



CHAPTER 45

ARTICLE 11 - EMERGENCY PROGRAM TO REDUCE HOME FORECLOSURES

N.C.G.S. § 45-102.

Pre-foreclosure notice for home loans.

SOURCE	LAST AMENDMENT IN THIS TEXT	RETRIEVED	SOURCE FINGERPRINT
General Statutes of North Carolina, as published by the General Assembly	No amendment history on record	21 September 2026, 04:45 UTC	5554972b9f3964e97c4c64fb - 5239c9eda3ad1e2ab2172991 - 823603ca6e3d9905

At least 45 days prior to the filing of a notice of hearing in a foreclosure proceeding on a primary residence, mortgage servicers of home loans shall send written notice by mail to the last known address of the borrower to inform the borrower of the availability of resources to avoid foreclosure, including:

An itemization of all past due amounts causing the loan to be in default.

An itemization of any other charges that must be paid in order to bring the loan current.

A statement that the borrower may have options available other than foreclosure and that the borrower may discuss available options with the mortgage lender, the mortgage servicer, or a counselor approved by the U.S. Department of Housing and Urban Development.

The address, telephone number, and other contact information for the mortgage lender, the mortgage servicer, or the agent for either of them who is authorized to attempt to work with the borrower to avoid foreclosure.

The name, address, telephone number, and other contact information for one or more HUD-approved counseling agencies operating to assist borrowers in North Carolina to avoid foreclosure.

The address, telephone number, and other contact information for the State Home Foreclosure Prevention Project of the Housing Finance Agency. (2008-226, s. 1; 2010-168, ss. 1, 9; 2012-79, s. 2.17(a), (g).)

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 45-102 (2026).

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