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North Carolina Real Estate Commission NCREC-Broker-N Exam Syllabus Topics:

Topic	Details
Topic 1	<ul style="list-style-type: none">National Portion: Core Concepts: This section of the exam measures the skills of broker candidates and focuses on the basic principles of real estate. It covers property ownership, forms of estates, property rights, and how interests are transferred. It also evaluates contracts, agency duties, and the role of brokers in maintaining lawful and ethical agreements. These core concepts ensure candidates understand the foundational rules of practice across the United States.

Topic 2	<ul style="list-style-type: none"> • State Portion: Practice and Procedures: This part of the exam measures the skills of provisional brokers in practical, day-to-day operations within North Carolina. It covers contracts and closing processes, use of state-specific forms, and procedures for managing transactions. It also includes state statutes on property transfers, landlord-tenant law, and fair housing requirements. This focus ensures provisional brokers can carry out transactions correctly within state guidelines.
Topic 3	<ul style="list-style-type: none"> • National Portion: Applied Knowledge: This part of the exam measures the applied knowledge of broker candidates and emphasizes practical skills. It includes financing and valuation methods, market analysis, and understanding mortgage processes. Candidates are also tested on land use controls, zoning, environmental regulations, required disclosures, and common real estate calculations. This applied knowledge ensures brokers can handle real-world scenarios effectively.
Topic 4	<ul style="list-style-type: none"> • State Portion: Legal Framework: This section of the exam evaluates provisional brokers on the rules and statutes that apply specifically in North Carolina. It includes license law, the Real Estate Commission's authority, and disciplinary procedures. It also covers how agency relationships must be created and disclosed under state law. These legal frameworks define the responsibilities and compliance requirements for practicing in the state.

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North Carolina Real Estate Commission NC Real Estate Broker National Sample Questions (Q80-Q85):

NEW QUESTION # 80

A real estate licensee's advertisement for a house includes only the following phrase about financing:

"Assume the owner's original loan with only a \$1,000 down payment!" What is wrong with this advertisement?

- A. Nothing, so long as it is the real estate licensee's own property.
- B. It does not provide the brokerage firm's name as licensed.
- **C. It does not also include the loan's annual percentage rate and other financing terms.**
- D. It does not also include the original balance on the loan.

Answer: C

Explanation:

According to the Truth in Lending Act (TILA) and advertising guidelines in North Carolina, if a licensee advertises specific financing terms-such as the amount of down payment-this triggers the requirement to disclose additional terms, including the annual percentage rate (APR), amount of payments, and term of the loan. The failure to include these terms makes the advertisement misleading and non-compliant.

NEW QUESTION # 81

A buyer's stable monthly income is \$6,800. Every month they pay a \$485 car payment, \$200 in a revolving credit payment, and \$1,500 in alimony. Using ratios of 31% and 43%, what is the maximum monthly mortgage payment they would qualify for on an

FHA-insured mortgage loan?

- A. \$2,108
- B. \$1,972
- C. \$739
- **D. \$1,763**

Answer: D

Explanation:

FHA mortgage qualification uses two ratios:

Housing ratio (Front-end): 31% of monthly gross income

Total debt ratio (Back-end): 43% of monthly gross income

Step 1: Calculate max housing (front-end)

$$31\% \times \$6,800 = \$2,108$$

Step 2: Calculate max total debts (back-end)

$$43\% \times \$6,800 = \$2,924$$

$$\text{Subtract monthly debts: } \$485 + \$200 + \$1,500 = \$2,185$$

$$\text{Max mortgage payment allowed} = \$2,924 - \$2,185 = \$739$$

The borrower is limited by the back-end ratio, so the maximum housing expense is \$739.

Note: The initial selected answer choice "B. \$1,763" would exceed the debt ratio when combined with existing monthly obligations.

The correct final answer is A.

NEW QUESTION # 82

A North Carolina broker must maintain copies of all transaction files for at least _____ after the conclusion of a transaction?

- A. 4 years
- B. 1 year
- **C. 3 years**
- D. 2 years

Answer: C

Explanation:

According to the North Carolina Real Estate Commission, brokers must retain records related to a real estate transaction for a minimum of three years from the date of closing or termination of the transaction. These records include contracts, agency agreements, disclosures, and correspondence. Therefore, C is the correct answer.

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NEW QUESTION # 83

A North Carolina broker has been designated as the broker-in-charge (BIC) at a brokerage firm. This means that the broker:

- A. must be the owner of the brokerage firm.
- **B. must supervise all provisional brokers in the office.**
- C. can supervise both the main office and one or more branch offices.
- D. can appoint a second BIC to help in the office.

Answer: B

Explanation:

In North Carolina, the Broker-in-Charge (BIC) is responsible for supervising all provisional brokers and ensuring they adhere to Commission rules. While a BIC may also supervise branch offices if appointed, the core statutory duty is direct supervision of licensed provisional brokers. Therefore, Option B is the most accurate.

NEW QUESTION # 84

Which is the correct formula for finding the value of a property using a capitalization rate?

- A. $\text{Net Operating Income} \times \text{Rate} = \text{Value}$

- B. Rate / Net Operating Income = Value
- **C. Net Operating Income / Rate = Value**
- D. Potential Gross Income / Rate = Value

Answer: C

Explanation:

In the income approach to real estate valuation, the formula used is:

Value = Net Operating Income (NOI) ÷ Capitalization Rate

This method estimates the value of an income-producing property based on its ability to generate income.

Using this formula, you divide the NOI by the cap rate to find the value. Gross income is not used without adjustments, and multiplication or inverting the formula is incorrect. Therefore, the correct answer is B.

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NEW QUESTION # 85

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