Commissioner Russell C. Weigel, III

Office of Financial Regulation 2026-27 Regulatory Plan

Pursuant to section 120.74, Florida Statutes, the Office of Financial Regulation (OFR) has prepared the following regulatory plan relating to laws passed in the 2026 Regular Legislative Session and other rules that the OFR expects to implement by rulemaking before July 1, 2027.

I. Division of Financial Institutions

A. Rulemaking identified in the 2025-26 plan for which the Division of Financial Institutions subsequently determined rulemaking is not necessary:

None.

B. Laws passed during the previous 12 months which create or modify the Division of Financial Institutions' duties or authority:

Chapter 2026-176, Laws of Florida, "Payment Stablecoin."

a. The OFR intends to amend Rule 69U-105.102 (amending form OFR-U-28, Application for Authority to Organize a Trust Company); amend Rule 69U-120.0451; (creating form OFR-U-451 Certification to the Accuracy of the Month-End Reserve Report); and to create Rule 69U-105.800 (entitled Capital, Liquidity, and Risk Management for Stablecoin Issuers).
b. The OFR published a Notice of Development of Rulemaking in the Florida Administrative Register, effective September 24, 2026, Vol 52/186.
c. A Notice of Proposed Rule will be published in the Florida Administrative Register in the near future.
d. The OFR must create rules to implement the law.

Chapter 2026-178, Laws of Florida

a. The OFR is not required to adopt rules to implement the law.

Chapter 2026-132, Laws of Florida

a. The OFR is not required to adopt rules to implement the law.

Chapter 2026-174, Laws of Florida

a. The OFR is not required to adopt rules to implement the law.

Chapter 2026-130, Laws of Florida

a. The OFR is not required to adopt rules to implement the law.

Chapter 2026-52, Laws of Florida

a. The OFR is not required to adopt rules to implement the law.

C. Other laws which the Division of Financial Institutions expects to implement by rulemaking before July 1, 2027:

Section 120.5435, F.S., Rule Review Requirements.
Pursuant to the requirements of section 120.5435, F.S., the Division of Financial Institutions will be amending and repealing rules in chapters 69U-100, and 69U-130. These amendments will increase efficiency, clarify rule language, and remove obsolete rule language. (see below)

D. Update to the prior year's annual regulatory plan:

None.

II. Division of Consumer Finance

A. Rulemaking identified in the 2025-26 plan for which the Division of Consumer Finance subsequently determined rulemaking is not necessary:
None.

B. Laws passed during the previous 12 months which create or modify the Division of Consumer Finance's duties or authority:

Chapter 2026-176, Laws of Florida

a. The OFR intends to amend Rules 69V-560.1000, 69V-560.1012, 69V-560.1013, 69V-560.102, 69V-560.201, 69V-560.302, and 69V-560.903, create Rules 69V-560.1014, 69V-560.1015, 69V-560.1022, and 69V-560.6061 and amend Forms OFR-560-09, and create Forms OFR-560-01A, OFR-560-12, and OFR-560-13.
b. The OFR published a Notice of Development of Rulemaking in the Florida Administrative Register, Vol 52/186 on September 24, 2026.
c. The OFR plans to publish Notices of Proposed Rule in the Florida Administrative Register in the near future.
d. The OFR is required to adopt new rules and amend existing rules to implement this law.

Chapter 2026-178, Laws of Florida

a. The OFR intends to amend Rule 69V-560.1012, F.A.C., and create rules to implement this law via rulemaking.
b. A Notice of Rule Development has not been published.

c. The OFR plans to publish Notices of Proposed Rule in the Florida Administrative Register in the near future.
d. The law authorizes but does not require OFR to adopt rules.

Chapter 2026-132, Laws of Florida

a. The OFR is not required to adopt rules to implement the law as the rules were previously adopted and the law simply ratifies adopted rules.

Chapter 2026-174, Laws of Florida

a. The OFR intends to amend Rule 69V-560.903, F.A.C., to implement section 560.405, F.S., via rulemaking.
b. The OFR published a Notice of Development of Rulemaking in the Florida Administrative Register, Vol 52/186 on September 24, 2026.
c. The OFR plans to publish a Notice of Proposed Rule in the Florida Administrative Register in the near future.
d. The OFR must create rules to implement the law.

Chapter 2026-130, Laws of Florida

a. The OFR must create rules to implement the law.

Chapter 2026-52, Laws of Florida

a. The OFR must create rules to implement the law.

C. Other laws which the Division of Consumer Finance expects to implement by rulemaking before July 1, 2027:

Section 494.0011, F.S.
The OFR intends to amend Rules 69V-40.002, 69V-40.00661, 69V-40.0312, 69V-40.0313, 69V-40.0321, 69V-40.0361, 69V-40.0611, 69V-40.0612, 69V-40.155, 69V-40.265, F.A.C. These amendments will increase effiency, clarify rule language, and remove obsolete rule language.

Section 494.00255, F.S.
The OFR intends to increase efficiency by amending Rule 69V-40.111, F.A.C.

Section 516.07, F.S.
The OFR intends to increase efficiency by amending Rule 69V-160.111, F.A.C.

Section 559.730, F.S.
The OFR intends to increase efficiency by amending Rule, 69V-180.100, F.A.C.

D. Update to the prior year's annual regulatory plan:

As noted in the OFR's 2025-26 Regulatory Plan, Rules 69V-560.1000, 69V-560.1012, and 69V-560.102, 69V-560.7032, 69V-560.7033, 69V-560.7034, 69V-560.7035, and 69V-560.7036, Florida Administrative Code, were in the process of rule promulgation and required legislative ratification. Such rules were filed for adoption with the Department of State on October 31, 2025, were ratified by the Legislature, and became effective on July 1, 2026.

