



CHAPTER 14

ARTICLE 52 - MISCELLANEOUS POLICE REGULATIONS

N.C.G.S. § 14-391.

Usurious loans on household and kitchen furniture or assignment of wages.

SOURCE	LAST AMENDMENT IN THIS TEXT	RETRIEVED	SOURCE FINGERPRINT
General Statutes of North Carolina, as published by the General Assembly	Ex. Sess., c. 24, s. 14(c) — seventh act in the lineage	21 September 2026, 03:36 UTC	f600bcd9072c6a34c6b8159c - 4125e5c2f4aa446b7b30a2fe - 470fc09c7ad55c30

Any person, firm or corporation who shall lend money in any manner whatsoever by note, chattel mortgage, conditional sale, or purported conditional sale or otherwise, upon any article of household or kitchen furniture, or any assignment of wages, earned or to be earned, and shall willfully:

Take, receive, reserve or charge a greater rate of interest than permitted by law, either before or after the interest may accrue; or

Refuse to give receipts for payments on interest or principal of such loan; or

Fail or refuse to surrender the note and security when the same is paid off or a new note and mortgage is given in renewal, unless such new mortgage shall state the amount still due by the old note or mortgage and that the new one is given as additional security;

shall be guilty of a Class 1 misdemeanor and in addition thereto shall be subject to the provisions of G.S. 24-2.

END OF SECTION TEXT

APPARATUS FOLLOWS — DERIVED, NOT ENACTED

APPARATUS I
7 ACTS

Amendment lineage

The State prints this history as a single parenthetical at the foot of the section. It is reproduced verbatim in the colophon and unpacked below in order of enactment.



Nº	YEAR	ACT	CHARACTER
01	1907	c. 110	ENACTED
02	C.S.	s. 4509	RECODIFIED
03	1927	c. 72	AMENDED
04	1959	c. 195	AMENDED
05	1977	c. 807	AMENDED
06	1993	c. 539, s. 259	AMENDED
07	1994	Ex. Sess., c. 24, s. 14(c)	AMENDED

APPARATUS II
1 AUTHORITY

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. 24-2		<i>"be subject to the provisions of"</i>

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 14-391 (1994).

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

Provenance

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This is not the official text. The official text is published by the General Assembly of North Carolina.

HISTORY PARENTHETICAL, AS PRINTED BY THE STATE

(1907, c. 110; C.S., s. 4509; 1927, c. 72; 1959, c. 195; 1977, c. 807; 1993, c. 539, s. 259; 1994, Ex. Sess., c. 24, s. 14(c).)

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