



CHAPTER 53
ARTICLE 15 - NORTH CAROLINA CONSUMER FINANCE ACT

N.C.G.S. § 53-182.

Payment of loans; receipts.

SOURCE General Statutes of North Carolina, as published by the General Assembly	LAST AMENDMENT IN THIS TEXT S.L. 2023-61, s. 1 — fourth act in the lineage	RETRIEVED 21 September 2026, 02:50 UTC	SOURCE FINGERPRINT 9805cfc2fd75056ae1d49281 - 7787694eb862452073d36614 - 32fa73aa9f9472e2
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§ 53-182(a) After each cash payment made on account of any loan, the licensee shall give to the person making the payment a signed, dated receipt showing the amount paid and the balance due on the loan. No receipt shall be required in the case of electronic payments or payments made by the borrower's check or money order, if the entire proceeds of the check or money order are applied to the loan. The use of a coupon book system is deemed in compliance with this section.

§ 53-182(b) Upon payment of any loan in full, a licensee shall cancel and either return or make available electronically to the borrower, within a reasonable length of time, originals or copies of any note, assignment, mortgage, deed of trust, or other instrument securing the loan that no longer secures any indebtedness of the borrower to the licensee.

END OF SECTION TEXT

APPARATUS FOLLOWS — DERIVED, NOT ENACTED

APPARATUS I
4 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.

1955			1989		2023
TICK HEIGHT = ACTS IN THAT YEAR DASHED = RECODIFICATION, NOT AMENDMENT					
Nº	YEAR	ACT	CHARACTER		
01	1955	c. 1279	ENACTED		

02	1961	c. 1053, s. 1	AMENDED
03	2001	S.L. 2001-519, s. 7	AMENDED
04	2023	S.L. 2023-61, s. 1	AMENDED

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 53-182 (2023).

PINPOINT

N.C. Gen. Stat. § 53-182(a) (2023).

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
(1955, c. 1279; 1961, c. 1053, s. 1; 2001-519, s. 7; 2023-61, s. 1.)

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