III. Division of Securities

A. Rulemaking identified in the 2025-26 plan; however, the Division of Securities subsequently determined that rulemaking is not necessary to implement the law:

None.

B. Laws passed during the previous 12 months which create or modify the Division of Securities' duties or authority:

None.

C. Other laws which the Division of Securities expects to implement by rulemaking before July 1, 2027:

Sections 517.081, 517.12, 517.1215, 517.1217, and 517.161, Florida Statutes.

The Division of Securities intends to amend Rule 69W-200.002, Florida Administrative Code, to incorporate by reference the current versions of general industry standards.

D. Update to the prior year's annual regulatory plan:

The OFR is requesting approval to amend Rule 69W-200.002, Florida Administrative Code, from the Florida Financial Services Commission, as agency head, on September 29, 2026. If approved, OFR will file a Notice of Proposed Rule and continue with the rulemaking process.

IV. OFR - Administration

A. Laws passed during the previous 12 months which create or modify the Administration's duties or authority agencies:

None.

B. Update to the prior year's annual regulatory plan:

None.

V. LIST OF OFR'S EXISTING RULES SCHEDULED FOR REVIEW PURSUANT TO SECTIONS 120.5435 AND 120.74(1)E1., F.S.

69U – Division of Financial Institutions

69U-100.003	Definitions
69U-100.004	Notification
69U-100.005	Florida Control of Money Laundering and Terrorist Financing in Financial Institutions
69U-100.03852	Disapproval of Directors or Executive Officers
69U-100.045	Examination Manuals and Referenced Standards
69U-100.0451	Unsafe and Unsound Examination Fees
69U-100.057	Public Records Requests

69U-100.067	Subsidiaries Holding Institution-authorized Asset
69U-100.100	Authority, Purpose, and Scope
69U-100.101	Definitions Concerning Debt Cancellation Products
69U-100.102	Prohibited Practices
69U-100.103	Refunds
69U-100.104	Method of Payment or Fees
69U-100.105	Disclosures
69U-100.106	Affirmative Election to Purchase and Acknowledgement of Receipt of Disclosures Required
69U-100.323	Attestation of Compliance
69U-100.3231	Complaints
69U-100.600	Appraisals, and Appraisal Standards and Policies of State Financial Institution
69U-100.948	Reporting of Significant Events or Conditions
69U-100.956	Conflict of Interest Policy
69U-100.963	Automated Teller Machines and the Disclosure of Safety Information
69U-100.964	Transactions Relating to Iran or Terrorism
69U-105.001	Definitions
69U-105.101	Scope
69U-105.102	Application
69U-105.103	Publication of Notice of Receipt or Withdrawal of Application
69U-105.104	Petition for Public Hearing
69U-105.105	Publication of Notice of Hearing
69U-105.106	Participants in Proceeding
69U-105.107	Computation of Time
69U-105.108	Extension of Time
69U-105.109	Notice, Filing, Service
69U-105.110	Post-Evidentiary Procedures
69U-105.111	Final Orders
69U-105.112	Record
69U-105.113	Coordination with Federal and Other Agencies
69U-105.114	Reconsideration
69U-105.201	Scope
69U-105.202	Application
69U-105.205	Organization Expenses
69U-105.206	Regulatory Standards for Evaluating Applications
69U-105.207	Coordination with Federal Regulatory Agencies and Department of State
69U-105.208	Relocation of Opened State Financial Institutions and Redesignation of Main Office or Branch Office
69U-105.209	Opening
69U-105.210	Standards for the Initial Offering Circular or Memorandum of State Financial Institutions
69U-105.401	Scope
69U-105.402	Application
69U-105.405	Regulatory Standards for Evaluating Applications
69U-105.406	Relocation of Established Branch Offices, Main Office or Branch Office
69U-105.407	Branch Office Closing
69U-105.408	Timeframes for Processing
69U-105.409	Mobile Banking Units, Account Service Representatives, and Courier Services

69U-105.501	Scope
69U-105.502	Procedural Rules for Processing Applications
69U-105.503	Application
69U-105.506	Final Order
69U-110.005	Application and Filing Fee
69U-110.0061	Bylaws
69U-110.008	Branches
69U-110.021	Notification to OFR after Elections or Appointments
69U-110.0211	Liability and Bond Insurance
69U-110.0212	Policies
69U-110.026	Supervisory/Audit Committee; Audit
69U-110.031	Powers
69U-110.0381	Loans Secured by Real Estate
69U-110.043	Reserves
69U-110.045	Reports to OFR
69U-110.053	Credit Union Assessments
69U-110.062	Capitalization Criteria for Conservatorship or Involuntary Liquidation Actions
69U-110.063	Credit Unions Liquidation Certificate and Maintenance of Records
69U-110.065	Merger
69U-110.066	Conversion
69U-120.001	List of Stockholders
69U-120.003	Stock Options; Requirements for OFR Approval; Stock Bonuses Prohibited
69U-120.004	Loans Secured by Secondary Liens on Real Estate
69U-120.005	Lease Financing; Purchase of Leases
69U-120.006	Undivided Profits; Loan and Investment Limitations
69U-120.008	Borrowing - Obligations to Repurchase Certain Securities Sold
69U-120.009	Securities Purchasable by Banks; Investment Characteristics
69U-120.045	Minimum Internal Audit Procedures
69U-120.0451	Financial Reports
69U-120.330	List of Directors and Officers; Director's Oath
69U-120.670	Investments/Deposits in Foreign Banks
69U-120.730	Bank and Trust Company Assessments
69U-130.104	Reciprocity
69U-130.105	Principles of Adequate Supervision of an International Trust Entity’s Foreign Establishments
69U-130.106	Capital Accounts
69U-130.107	Surrender of License
69U-130.109	Interim Operational Plan
69U-130.110	Examination Fees
69U-135.101	Written Notice for Qualification
69U-135.102	Renewal of Qualification
69U-135.103	Procedures for Surrender of Qualification
69U-140.002	Applications
69U-140.003	Principles of Adequate Supervision of an International Banking Corporation's Foreign Establishments
69U-140.0045	Interim Operational Plans
69U-140.005	Surrender of License
69U-140.006	Investment Services

