



CHAPTER 39
ARTICLE 2 - CONVEYANCES BY HUSBAND AND WIFE

N.C.G.S. § 39-13.

Spouse need not join in purchase-money mortgage.

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, 01:21 UTC	SOURCE FINGERPRINT 7b5d1137622d9da0dfdd1131 - fe710bb3abc0c6a01462dcb9 - 5a76a28f142c9f52
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A mortgage or deed of trust given by the purchaser of real property to secure a loan, the proceeds of which were used to pay all or a portion of the purchase price of the encumbered real property, regardless of whether the secured party is the seller of the real property or a third-party lender, shall be good and effectual against the purchaser's spouse as well as the purchaser, without requiring the spouse to join in the execution of the mortgage or deed of trust. (1868-9, c. 204; Code, s. 1272; Rev., s. 958; 1907, c. 12; C.S., s. 1003; 1965, c. 852; 2018-80, s. 1.1; 2020-50, s. 3(a); 2020-69, s. 6(a).)

END OF SECTION TEXT

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APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 39-13 (2026).

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