



CHAPTER 14
ARTICLE 20A - RESIDENTIAL MORTGAGE FRAUD ACT

N.C.G.S. § 14-118.15.

Penalty for violation of Article.

SOURCE General Statutes of North Carolina, as published by the General Assembly	LAST AMENDMENT IN THIS TEXT No amendment history on record	RETRIEVED 21 September 2026, 03:01 UTC	SOURCE FINGERPRINT 9203664d609ffbcc2a9e4cc0 - af78f864bbc63c073395a27d - 5909ac7f679e05fe
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§ 14-118.15(a)

CLASS H FELONY

Unless the conduct is prohibited by some other provision of law providing for greater punishment, a violation of this Article involving a single mortgage loan is a Class H felony.

§ 14-118.15(b)

CLASS E FELONY

Unless the conduct is prohibited by some other provision of law providing for greater punishment, a violation of this Article involving a pattern of residential mortgage fraud is a Class E felony. (2007-163, s. 1.)

END OF SECTION TEXT

APPARATUS FOLLOWS — DERIVED, NOT ENACTED

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 14-118.15 (2026).

PINPOINT

N.C. Gen. Stat. § 14-118.15(a) (2026).

Pinpoint keys are set in the left margin of the text rather than line numbers: subsection designators are stable across editions and paper sizes, line numbers are not.

COLOPHON

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