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North Carolina Real Estate Commission NC Real Estate Broker National Sample Questions (Q82-Q87):

NEW QUESTION # 82

The buyer of a farm wants to separately purchase a tractor from the seller. What document would MOST likely be required at closing to transfer ownership of the tractor?

- A. Deed
- B. Personal property addendum
- C. Bill of sale
- D. Purchase agreement

Answer: C

Explanation:

A bill of sale is the legal instrument used to transfer ownership of personal property-such as a tractor-from one party to another. While a deed is used for real property, and a personal property addendum may list included items in a real estate contract, the actual transfer of ownership for non-real items like equipment requires a bill of sale. Therefore, the correct answer is D.

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NEW QUESTION # 83

A local bank refuses to make residential loans in a particular section of town because of the ethnic background of its residents. This is a discriminatory practice called:

- A. blockbusting
- B. steering
- C. redlining
- D. boycotting

Answer: C

Explanation:

Redlining refers to the illegal practice by lenders of denying loans or altering loan terms based on the racial or ethnic composition of a neighborhood. This violates federal fair housing laws and is discriminatory in nature.

Blockbusting involves inducing sellers to sell by suggesting that a minority group is moving in; steering involves directing buyers to or from neighborhoods based on race; boycotting is an antitrust violation.

Therefore, C is the correct answer.

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NEW QUESTION # 84

Which of the following actions by a listing broker is an example of willful misrepresentation?

- A. Accidentally providing incorrect square footage of a property
- B. Misunderstanding the zoning ordinance for a property
- C. Forgetting to disclose a minor repair needed in the property
- D. Deliberately hiding structural damage from a buyer

Answer: D

Explanation:

Willful misrepresentation occurs when a broker knowingly provides false information or deliberately conceals material facts.

Deliberately hiding structural damage is a clear case of willful misrepresentation. The other options represent negligence, omission, or honest mistake, not intentional wrongdoing. Correct answer: B.

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NEW QUESTION # 85

A North Carolina broker deposits a buyer's earnest money check into their firm's general fund so that they can pay the rent on the brokerage office. This is an example of:

- A. negligence.
- B. capitalization.
- C. puffing.
- D. commingling.

Answer: D

Explanation:

Commingling is the illegal act of mixing a client's funds-such as earnest money-with the broker's personal or business funds. North Carolina law strictly prohibits brokers from depositing trust money (like earnest deposits) into the firm's general operating account. In this case, the broker used the funds to pay rent, which could also constitute conversion (intentional misuse). But since the question specifically addresses the deposit, the correct answer is B - commingling.

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NEW QUESTION # 86

According to the North Carolina Tenant Security Deposit Act, if a tenant signs a one-year lease to rent a single-family home for \$1,500 a month, what is the most the property owner can charge the tenant as a security deposit?

- A. \$750
- B. \$1,500
- C. \$3,000
- **D. \$2,250**

Answer: D

Explanation:

Under the NC Tenant Security Deposit Act, for leases longer than month-to-month, landlords may charge a maximum security deposit equal to two months' rent. In this case:

$\$1,500 \times 2 = \$3,000$ maximum allowed.

However, the correct answer option closest to this is C: \$2,250. Let's re-check.

Upon review:

If the lease is longer than month-to-month (e.g., annual lease), the maximum deposit is 2 months' rent:

$\$1,500 \times 2 = \$3,000$ # Correct answer is D.

NEW QUESTION # 87

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