work station;

B. zone 2: $50 for a scale located beyond a 20-mile radius, but within and including a 50-mile radius of the work station;

C. zone 3: $100 for a scale located beyond a 50-mile radius, but within and including a 100-mile radius of the work station;

D. zone 4: $150 for a scale located beyond a 100-mile radius, but within and including a 150-mile radius of the work station; and

E. zone 5: $200 for a scale located beyond a 150-mile radius of the work station.

Subp. 4. Zone charges for liquefied petroleum gas meters. A zone charge is added to the fees in subparts 1 and 2 for inspecting a newly installed liquefied petroleum gas meter or stationary dispenser of liquefied petroleum gas, or for inspecting a liquefied petroleum gas meter or stationary dispenser of liquefied petroleum gas at the request of its owner or operator, as follows:

A. zone 1: $50 for a meter located within and including a 75-mile radius of the work station;

B. zone 2: $75 for a meter located beyond a 75-mile radius, but within and including a 150-mile radius of the work station; and

C. zone 3: $100 for a meter located beyond a 150-mile radius of the work station.

Subp. 5. Petroleum laboratory charges. In compliance with the requirement in Minnesota Statutes, section 239.75, to offer petroleum testing services to licensed petroleum distributors, and in compliance with the requirement in Minnesota Statutes, section 239.101, to charge for those services, the department will charge the fees specified in items A to D for the petroleum tests listed in subpart 6 and performed at the request of a licensed petroleum distributor. The ASTM tests listed in subpart 6 are incorporated in the ASTM petroleum product specifications incorporated by reference in Minnesota Statutes, section 296.01. The tests for compliance with United States Environmental Protection Agency (EPA) requirements, also listed in subpart 6, are offered strictly as a service to licensed petroleum distributors. The department does not enforce EPA requirements for gasoline volatility or sulfur-in-diesel fuel.

A. $30 to ship one sample container to a licensed petroleum distributor located in Minnesota, and to perform one of the tests specified in subpart 6, which includes prepaid return shipping and all necessary shipping containers, labels, and documents;

B. $20 for each additional test specified in subpart 6 and performed on a sample submitted according to item A;

C. $20 for each test specified in subpart 6 performed on a sample delivered to the petroleum laboratory by a licensed petroleum distributor in a container provided by the distributor; and

D. $100 per hour for the time required to perform a special test or other special service not specified in subpart 6.
Subp. 6. **Tests performed.** The petroleum laboratory will perform any of the following tests at the request of a licensed petroleum distributor:

A. gasoline distillation according to ASTM method D-86;
B. flash point for heating fuel or diesel fuel according to ASTM method D-56;
C. calculated cetane value for diesel fuel according to ASTM method D-976, including a distillation test according to ASTM method D-86;
D. gasoline octane by spectrophotometric methods;
E. gasoline oxygenate content according to ASTM method D-4815;
F. gasoline volatility (Reid Vapor Pressure) by the Grabner method, according to ASTM method D-323;
G. API gravity for gasoline, diesel fuel, or heating fuel;
H. compliance with the gasoline volatility requirements of the United States Environmental Protection Agency, including a volatility test according to ASTM method D-323, and an oxygenates test according to ASTM method D-4815;
I. sulfur content of diesel fuel according to ASTM method D-4294; and
J. compliance with the sulfur-in-diesel fuel requirements of the United States Environmental Protection Agency, including a sulfur content test according to ASTM method D-4294, and a cetane value calculation according to ASTM method D-976.