



CHAPTER 25A

N.C.G.S. § 25A-9.

"Amount financed" defined.

SOURCE General Statutes of North Carolina, as published by the General Assembly	LAST AMENDMENT IN THIS TEXT c. 796, s. 1 — first act in the lineage	RETRIEVED 21 September 2026, 03:36 UTC	SOURCE FINGERPRINT a8c6580b53a0de7093cb7d10 - ed46093afc0f4dbb564aff32 - f1f6e7d3fa44800a
--	--	---	--

- § 25A-9(a)"Amount financed" means the total of the following to the extent that payment is deferred by the seller:
- (1)

The cash price of the goods or services less the amount of any down payment whether made in cash or property traded in,
- (2)

The amount actually paid or to be paid by the seller pursuant to an agreement with the buyer to discharge a security interest or lien on property traded in,
- (3)

Additional charges for insurance described in G.S. 25A-8(b) and charges referred to in G.S. 25A-8(c), and
- (4)

Official fees as described in G.S. 25A-10, to the extent they are itemized and disclosed to the buyer.

§ 25A-9(b)

If not included in the cash price, the amount financed includes any applicable sales, use or documentary stamp taxes and any amount actually paid or to be paid by the seller for registration, certificate of title or license fees.

END OF SECTION TEXT

APPARATUS FOLLOWS — DERIVED, NOT ENACTED

APPARATUS I
1 ACT

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

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

Nº	YEAR	ACT	CHARACTER
01	1971	c. 796, s. 1	ENACTED

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-8(b)	(a)(3)	"Additional charges for insurance described in"
G.S. 25A-8(c)	(a)(3)	"25A-8(b) and charges referred to in"
G.S. 25A-10	(a)(4)	"Official fees as described in"

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 25A-9 (1971).

PINPOINT

N.C. Gen. Stat. § 25A-9(a) (1971).

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

This document reproduces the text of one section of the General Statutes of North Carolina from a source file whose SHA-256 digest is printed on every page. The digest fixes the bytes this export was made from; if the State's file changes, the digest will not match.

The text of the section is unaltered. Subsection designators have been moved from the run of text into the margin. The amendment history and the table of authorities are derived from the section by mechanical extraction — they add no characterization of the law.

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
(1971, c. 796, s. 1.)

SET IN SPECTRAL AND ARCHIVO
NORTH CAROLINA LAW — STATUTE EXPORT, FORMAT V1