69U-140.008	Permissible Activities for an International Bank Agency
69U-140.015	Capital Equivalency or Asset Maintenance
69U-140.016	Capital Accounts and Capital Ratio Standards
69U-140.017	Acceptances
69U-140.018	Minimum Audit Procedures - International Bank Agencies
69U-140.019	Financial Reports
69U-140.020	Semiannual Assessment
69U-140.023	Reciprocity
69U-140.120	Examination Fees
69U-150.730	Association Assessments
69U-162.002	Definitions
69U-162.003	Application for License as a Licensed Family Trust Company
69U-162.004	Application to Register as a Family Trust Company
69U-162.005	Application to Register as a Foreign Licensed Family Trust Company
69U-162.006	Annual Renewal
69U-162.007	Records
69U-162.008	Examination
69U-162.009	Application Process and Forms
69U-162.010	Notification of Proposed Appointment
69U-162.011	Discontinuing Business
69U-162.012	Quarterly Reporting of Capital Account, Fidelity Bonds, and Insurance

69V - Division of Consumer Finance

69V-40.00111	Determination of Common Terms used throughout Chapter 494, F.S., and Rule Chapter 69V-40, F.A.C.
69V-40.00112	Effect of Law Enforcement Records on Applications for Loan Originator, Mortgage Broker, and Mortgage Lender Licensure
69V-40.002	Adoption of Forms
69V-40.003	Electronic Filing of Forms and Fees
69V-40.00661	Mortgage Lender Branch Office Renewal and Reactivation
69V-40.008	Fees and Commissions
69V-40.011	Misleading Practice; Penalty
69V-40.0113	Demonstrating Character, General Fitness, and Financial Responsibility
69V-40.0312	Application Procedure for Loan Originator License
69V-40.0313	Loan Originator License Renewal and Reactivation
69V-40.0321	Application Procedure for a Mortgage Broker License
69V-40.0322	Mortgage Broker License Renewal and Reactivation
69V-40.0331	Declaration of Intent to Engage Solely in Loan Processing
69V-40.036	Application Procedure for a Mortgage Broker Branch Office License
69V-40.0361	Mortgage Broker Branch Office Renewal and Reactivation
69V-40.0611	Application Procedure for a Mortgage Lender License
69V-40.0612	Mortgage Lender License Renewal and Reactivation
69V-40.066	Application Procedure for a Mortgage Lender Branch Office License
69V-40.070	Bona Fide Nonprofit Organization Exemption Criteria and Processes
69V-40.099	Amendments, Change of Name, Change of Entity and Change in Control or Ownership
69V-40.111	Disciplinary guidelines
69V-40.150	Out of State Examination Costs

69V-40.155	Lock-in Agreement
69V-40.156	Third-party Fee Accounts
69V-40.170	Books and Records
69V-40.175	Mortgage Brokerage Files
69V-40.176	Reports of Condition
69V-40.260	Mortgage Lender Files
69V-40.265	Mortgage Brokerage and Lending Transaction Journal
69V-40.270	Financial Guaranty in Lieu of Uniform Single Audit
69V-40.285	Noninstitutional Investor Funds Account
69V-45.005	Application Procedure for Title Loan Lender
69V-45.010	Demonstrated Unworthiness Defined
69V-45.015	Title Loan Lender License Renewal and Reactivation
69V-45.025	Documentation of Surety Bond, Letter of Credit, or Certificate of Deposit
69V-50.001	Miscellaneous Charges
69V-50.002	Excessive Charges, Correction
69V-50.005	Insurance Cancellation
69V-50.007	Contracts for Purchase of Mobile Homes in Conjunction with Real Estate Transactions
69V-50.075	Prepaid Finance Charge
69V-60.001	Miscellaneous Charges
69V-60.003	Excessive Charges, Correction
69V-60.004	Insurance Cancellation
69V-60.075	Exemptions
69V-70.002	Excessive Charges, Corrections
69V-80.002	Excessive Charges, Corrections
69V-80.003	Completion Certificates
69V-85.001	Examination Fees
69V-85.002	Application Forms, Fees, Procedures and Requirements
69V-85.003	Branch Application Forms, Fees, Procedures and Requirements
69V-85.004	Renewal Fees, Deadlines and Requirements
69V-85.005	Amendments, Change of Name, Change of Entity and Change in Control or Ownership
69V-85.006	Electronic Filing of Forms and Fees
69V-85.111	Disciplinary Guidelines
69V-85.300	Interest Rate Parity
69V-160.001	Licensee Defined
69V-160.008	Insurance Companies and Agents
69V-160.012	Deed or Other Conveyance as Collateral
69V-160.013	Disbursement Record
69V-160.014	Explaining and Returning Loan Papers
69V-160.015	Charges
69V-160.016	Computations
69V-160.017	Application of Payments
69V-160.018	Deductions and Distributions
69V-160.019	Monthly Installments Defined
69V-160.020	Overcharges
69V-160.025	Property Insurance on Loans
69V-160.027	Monthly Billing Statements as Receipts for Payment

