



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

N.C.G.S. § 66-395.

Prohibitions.

|                                                                                    |                                                                                |                                           |                                                                                              |
|------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|-------------------------------------------|----------------------------------------------------------------------------------------------|
| SOURCE<br>General Statutes of North Carolina, as published by the General Assembly | LAST AMENDMENT IN THIS TEXT<br>S.L. 2013-410, s. 26 — fifth act in the lineage | RETRIEVED<br>21 September 2026, 02:21 UTC | SOURCE FINGERPRINT<br>14b4562623a6db701a743384 - 13d851bf0aba9b6019fe818a - 7ff98579226afc7c |
|------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|-------------------------------------------|----------------------------------------------------------------------------------------------|

§ 66-395(a)

A pawnbroker shall not:

- (1) Accept a pledge from a person under the age of 18 years.
- (2) Make any agreement requiring the personal liability of a pledgor in connection with a pawn transaction.
- (3) Accept any waiver, in writing or otherwise, of any right or protection accorded a pledgor under this Part.
- (4) Fail to exercise reasonable care to protect pledged goods from loss or damage.
- (5) Fail to return pledged goods to a pledgor upon payment of the full amount due the pawnbroker on the pawn transaction. In the event such pledged goods are lost or damaged while in the possession of the pawnbroker, it shall be the responsibility of the pawnbroker to replace the lost or damaged goods with merchandise of like kind and equivalent value. In the event the pledgor and pawnbroker cannot agree as to replacement, the pawnbroker shall reimburse the pledgor in the amount of the value agreed upon pursuant to G.S. 66-391(b).
- (6) Take any article in pawn, pledge, or as security from any person, which is known to such pawnbroker to be stolen, unless there is a written agreement with local or State law enforcement.

- (7) Sell, exchange, barter, or remove from the pawnshop any goods pledged, pawned, or purchased before the earlier of seven days after the date the pawn ticket record is electronically reported in accordance with G.S. 66-391(d) or 30 days after the transaction, except in case of redemption by pledgor or items purchased for resale from wholesalers.
- (8) Operate more than one pawnshop under one license, and such shop must be at a permanent place of business.
- (9) Take as pledged goods any manufactured mobile home, recreational vehicle, or motor vehicle other than a motorcycle.

§ 66-395(b)

A currency converter shall not purchase from any person property which is known to the currency converter to be stolen, unless there is a written agreement with local or State law enforcement.

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.

1989

2001

2013

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. 1     | AMENDED   |
| 03 | 2011 | S.L. 2011-325, s. 7     | AMENDED   |
| 04 | 2012 | S.L. 2012-46, ss. 2, 10 | AMENDED   |
| 05 | 2013 | S.L. 2013-410, s. 26    | AMENDED   |

APPARATUS II  
2 AUTHORITIES

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.

|                |        |                                                 |
|----------------|--------|-------------------------------------------------|
| G.S. 66-391(b) | (a)(5) | "the value agreed upon pursuant to"             |
| G.S. 66-391(d) | (a)(7) | "is electronically reported in accordance with" |

## APPARATUS III

## Citation

## FULL SECTION

N.C. Gen. Stat. § 66-395 (2013).

## PINPOINT

N.C. Gen. Stat. § 66-395(a) (2013).

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

(1989, c. 638, s. 2; 2007-415, s. 1; 2011-325, s. 7; 2012-46, ss. 2, 10; 2013-410, s. 26.)

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