



CHAPTER 54B
ARTICLE 7 - LOANS

N.C.G.S. § 54B-156.

Loan expenses and fees.

SOURCE General Statutes of North Carolina, as published by the General Assembly	LAST AMENDMENT IN THIS TEXT 1989 (Reg. Sess., 1990), c. 806, s. 16 — second act in the lineage	RETRIEVED 21 September 2026, 04:11 UTC	SOURCE FINGERPRINT e606d4cf9f2eb364d0023916 - 3dcc874630621feeccecacfb - fdd3764e753783d0
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§ 54B-156(a) Subject to the provisions of N.C.G.S. Chapter 24, an association may require borrowers to pay all reasonable expenses incurred by the association in connection with making, closing, disbursing, extending, adjusting or renewing loans. Such charges may be collected by the association from the borrower and paid to any persons, including any director, officer or employee of the association who may render services in connection with the loan, or such charges may be paid directly by the borrower.

§ 54B-156(b) An association may require a borrower to pay a reasonable charge for late payments made during the course of repayment of a loan. Subject to the provisions of G.S. 24-10.1, such payments may be levied only upon such terms and conditions as shall be fixed by the association's board of directors and agreed to by the borrower in the loan contract.

END OF SECTION TEXT

APPARATUS FOLLOWS — DERIVED, NOT ENACTED

APPARATUS I
2 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.

1981				1982			
TICK HEIGHT = ACTS IN THAT YEAR				DASHED = RECODIFICATION, NOT AMENDMENT			
Nº	YEAR	ACT		CHARACTER			
01	1981	c. 282, s. 3		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. 24-10.1	(b)	"loan. Subject to the provisions of"

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 54B-156 (1981).

PINPOINT

N.C. Gen. Stat. § 54B-156(a) (1981).

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
(1981, c. 282, s. 3; 1989 (Reg. Sess., 1990), c. 806, s. 16.)

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