

**AFFIDAVIT OF PUBLICATION LANSING STATE JOURNAL  
300 S. WASHINGTON SQ., STE. 300 LANSING, MICHIGAN**

State of Michigan, County of Macomb} ss

DIFS -- Michigan Department of Insurance and Financial Services

Attn.: Michele D. Estrada

530 W. Allegan St, 7th Floor

Lansing, MI 48933

AD POINT Billing# 156198 / Account #: L26378

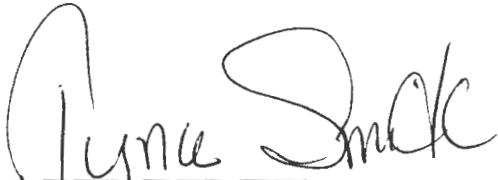
**AD NUMBER: 9880835**

IN THE MATTER OF: **Rule Set 2023-44 IF**

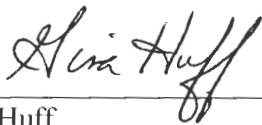
I, being duly sworn, says that he/she is authorized by the publisher of The Lansing State Journal to swear that a certain notice, a copy of which is annexed here to, was published in the following publication: The Lansing State Journal.

1. Published in the English language for the dissemination of general and/or legal news, and
2. Has a bonfide list of paying customers or has been published at least once a week in the same community without interruption for at least 2 years, and
3. Has been established, published and circulated at least once a week without interruption for at least one (1) year in the community where the publication is to occur.

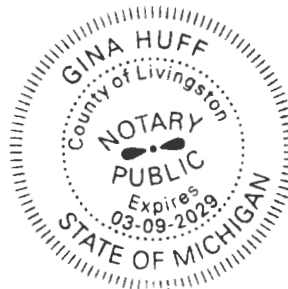
LANSING STATE JOURNAL – 003/18/2024

  
\_\_\_\_\_  
Tyna Smith

SUBSCRIBED AND SWORN TO BEFORE ME THIS 19th Day of March 2024

  
\_\_\_\_\_  
Gina Huff

Acting in the County of Macomb



**Department of Insurance and Financial Services  
Financial Institutions  
Administrative Rules for Debt Management  
Rule Set 2023-44 IF**

**NOTICE OF PUBLIC HEARING  
Wednesday, April 3, 2024  
10:00 AM**

**Ottawa Building, Conference Room #6  
611 West Ottawa Street, Lansing, Michigan 48933**

The Department of Insurance and Financial Services will hold a public hearing to receive public comments on proposed changes to the Debt Management rule set.

This existing rule set, R 451.1221 to R 451.1246, implements and enforces the Debt Management Act ("DMA"), MCL 451.411 to 451.437. The proposed rules would add clarity to firms regulated under the DMA and existing rules by: (1) requiring books and records to be kept current on a monthly basis; (2) updating references to a firm's "manual" under R 451.1237; (3) clarifying requirements for the licensee's budget analysis of the debtor; and (4) making other clarifying changes to the regulatory requirements under the DMA.

By authority conferred on the Director of the Department of Insurance and Financial Services by sections 5(5) and 22 of the Debt Management Act, MCL 451.415(5) and 451.432.

The proposed rules will take effect immediately after filing with the Secretary of State. The proposed rules are published on the State of Michigan's website at [www.michigan.gov/ARD](http://www.michigan.gov/ARD) and in the 3/15/2024 issue of the Michigan Register. Copies of these proposed rules may also be obtained by mail or electronic mail at the following email address: [EstradaM1@michigan.gov](mailto:EstradaM1@michigan.gov).

Comments on these proposed rules may be made at the hearing, by mail, or by electronic mail at the following addresses until 4/3/2024 at 05:00PM.

Michele Estrada, Department of Insurance and Financial Services, Office of Appeals, Legal Research, and Market Regulation

Department of Insurance and Financial Services, Office of Appeals, Legal Research, and Market Regulation, P.O. Box 30220 Lansing, MI 48909-7720

[EstradaM1@michigan.gov](mailto:EstradaM1@michigan.gov)

The public hearing will be conducted in compliance with the 1990 Americans with Disabilities Act. If the hearing is held at a physical location, the building will be accessible with handicap parking available. Anyone needing assistance to take part in the hearing due to disability may call 517-284-8735 to make arrangements.

**State of Michigan**  
**Affidavit of Publication**  
**IN Michigan.com Detroit Free Press**

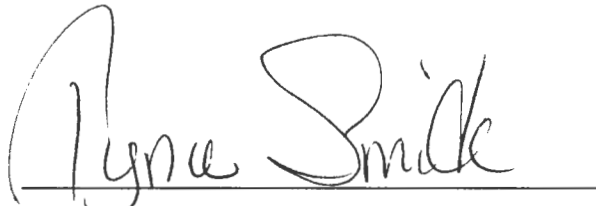
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DIFS -- Michigan Department of Insurance and Financial Services  
**Attn.: Michele D. Estrada**  
530 W. Allegan St, 7th Floor  
Lansing, MI 48933

Billing Adpoint ACCT.# 932697  
Booking Account #: 0000006144  
AD#: GCI1136380

IN THE MATTER OF: **2023-44 IF Debt Management Notice of Public Hearing**

\*See attached



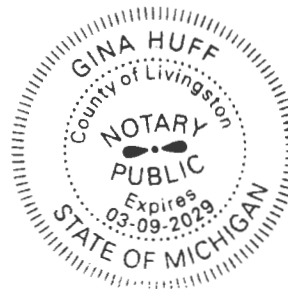
(TYNA SMITH), Being duly sworn, deposes and says that the above advertisement(s) appeared in Michigan.com - The Detroit Free Press on March 18, 2024. Ad number GCI1136380 and as an authorized employee of Michigan.com, he/she knows well the facts stated herein.

Subscribed and sworn to me on March 19, 2024

Notarized by:



GINA HUFF  
Acting in the County of Macomb



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Financial Institutions  
Administrative Rules for Debt Management  
Rule Set 2023-44 IF

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## AFFIDAVIT OF PUBLICATION STATE OF MICHIGAN

STATE OF MICHIGAN }  
Delta County, }

SS.

**VERONICA RACICOT**

being duly sworn, says that she is a

**CLERK**

of

**DAILY PRESS**

a newspaper published and circulated in said county and otherwise qualified according to Supreme Court Rule: That annexed hereto is printed copy of a notice which was published in said newspaper on the following date, or dates, to-wit:

March 18<sup>th</sup>, 2024

Veronica Racicot

Subscribed and sworn to before me this

29

day

of March

20 24.

*Dawn LaPine*

Notary Public, Delta Co., Michigan



Department of Insurance and Financial Services  
Financial Institutions  
Administrative Rules for Debt Management  
Rule Set 2023 - 44 IF

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