69V-160.028	Form of Records Kept by Licensee
69V-160.029	Other Business Conducted by Licensee
69V-160.030	Application Procedure for Consumer Finance Company License
69V-160.0301	Application Procedures for a Consumer Finance Company Branch License
69V-160.031	Consumer Finance License Renewal and Reactivation
69V-160.032	Amendments, Change of Name, Change of Entity, and Change in Control or Ownership
69V-160.034	Failure to Demonstrate Financial Responsibility Defined
69V-160.035	Failure to Demonstrate Character or General Fitness Defined
69V-160.036	Electronic Filing of Forms and Fees
69V-160.038	Liquid Assets, Letter of Credit, and Surety Bond
69V-160.039	Adoption of Forms
69V-160.040	Annual Reports
69V-160.111	Disciplinary Guidelines
69V-180.002	Adoption of Forms
69V-180.010	Commercial Collection Surety Bond and Procedures
69V-180.020	Commercial Collection Registration Form and Procedures
69V-180.030	Consumer Collection Registration Form and Procedures
69V-180.031	Consumer Collection Agency Electronic Filing of Forms and Fees
69V-180.032	Effect of Law Enforcement Records on Applications for Consumer Collection Agency Registration
69V-180.040	Consumer Collection Agency Complaint Form and Procedures
69V-180.070	Consumer Collection Agency Registration Renewal
69V-180.080	Consumer Collection Agency Records
69V-180.090	Consumer Collection Agency Records Retention and Destruction
69V-180.100	Disciplinary Guidelines
69V-559.1000	Disciplinary Guidelines
69V-559.1012	Adoption of Forms
69V-559.1013	Electronic Filing of Forms and Fees
69V-559.102	Application or Appointment Procedures and Requirements
69V-559.1021	Application Evaluation
69V-559.103	Application for Branch Offices and Appointment of Authorized Vendors
69V-559.104	Changes to License Information
69V-559.105	Application for Extension
69V-559.200	Operation of the Financial Technology Sandbox
69V-559.201	Bi-Annual Reports
69V-559.300	Net Worth, Bond, and Liquid Assets
69V-559.800	Conclusion of Sandbox Period and Business Operations
69V-560.1000	Disciplinary Guidelines
69V-560.1012	Adoption of Forms
69V-560.1013	Electronic Filing of Forms and Fees
69V-560.102	Application or Appointment Procedures and Requirements
69V-560.1021	Effect of Law Enforcement Records on Applications for Money Services Business Licensure
69V-560.103	Definitions
69V-560.104	Application Fees
69V-560.107	Application for Branch Office and Appointment of Authorized Vendors
69V-560.108	Declaration of Intent to Engage in Deferred Presentment Transactions

69V-560.201	Amendments, Change of Name, Change of Entity and Change in Control or Ownership
69V-560.302	Renewal Fees, Deadlines, and Requirements
69V-560.402	Bond
69V-560.504	Reimbursement Rates for Examinations Conducted by the Office
69V-560.505	Reimbursement Rates for Examinations Conducted by a Third Party
69V-560.602	Quarterly Reports
69V-560.606	Annual Filing of Financial Audit Reports by Part II Licensees
69V-560.608	Currency Transaction Report Filings
69V-560.609	Suspicious Activity Report Filings
69V-560.610	Report of International Transportation of Currency or Monetary Instruments
69V-560.702	Payment Instrument Sellers
69V-560.703	Money Transmitters
69V-560.7031	Records to be Maintained when Engaged in Transactions Involving Virtual Currency
69V-560.704	Records to Be Maintained by Check Cashers
69V-560.7041	Check Cashing Database Access
69V-560.7042	Check Cashing Database Transaction Requirements
69V-560.7043	Check Cashing Database Availability
69V-560.7044	Limit on Cashing Corporate Checks
69V-560.705	Foreign Currency Exchangers
69V-560.706	Records to be Maintained by Authorized Vendors
69V-560.707	Records to be Maintained by Deferred Presentment Providers
69V-560.801	Verification Fee
69V-560.802	Minimum Disclosure
69V-560.804	Payment Method
69V-560.805	Gross Income Test
69V-560.902	Definitions
69V-560.903	Deferred Presentment Transactions
69V-560.904	Deferred Presentment Transaction Agreement Disclosures and Requirements
69V-560.905	Deferred Presentment Transaction Fees
69V-560.906	Consumer Credit Counseling Services
69V-560.907	Deferred Presentment Database Access
69V-560.908	Deferred Presentment Database Transaction Requirements
69V-560.909	Deferred Presentment Database Availability
69V-560.910	Deferred Presentment Database Transaction Fees
69V-560.911	Deferred Presentment Database Dispute Resolution for Customers
69V-560.912	Deferred Presentment Database Confidentiality
69V-560.913	Termination of Deferred Presentment Activity and Transaction Maintenance

69W – Division of Securities

69W-200.001	Definitions
69W-200.002	General Industry Standards Incorporated by Reference
69W-400.001	Rules for Eleemosynary and Religious Organizations Under the Requirements of Section 517.051(9), F.S
69W-400.003	Rules for Government Securities Under Section 517.051(1), F.S
69W-500.001	Offers and Sales Under Section 517.061(10), F.S
69W-500.005	Disclosure Requirements of Section 517.061(10)(a)3., F.S

