



## CHAPTER 53

## ARTICLE 15 - NORTH CAROLINA CONSUMER FINANCE ACT

**N.C.G.S. § 53-191.**

## Businesses exempted.

| SOURCE                                                                   | LAST AMENDMENT IN THIS TEXT                          | RETRIEVED                    | SOURCE FINGERPRINT                                                     |
|--------------------------------------------------------------------------|------------------------------------------------------|------------------------------|------------------------------------------------------------------------|
| General Statutes of North Carolina, as published by the General Assembly | S.L. 2023-134, s. 42.7(b) — fifth act in the lineage | 21 September 2026, 03:30 UTC | b23d6bd7b4e7fa65cbf8c719 - fdfbb8e798c55145426195d9 - 1aa025f198bc7694 |

Nothing in this Article shall be construed to apply to any person, firm or corporation doing business under the authority of any law of this State or of the United States relating to banks, trust companies, savings and loan associations, cooperative credit unions, agricultural credit corporations or associations organized under the laws of North Carolina, production credit associations organized under the act of Congress known as the Farm Credit Act of 1933, pawnbrokers lending or advancing money on specific articles of personal property, industrial banks, the business of negotiating loans on real estate, nor to installment paper dealers as defined in G.S. 105-83 other than persons, firms and corporations engaged in the business of accepting fees for endorsing or otherwise securing loans or contracts for repayment of loans.

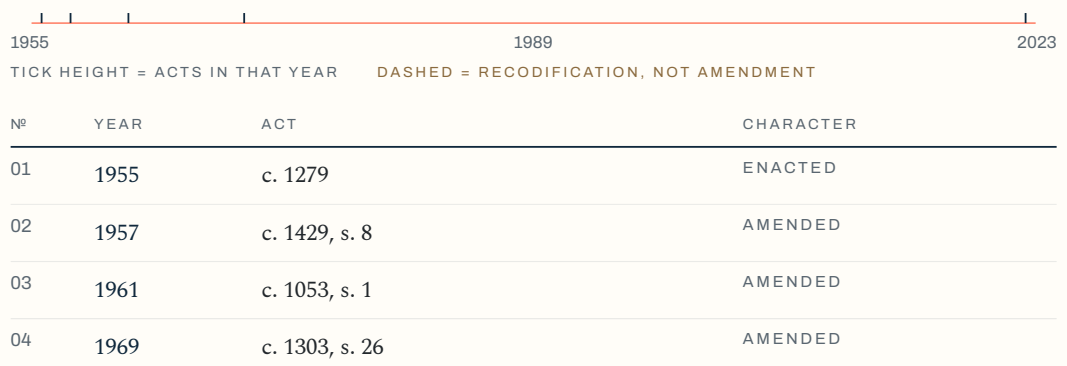
END OF SECTION TEXT

APPARATUS FOLLOWS — DERIVED, NOT ENACTED

APPARATUS I  
5 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.



APPARATUS II  
1 AUTHORITY

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. 105-83 |            | <i>"installment paper dealers as defined in"</i> |

APPARATUS III

Citation

FULL SECTION  
N.C. Gen. Stat. § 53-191 (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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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  
(1955, c. 1279; 1957, c. 1429, s. 8; 1961, c. 1053, s. 1; 1969, c. 1303, s. 26; 2023-134, s. 42.7(b).)

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