



CHAPTER 45
ARTICLE 10 - MORTGAGE DEBT COLLECTION AND SERVICING

N.C.G.S. § 45-92.

Obligation of servicer to handle escrow funds.

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, 01:15 UTC	SOURCE FINGERPRINT 058da2af551dc3873f1613c1 - 325e0f241f33741ddb83b339 - fbb43c28ef03ba47
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Any servicer that exercises the authority to collect escrow amounts on a home loan held or to be held for the borrower for insurance, taxes, and other charges with respect to the property shall collect and make all payments from the escrow account, so as to ensure that no late penalties are assessed or other negative consequences result. The provisions of this section shall apply regardless of whether the loan is delinquent or in default unless the servicer has a reasonable basis to believe that recovery of these funds will not be possible or the loan is more than 90 days in default. (2007-351, s. 5.)

END OF SECTION TEXT

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APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 45-92 (2026).

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