69W-500.006	Commissions and Compensation Payable in Connection with an Offering Exempted Pursuant to Section 517.061(10), F.S
69W-500.007	General Solicitation or General Advertising in Connection with an Offering Exempted Under Section 517.061(10), F.S
69W-500.008	Unsolicited Purchase or Sale of Securities Pursuant to Section 517.061(14), F.S.
69W-500.010	Recognized Manuals of Securities
69W-500.012	Exemption/Charitable Contributions to Pooled Income Funds
69W-500.013	Exemption/Mobile Home Parks/Limited Purpose Stock Offering
69W-500.015	Exemption for Offers and Sales of Securities of Foreign Issuers to Non-U.S. Persons in Offshore Transactions
69W-500.016	Exemption for Issuers of Section 4(a)(2) Offerings
69W-500.018	Exemption for the Offer or Sale of a Single-Share Stock Certificate as a Gift
69W-500.019	Accredited Investor Exemption
69W-600.001	Application for Registration as a Dealer (FINRA)
69W-600.0011	Effect of Law Enforcement Records on Applications for Registration as Dealer, Intermediary, or Investment Adviser
69W-600.0012	Application for Registration as a Dealer (Non-FINRA)
69W-600.0015	Canadian Dealer Notice-Filing
69W-600.0016	Application for Registration as an Investment Adviser (State Registered)
69W-600.0017	Notice-Filing for Federal Covered Advisers
69W-600.0018	Notice-Filing and Requirements for Florida Intrastate Crowdfunding Issuers
69W-600.0019	Registration of Florida Limited Offering Intermediaries
69W-600.002	Application for Registration as Associated Person (FINRA Dealer)
69W-600.0021	Effect of Law Enforcement Records on Applications for Registration as Associated Persons
69W-600.0022	Application for Registration as an Associated Person (Non-FINRA Dealer)
69W-600.0024	Application for Registration as an Associated Person (Investment Adviser and Federal Covered Advisor)
69W-600.0031	Notice-Filing of Branch Office (FINRA Dealer)
69W-600.0032	Notice-Filing of Branch Office (Non-FINRA Dealer)
69W-600.0034	Notice-Filing of Branch Office (Investment Adviser)
69W-600.012	Rules of Conduct
69W-600.013	Prohibited Business Practices for Dealers and Their Associated Persons
69W-600.0131	Prohibited Business Practices for Investment Advisers and Their Associated Persons
69W-600.0132	Custody Requirements for Investment Advisers
69W-600.0133	Use of Senior - Specific Certifications or Senior-Specific Professional Designations by Associated Persons and Investment Advisers
69W-600.014	Books and Records Requirements
69W-600.0141	Notification of Delay of Disbursement/Transaction from Account of Specified Adult
69W-600.0145	Requirements for Florida Intrastate Crowdfunding Intermediaries
69W-600.0151	Net Capital and Financial Reporting Requirements for Dealers
69W-600.0161	Net Capital and Financial Reporting Requirements for Investment Advisers
69W-600.017	Customer Protection Rule - Reserve Requirements and Custody of Customer Funds and Securities
69W-700.001	Registration of Securities
69W-700.002	Filing of Prospectus

69W-700.004	Circulation of Preliminary Prospectuses
69W-700.005	Promoters Equity Investment Ratio
69W-700.006	Voting Rights
69W-700.007	Options or Warrants Granted Underwriters
69W-700.008	Options and Warrants to Officers, Employees and Others
69W-700.009	Escrow of Proceeds from Sale of Securities
69W-700.010	Preferred Stock or Debt Securities
69W-700.011	Fractional Undivided Interest in Oil and Gas Titles
69W-700.012	Oil and Gas Participation Plans
69W-700.013	Insurance Company Licenses
69W-700.014	Real Estate Investment Trusts (REIT)
69W-700.015	Offering Price of Equity Securities
69W-700.020	Termination Date of Registration, Prospectuses not to be Used After Certain Date
69W-700.021	Independent Transfer Agent and/or Registrar
69W-700.026	Unsound Financial Condition
69W-700.027	Loans and Other Affiliated Transactions
69W-700.030	Advertising and Sales Literature
69W-800.001	Filing - Notification Registration Including Shelf Filings
69W-800.004	Circulation of Preliminary Prospectus
69W-900.001	Disclosure of Business Activities in Cuba
69W-1000.001	Disciplinary Guidelines

VI. LIST OF OFR'S EXISTING RULES SCHEDULED FOR REVIEW PURSUANT TO SECTIONS 120.5435 AND 120.74(1)E1., F.S. IN 2026-27

69U – Division of Financial Institutions

69U-100.003	Definitions
69U-100.004	Notification
69U-100.005	Florida Control of Money Laundering and Terrorist Financing in
69U-100.03852	Disapproval of Directors or Executive Officers
69U-100.045	Examination Manuals and Referenced Standards
69U-100.0451	Unsafe and Unsound Examination Fees
69U-100.057	Public Records Requests
69U-100.067	Subsidiaries Holding Institution-authorized Assets
69U-100.100	Authority, Purpose, and Scope
69U-100.101	Definitions Concerning Debt Cancellation Products
69U-100.102	Prohibited Practices
69U-100.103	Refunds
69U-100.104	Method of Payment or Fees
69U-100.105	Disclosures
69U-100.106	Affirmative Election to Purchase and Acknowledgement of Receipt of Disclosures Required
69U-100.323	Attestation of Compliance
69U-100.3231	Complaints
69U-100.600	Appraisals, and Appraisal Standards and Policies of State Financial Institutions

69U-100.948	Reporting of Significant Events or Conditions
69U-100.956	Conflict of Interest Policy
69U-100.963	Automated Teller Machines and the Disclosure of Safety Information
69U-100.964	Transactions Relating to Iran or Terrorism
69U-130.101	Definitions
69U-130.102	Applications
69U-130.104	Reciprocity
69U-130.105	Principles of Adequate Supervision of an International Trust Entity's Foreign Establishments
69U-130.106	Capital Accounts
69U-130.107	Surrender of License
69U-130.109	Interim Operational Plan
69U-130.110	Examination Fees

