



CHAPTER 53
ARTICLE 19B - THE SECURE AND FAIR ENFORCEMENT MORTGAGE LICENSING ACT

N.C.G.S. § 53-244.142.

Applicability and exclusions.

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, 04:14 UTC	SOURCE FINGERPRINT 141de39bfabd4c2847ca08f0 - 363fe694717e9d526cbe37de - ca03f9a28331b794
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§ 53-244.142(a) In addition to the provisions of this Part, all of the provisions in Part 1 of this Article apply to covered institutions.

§ 53-244.142(b) The following exclusions apply:

- (1) This Part does not apply to a covered institution's holding company or affiliate, unless the holding company or affiliate is also a covered institution.
- (2) This Part does not apply to not-for-profit mortgage servicers or housing finance agencies.
- (3) G.S. 53-244.143 does not apply to mortgage servicers solely owning or conducting reverse mortgage servicing, the reverse mortgage portfolio administered by covered institutions, or the whole loan portion of portfolios. (2025-43, s. 1.)

END OF SECTION TEXT APPARATUS FOLLOWS — DERIVED, NOT ENACTED

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. 53-244.143	(b)(3)	

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 53-244.142 (2026).

PINPOINT

N.C. Gen. Stat. § 53-244.142(a) (2026).

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

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