



CHAPTER 25A

N.C.G.S. § 25A-1.

Scope of act.

SOURCE General Statutes of North Carolina, as published by the General Assembly	LAST AMENDMENT IN THIS TEXT S.L. 2005-338, s. 1 — third act in the lineage	RETRIEVED 21 September 2026, 07:01 UTC	SOURCE FINGERPRINT c99663c3fa02dc0bf9c0f16f - 4d976bc454699156fe246219 - 1ddd7bb7543303ae
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This Chapter applies only to consumer credit sales as hereinafter defined, except that G.S. 25A-37, referral sales, applies to all sales of goods or services as provided therein. This Chapter does not apply to a bona fide direct loan transaction in which a lender makes a direct loan to a borrower, and such lender is not regularly engaged, directly or indirectly, in the sale of goods or the furnishing of services as defined in this Chapter.

Except for G.S. 25A-37, referral sales, those sales defined in G.S. 25A-2(b), and those sales with amounts financed in excess of twenty-five thousand dollars (\$25,000) under G.S. 25A-2(a)(5), this Chapter does not apply to any party or transaction that is not also subject to the provisions of the Consumer Credit Protection Act (Federal Truth-in-Lending Act).

END OF SECTION TEXT

APPARATUS FOLLOWS — DERIVED, NOT ENACTED

APPARATUS I
3 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.

1971 1988 2005			
TICK HEIGHT = ACTS IN THAT YEAR DASHED = RECODIFICATION, NOT AMENDMENT			
Nº	YEAR	ACT	CHARACTER
01	1971	c. 796, s. 1	ENACTED
02	1983	c. 686, s. 1	AMENDED
03	2005	S.L. 2005-338, s. 1	AMENDED

APPARATUS II

3 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. 25A-37		"sales as hereinafter defined, except that"
G.S. 25A-2(b)		"referral sales, those sales defined in"
G.S. 25A-2(a)(5)		"of twenty-five thousand dollars (\$25,000) under"

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 25A-1 (2005).

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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HISTORY PARENTHETICAL, AS PRINTED BY THE STATE
(1971, c. 796, s. 1; 1983, c. 686, s. 1; 2005-338, s. 1.)

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