69V - Division of Consumer Finance

69V-50.001	Miscellaneous Charges
69V-50.002	Excessive Charges, Correction
69V-50.005	Insurance Cancellation
69V-50.007	Contracts for Purchase of Mobile Homes in Conjunction with Real Estate Transactions
69V-50.075	Prepaid Finance Charge
69V-60.001	Miscellaneous Charges
69V-60.003	Excessive Charges, Correction
69V-60.004	Insurance Cancellation
69V-60.075	Exemptions
69V-70.002	Excessive Charges, Corrections
69V-80.002	Excessive Charges, Corrections
69V-80.003	Completion Certificates
69V-85.001	Examination Fees
69V-85.002	Application Forms, Fees, Procedures and Requirements
69V-85.003	Branch Application Forms, Fees, Procedures and Requirements
69V-85.004	Renewal Fees, Deadlines and Requirements
69V-85.005	Amendments, Change of Name, Change of Entity and Change in Control or Ownership
69V-85.006	Electronic Filing of Forms and Fees
69V-85.111	Disciplinary Guidelines
69V-85.300	Interest Rate Parity
69V-180.002	Adoption of Forms
69V-180.010	Commercial Collection Surety Bond and Procedures
69V-180.020	Commercial Collection Registration Form and Procedures
69V-180.030	Consumer Collection Registration Form and Procedures
69V-180.031	Consumer Collection Agency Electronic Filing of Forms and Fees
69V-180.032	Effect of Law Enforcement Records on Applications for Consumer Collection Agency Registration
69V-180.040	Consumer Collection Agency Complaint Form and Procedures
69V-180.070	Consumer Collection Agency Registration Renewal
69V-180.080	Consumer Collection Agency Records
69V-180.090	Consumer Collection Agency Records Retention and Destruction

69V-180.100	Disciplinary Guidelines

69W – Division of Securities

69W-500.015	Exemption for Offers and Sales of Securities of Foreign Issuers to Non-U.S. Persons in Offshore Transactions
69W-500.016	Exemption for Issuers of Section 4(a)(2) Offerings
69W-500.018	Exemption for the Offer or Sale of a Single-Share Stock Certificate as a Gift
69W-500.019	Accredited Investor Exemption
69W-600.001	Application for Registration as a Dealer (FINRA)
69W-600.0011	Effect of Law Enforcement Records on Applications for Registration as Dealer, Intermediary, or Investment Adviser
69W-600.0012	Application for Registration as a Dealer (Non-FINRA)
69W-600.0015	Canadian Dealer Notice-Filing
69W-600.0016	Application for Registration as an Investment Adviser (State Registered)
69W-600.0017	Notice-Filing for Federal Covered Advisers
69W-600.0018	Notice-Filing and Requirements for Florida Limited Offering Exemption Issuers
69W-600.0019	Registration of Florida Limited Offering Intermediaries
69W-600.002	Application for Registration as Associated Person (FINRA Dealer)

VII. OFR'S COMPLIANCE WITH LICENSING TIMEFRAMES ESTABLISHED IN S. 120.60, F.S. CATEGORIZED BY LICENSE TYPE

Division of Securities

A. NUMBER OF LICENSE APPLICATIONS SUBMITTED TO THE AGENCY:

Dealer: 99
Associated Person of a Dealer: 40,830
Associated Person of an Investment Adviser: 7,160
Investment Adviser: 312
Limited Offering Intermediary: 0
Registered Securities Offering: 9
Total: 48,410

B. NUMBER OF LICENSE APPLICATIONS THAT REQUIRED ONE OR MORE REQUESTS FOR ADDITIONAL INFORMATION:

Dealer: 97
Associated Person of a Dealer: 660
Associated Person of an Investment Adviser: 2,977
Investment Adviser: 305
Limited Offering Intermediary: 0
Registered Securities Offering: 4
Total: 4,043

C. NUMBER OF LICENSE APPLICATIONS FOR WHICH THE APPLICANT WAS NONRESPONSIVE TO ONE OR MORE REQUESTS FOR ADDITIONAL INFORMATION:

Dealer: 19
Associated Person of a Dealer: 18
Associated Person of an Investment Adviser: 250
Investment Adviser: 59
Limited Offering Intermediary: 0
Registered Securities Offering: 0
Total: 346

D. NUMBER OF LICENSE APPLICATIONS THAT WERE NOT COMPLETED BY THE APPLICANT:

Dealer: 29
Associated Person of a Dealer: 195
Associated Person of an Investment Adviser: 550
Investment Adviser: 94
Limited Offering Intermediary: 0
Registered Securities Offering: 0
Total: 868

E. NUMBER OF LICENSE APPLICATIONS FOR WHICH THE AGENCY REQUESTED THAT THE APPLICANT GRANT AN EXTENSION OF TIME FOR THE AGENCY TO ISSUE A REQUEST FOR ADDITIONAL INFORMATION, DETERMINE THAT AN APPLICATION IS COMPLETE, OR ISSUE A DECISION TO APPROVE OR DENY AN APPLICATION:

Dealer: 0
Associated Person of a Dealer: 0
Associated Person of an Investment Adviser: 0
Investment Adviser: 0
Limited Offering Intermediary: 0
Registered Securities Offering: 0

F. NUMBER OF LICENSE APPLICATIONS FOR WHICH AN EXTENSION WAS REQUESTED BY THE APPLICANT AND FOR WHICH AN EXTENSION WAS REQUIRED BY THE STATE AGENCY OR JUDICIAL BRANCH:

N/A

G. NUMBER OF LICENSE APPLICATIONS THAT WERE NOT APPROVED OR DENIED WITHIN THE STATUTORY TIMEFRAME:

Dealer: 0
Associated Person of a Dealer: 0
Associated Person of an Investment Adviser: 0
Investment Adviser: 0
Limited Offering Intermediary: 0
Registered Securities Offering: 0

H. THE AVERAGE AND MEDIAN NUMBER OF DAYS IT TAKES THE AGENCY TO APPROVE OR DENY AN APPLICATION AFTER RECEIPT OF A COMPLETED APPLICATION:

Dealer: 7.8
Associated Person of a Dealer: 1.59
Associated Person of an Investment Adviser: 3.37
Investment Adviser: 18.26
Limited Offering Intermediary: 159
Registered Securities Offering: 3.5

I. NUMBER OF LICENSE APPLICATIONS FOR WHICH FINAL AGENCY ACTION WAS APPEALED AND THE NUMBER OF INFORMAL AND FORMAL HEARINGS REQUESTED:

