



CHAPTER 25A

N.C.G.S. § 25A-33.

Terms of payments.

SOURCE General Statutes of North Carolina, as published by the General Assembly	LAST AMENDMENT IN THIS TEXT c. 1446, s. 3 — second act in the lineage	RETRIEVED 21 September 2026, 03:37 UTC	SOURCE FINGERPRINT bb348814d8a332888e439311 - f021b0147f9f779aa04cd0a7 - 481f1b006bee2427
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A consumer credit installment sale contract shall provide for complete payment of all charges due under the contract, including the amount financed, the finance charge, and additional insurance charges, if any, within a period from the time of the sale of

Forty-two months, if the amount financed is less than one thousand five hundred dollars (\$1,500), or

Sixty-four months, if the amount financed is one thousand five hundred dollars (\$1,500) or greater, but less than two thousand five hundred dollars (\$2,500), or

One hundred and twenty-two months, if the amount financed is two thousand five hundred dollars (\$2,500) or greater, but less than five thousand dollars (\$5,000), or

One hundred and eighty-two months, if the amount financed is five thousand dollars (\$5,000) or greater, but less than ten thousand dollars (\$10,000), or

As the contract provides, if the amount financed is ten thousand dollars (\$10,000) or greater.

The provisions of this section shall not apply to a consumer credit installment sale contract executed in connection with any financing which is insured under regulations of the Federal Housing Administration or the Veterans Administration.

END OF SECTION TEXT

APPARATUS FOLLOWS — DERIVED, NOT ENACTED

APPARATUS I
2 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 1972 1973

TICK HEIGHT = ACTS IN THAT YEAR DASHED = RECODIFICATION, NOT AMENDMENT

Nº	YEAR	ACT	CHARACTER
01	1971	c. 796, s. 1	ENACTED
02	1973	c. 1446, s. 3	AMENDED

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 25A-33 (1973).

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; 1973, c. 1446, s. 3.)

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