



CHAPTER 14
ARTICLE 20A - RESIDENTIAL MORTGAGE FRAUD ACT

N.C.G.S. § 14-118.16.

Forfeiture.

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, 02:55 UTC	SOURCE FINGERPRINT dbdc765253003122975eae0f - dc3ff6b2cdbee0569d0d404d - 201f262882015640
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§ 14-118.16(a) All real and personal property of every kind used or intended for use in the course of, derived from, or realized through a violation of this Article shall be subject to forfeiture to the State as set forth in G.S. 14-2.3 and G.S. 14-7.20. However, the forfeiture of any real or personal property shall be subordinate to any security interest in the property taken by a lender in good faith as collateral for the extension of credit and recorded as provided by law, and no real or personal property shall be forfeited under this section against an owner who made a bona fide purchase of the property without knowledge of a violation of this Article.

§ 14-118.16(b) In addition to the provisions of subsection (a) of this section, courts may order restitution to any person that has suffered a financial loss due to violation of this Article. (2007-163, s. 1.)

END OF SECTION TEXT

APPARATUS FOLLOWS — DERIVED, NOT ENACTED

APPARATUS II
2 AUTHORITIES

Authorities referenced

Every G.S. cross-reference appearing in the text of this section, in order of first appearance. Nothing is characterized; the operative language is quoted from the section itself.

REFERENCE	APPEARS IN	OPERATIVE LANGUAGE IN THIS SECTION
G.S. 14-2.3	(a)	"the State as set forth in"
G.S. 14-7.20	(a)	"set forth in G.S. 14-2.3 and"

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 14-118.16 (2026).

PINPOINT

N.C. Gen. Stat. § 14-118.16(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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