Dealer: 0
Associated Person of a Dealer: 0
Associated Person of an Investment Adviser: 0 appeals, 1 informal hearing, and 0 formal hearings.
Investment Adviser: 0 appeals, 2 informal hearings, and 0 formal hearings.
Limited Offering Intermediary: 0
Registered Securities Offering: 0

J. NUMBER OF EMPLOYEES DEDICATED TO PROCESSING LICENSE APPLICATIONS, IF AVAILABLE:

19 employees

Division of Consumer Finance

A. NUMBER OF LICENSE APPLICATIONS SUBMITTED TO THE AGENCY:

Consumer Collection Agency: 107
Consumer Finance Company: 48
Consumer Finance Company Branch: 31
Commercial Collection Agency: 27
Money Transmitter License: 69
Check Casher License: 30
Financial Technology Sandbox: 1
Home Improvement Retail Installment Seller: 126
Home Improvement Retail Installment Seller Branch: 11
Loan Originator: 8,281
Mortgage Broker: 515
Mortgage Broker Branch: 132
Mortgage Lender: 134
Mortgage Lender Branch: 1,135
Motor Vehicle Retail Installment Seller: 845
Motor Vehicle Retail Installment Seller Branch: 78
Retail Installment Seller: 661
Retail Installment Seller Branch: 136
Sales Finance Company: 57
Sales Finance Company Branch: 14
Title Loan Lender: 1
Total: 12,439

B. NUMBER OF LICENSE APPLICATIONS THAT REQUIRED ONE OR MORE REQUESTS FOR ADDITIONAL INFORMATION:

Consumer Collection Agency: 107
Consumer Finance Company: 45
Consumer Finance Company Branch: 15
Commercial Collection Agency: 27
Money Transmitter License: 64
Check Casher License: 30
Financial Technology Sandbox: 1
Home Improvement Retail Installment Seller: 108
Home Improvement Branch Retail Installment Seller: 8
Loan Originator: 3,918
Mortgage Broker: 429
Mortgage Broker Branch: 77
Mortgage Lender: 119
Mortgage Lender Branch: 583
Motor Vehicle Retail Installment Seller: 744
Motor Vehicle Retail Installment Seller Branch: 50
Retail Installment Seller: 598
Retail Installment Seller Branch: 110
Sales Finance Company: 50
Sales Finance Company Branch: 4
Title Loan Lender: 1
Total: 7080

C. NUMBER OF LICENSE APPLICATIONS FOR WHICH THE APPLICANT WAS NONRESPONSIVE TO ONE OR MORE REQUESTS FOR ADDITIONAL INFORMATION:

Consumer Collection Agency: 18
Consumer Finance Company: 13
Consumer Finance Company Branch: 0
Commercial Collection Agency: 3
Money Transmitter License: 10
Check Casher License: 6
Financial Technology Sandbox: 0
Home Improvement Retail Installment Seller: 16
Home Improvement Retail Installment Seller Branch: 2
Loan Originator: 412
Mortgage Broker: 18
Mortgage Broker Branch: 2
Mortgage Lender: 3
Mortgage Lender Branch: 5
Motor Vehicle Retail Installment Seller: 47
Motor Vehicle Retail Installment Seller Branch: 11
Retail Installment Seller: 93
Retail Installment Seller Branch: 6
Sales Finance Company: 6

Sales Finance Company Branch: 1
Title Loan Lender: 0
Total: 672

D. NUMBER OF LICENSE APPLICATIONS THAT WERE NOT COMPLETED BY THE APPLICANT:

Consumer Collection Agency: 18
Consumer Finance Company: 13
Consumer Finance Company Branch: 0
Commercial Collection Agency: 3
Money Transmitter License: 10
Check Casher License: 6
Financial Technology Sandbox: 0
Home Improvement Retail Installment Seller: 16
Home Improvement Retail Installment Seller Branch: 2
Loan Originator: 412
Mortgage Broker: 18
Mortgage Broker Branch: 2
Mortgage Lender: 3
Mortgage Lender Branch: 5
Motor Vehicle Retail Installment Seller: 47
Motor Vehicle Retail Installment Seller Branch: 11
Retail Installment Seller: 93
Retail Installment Seller Branch: 6
Sales Finance Company: 6
Sales Finance Company Branch: 1
Title Loan Lender: 0
Total: 672

E. NUMBER OF LICENSE APPLICATIONS FOR WHICH THE AGENCY REQUESTED THAT THE APPLICANT GRANT AN EXTENSION OF TIME FOR THE AGENCY TO ISSUE A REQUEST FOR ADDITIONAL INFORMATION, DETERMINE THAT AN APPLICATION IS COMPLETE, OR ISSUE A DECISION TO APPROVE OR DENY AN APPLICATION:

Consumer Collection Agency: 0
Consumer Finance Company: 0
Consumer Finance Company Branch: 0
Commercial Collection Agency: 0
Money Transmitter License: 0
Check Casher License: 0
Financial Technology Sandbox: 0
Home Improvement Retail Installment Seller: 0
Home Improvement Retail Installment Seller Branch: 0
Loan Originator: 0
Mortgage Broker: 0
Mortgage Broker Branch: 0
Mortgage Lender: 0

Mortgage Lender Branch: 0
Motor Vehicle Retail Installment Seller: 0
Motor Vehicle Retail Installment Seller Branch: 0
Retail Installment Seller: 0
Retail Installment Seller Branch: 0
Sales Finance Company: 0
Sales Finance Company Branch: 0
Title Loan Lender: 0

F. NUMBER OF LICENSE APPLICATIONS FOR WHICH AN EXTENSION WAS REQUESTED BY THE APPLICANT AND FOR WHICH AN EXTENSION WAS REQUIRED BY THE STATE AGENCY OR JUDICIAL BRANCH:

