



CHAPTER 66
ARTICLE 45 - PAWNBROKERS, METAL DEALERS, AND SCRAP DEALERS

N.C.G.S. § 66-391.

Record-keeping requirements for pawnbrokers.

SOURCE	LAST AMENDMENT IN THIS TEXT	RETRIEVED	SOURCE FINGERPRINT
General Statutes of North Carolina, as published by the General Assembly	S.L. 2025-25, s. 29(3) — fifth act in the lineage	21 September 2026, 05:38 UTC	76e209d0f8a99748d637bbdb - 4d873921bba150e9ee0d3159 - ce68de36adadd3f6

§ 66-391(a) Every pawnbroker shall keep consecutively numbered records of each and every pawn transaction, which shall correspond in all essential particulars to a detachable pawn ticket or copy thereof attached to the record.

§ 66-391(b) The pawnbroker shall, at the time of making the pawn or purchase transaction, enter upon the pawn ticket a record of the following information which shall be typed or written in ink and in the English language:

- (1) A clear and accurate description of the property, including model and serial number if indicated on the property;
- (2) The name, residence address, phone number, and date of birth of pledgor;
- (3) Date of the pawn transaction;
- (4) Type of identification and the identification number accepted from pledgor;
- (5) Description of the pledgor including approximate height, weight, sex, and race;
- (6) Amount of money advanced;
- (7) The date due and the amount due;
- (8) All monthly pawn charges, including interest, annual percentage rate on interest, and total recovery fee; and

- (9) Agreed upon "stated value" between pledgor and pawnbroker in case of loss or destruction of pledged item; unless otherwise noted, "stated value" is the same as the loan value.

§ 66-391(c)

The following shall be printed on all pawn tickets:

- (1) The statement that "ANY PERSONAL PROPERTY PLEDGED TO A PAWNBROKER WITHIN THIS STATE IS SUBJECT TO SALE OR DISPOSAL WHEN THERE HAS BEEN NO PAYMENT MADE ON THE ACCOUNT FOR A PERIOD OF 60 DAYS PAST MATURITY DATE OF THE ORIGINAL CONTRACT. NO FURTHER NOTICE IS NECESSARY.";
- (2) The statement that "THE PLEDGOR OF THIS ITEM ATTESTS THAT IT IS NOT STOLEN, HAS NO LIENS OR ENCUMBRANCES, AND IS THE PLEDGOR'S TO SELL OR PAWN.";
- (3) The statement that "THE ITEM PAWNED IS REDEEMABLE ONLY BY THE BEARER OF THIS TICKET OR BY IDENTIFICATION OF THE PERSON MAKING THE PAWN."; and
- (4) A blank line for the pledgor's signature and the pawnbroker's signature or initials.

§ 66-391(d)

The pledgor shall sign the pawn ticket and shall receive an exact copy of the pawn ticket which shall be signed or initialed by the pawnbroker or any employee of the pawnbroker. These records shall be available for inspection and pickup each regular workday by the sheriff of the county, or the sheriff's designee or the chief of police, or the chief's designee of the municipality in which the pawnshop is located. These records may be electronically reported to the sheriff of the county or the chief of police of the municipality in which the pawnshop is located by transmission over the internet or by facsimile transmission in a manner authorized by the applicable sheriff or chief of police. These records shall be a correct copy of the entries made of the pawn or purchase transaction and shall be carefully preserved without alteration, and shall be available during regular business hours.

§ 66-391(e)

Except as otherwise provided in this Part, any person presenting a pawn ticket to a pawnbroker is presumed to be entitled to redeem the pledged goods described on the ticket.

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.

198920072025

TICK HEIGHT = ACTS IN THAT YEAR DASHED = RECODIFICATION, NOT AMENDMENT

Nº	YEAR	ACT	CHARACTER
01	1989	c. 638, s. 2	ENACTED
02	2007	S.L. 2007-415, s. 2	AMENDED
03	2011	S.L. 2011-325, s. 5	AMENDED
04	2012	S.L. 2012-46, ss. 2, 9	AMENDED
05	2025	S.L. 2025-25, s. 29(3)	AMENDED

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 66-391 (2025).

PINPOINT

N.C. Gen. Stat. § 66-391(a) (2025).

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

(1989, c. 638, s. 2; 2007-415, s. 2; 2011-325, s. 5; 2012-46, ss. 2, 9; 2025-25, s. 29(3).)

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