Consumer Collection Agency: 3
Consumer Finance Company: 0
Consumer Finance Company Branch: 0
Commercial Collection Agency: 0
Money Transmitter License: 14
Check Casher License: 2
Financial Technology Sandbox: 0
Home Improvement Retail Installment Seller: 0
Home Improvement Retail Installment Seller Branch: 0
Loan Originator: 12
Mortgage Broker: 1
Mortgage Broker Branch: 0
Mortgage Lender: 3
Mortgage Lender Branch: 2
Motor Vehicle Retail Installment Seller: 2
Motor Vehicle Retail Installment Seller Branch: 0
Retail Installment Seller: 2
Retail Installment Seller Branch: 0
Sales Finance Company: 0
Sales Finance Company Branch: 0
Title Loan Lender: 0
Total: 41

G. NUMBER OF LICENSE APPLICATIONS THAT WERE NOT APPROVED OR DENIED WITHIN THE STATUTORY TIMEFRAME:

Consumer Collection Agency: 0
Consumer Finance Company: 0
Consumer Finance Company Branch: 0
Commercial Collection Agency: 0
Money Transmitter License: 0
Check Casher License: 0
Financial Technology Sandbox: 0
Home Improvement Retail Installment Seller: 0
Home Improvement Retail Installment Seller Branch: 0

Loan Originator: 0
Mortgage Broker: 0
Mortgage Broker Branch: 0
Mortgage Lender: 0
Mortgage Lender Branch: 0
Motor Vehicle Retail Installment Seller: 0
Motor Vehicle Retail Installment Seller Branch: 0
Retail Installment Seller: 0
Retail Installment Seller Branch: 0
Sales Finance Company: 0
Sales Finance Company Branch: 0
Title Loan Lender: 0

H. THE AVERAGE AND MEDIAN NUMBER OF DAYS IT TAKES THE AGENCY TO APPROVE OR DENY AN APPLICATION AFTER RECEIPT OF A COMPLETED APPLICATION:

Consumer Collection Agency: 5.0
Consumer Finance Company: 4.8
Consumer Finance Company Branch: 0. The Office's electronic licensing system approved the completed applications in less than a day.
Commercial Collection Agency: 2
Money Transmitter License: 4.9
Check Casher License: 4.1
Financial Technology Sandbox: N/A – Completed application has not been received.
Home Improvement Retail Installment Seller: 2.4
Home Improvement Retail Installment Seller Branch: 0. The Office's electronic licensing system approved the completed applications in less than a day.
Loan Originator: 4.9
Mortgage Broker: 3.2
Mortgage Broker Branch: 2.3
Mortgage Lender: 1.8
Mortgage Lender Branch: 2.8
Motor Vehicle Retail Installment Seller: 2.2
Motor Vehicle Retail Installment Seller Branch: 2.0
Retail Installment Seller: 2.3
Retail Installment Seller Branch: 1.6
Sales Finance Company: 4.4
Sales Finance Company Branch: 2.5
Title Loan Lender: N/A- Completed application has not been received.

K. NUMBER OF LICENSE APPLICATIONS FOR WHICH FINAL AGENCY ACTION WAS APPEALED AND THE NUMBER OF INFORMAL AND FORMAL HEARINGS REQUESTED:

Consumer Collection Agency: 0
Consumer Finance Company: 0 appeals, 1 informal hearing, and 0 formal hearings.
Consumer Finance Company Branch: 0
Commercial Collection Agency: 0
Money Transmitter License: 1 appeal, 1 informal hearing, and 0 formal hearings.

Check Casher License: 0 appeals, 3 informal hearings, and 0 formal hearings.
Financial Technology Sandbox: 0
Home Improvement Retail Installment Seller: 0
Home Improvement Retail Installment Seller Branch: 0
Loan Originator: 3 appeals, 12 informal hearing, and 3 formal hearings.
Mortgage Broker: 1 appeal, 3 informal hearings, and 1 formal hearing.
Mortgage Broker Branch: 0
Mortgage Lender: 0 appeals, 0 informal hearings, and 1 formal hearing.
Mortgage Lender Branch: 0
Motor Vehicle Retail Installment Seller: 0 appeals, 2 informal hearings, and 0 formal hearings,
Motor Vehicle Retail Installment Seller Branch: 0
Retail Installment Seller: 0
Retail Installment Seller Branch: 0
Sales Finance Company: 0
Sales Finance Company Branch: 0
Title Loan Lender: 0

I. NUMBER OF EMPLOYEES DEDICATED TO PROCESSING LICENSE APPLICATIONS, IF AVAILABLE:

Consumer Collection Agency: 7
Consumer Finance Company: 7
Consumer Finance Company Branch: 7
Commercial Collection Agency: 7
Money Transmitter License: 7
Check Casher License: 7
Financial Technology Sandbox: 7
Home Improvement Retail Installment Seller: 7
Home Improvement Retail Installment Seller Branch: 7
Loan Originator: 9
Mortgage Broker: 9
Mortgage Broker Branch: 9
Mortgage Lender: 9
Mortgage Lender Branch: 9
Motor Vehicle Retail Installment Seller: 7
Motor Vehicle Retail Installment Seller Branch: 7
Retail Installment Seller: 9
Retail Installment Seller Branch: 7
Sales Finance Company: 7
Sales Finance Company Branch: 7
Title Loan Lender: 7

Certification of Office of Financial Regulation
2026-27 Regulatory Plan

I HEREBY CERTIFY, on this 1st day of October, 2026, that I have reviewed the OFR's 2026-27 Regulatory Plan and that the OFR regularly reviews its rules. The period during which all rules have most recently been reviewed to determine if the rules remain consistent with the agency's rulemaking authority and the laws implemented is: on an ongoing basis.

Russell C. Weigel, III, Commissioner

Paige Shoemaker

Paige Shoemaker, Interim General Counsel