

최신버전 NCREC-Broker-N 인기덤프 자료 완벽한 시험최신덤프



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https://drive.google.com/open?id=1WkIJcF4Z3R4mA7yLqijwvp5mlkZU-vO_

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>> NCREC-Broker-N 인기덤프 자료 <<

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North Carolina Real Estate Commission NCREC-Broker-N 시험요강:

주제	소개
주제 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.
주제 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.

주제 3	<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.
주제 4	<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.

최신 Real Estate Broker NCREC-Broker-N 무료샘플문제 (Q67-Q72):

질문 #67

After a purchase agreement has been signed, but before the transaction closes, the buyer attempts to have the contract voided. The buyer was able to prove that, because of a mental disorder, they were incompetent at the time the contract was signed although later went on medication. Is the contract still valid?

- A. Yes, because the contract is still executory.
- B. No, because buyers are entitled to rescind contracts before closing.
- C. Yes, because mental illness does not factor into questions of contractual capacity.
- D. No, because the temporary incapacity allows them to void the contract.**

정답: **D**

설명:

For a contract to be valid and enforceable, all parties must have legal capacity at the time of signing. If the buyer can prove they were legally incompetent due to mental illness at the time of execution, they may have the right to void the contract—even if they later regained competence. Temporary or situational incompetence at the time of contract formation is legally sufficient to make the contract voidable. Therefore, the correct answer is D.

질문 #68

It would be considered the unauthorized practice of law for a North Carolina real estate broker to:

- A. modify an electronically generated preprinted form by marking a change requested by a client.
- B. draft an addendum to an offer if there are any special contract provisions.**
- C. refer a client to an attorney to draft an addendum if there are special contract provisions.
- D. complete a preprinted offer or sales contract form that has been drafted by an attorney.

정답: **B**

설명:

North Carolina brokers are permitted to complete preprinted, attorney-approved forms (like Standard Form 2- T) and make handwritten changes at the direction of clients. However, they may not draft legal language or new provisions—doing so constitutes the unauthorized practice of law. Brokers must refer clients to an attorney when custom provisions or legal interpretations are needed. Therefore, the correct answer is B.

질문 #69

A property owner owns 150 acres of land. Bordering one side of the property is a non-navigable river. Which statement about the owner's ownership rights is TRUE?

- A. The owner can stop other people from using the river.
- B. The owner's land ownership rights extend to the center of the river.**
- C. The owner owns the water and can build a dam to restrict its flow.
- D. The owner has littoral, not riparian rights.

정답: B

설명:

In North Carolina, if a property borders a non-navigable river or stream, the property owner holds riparian rights. This means the owner's property extends to the centerline of the watercourse. Littoral rights, by contrast, apply to properties bordering large, navigable bodies of water such as oceans and lakes. The owner does not own the water and cannot restrict its natural flow or public use where applicable. Therefore, the correct answer is C.

질문 # 70

What duty does a North Carolina real estate broker have related to material facts?

- A. An affirmative duty to discover and disclose material facts to all parties
- B. An affirmative duty to discover and disclose material facts to their clients only
- C. A duty to disclose known material facts to their clients only but no affirmative duty to discover material facts
- D. A duty to disclose known material facts to all parties but no affirmative duty to discover material facts

정답: A

설명:

NC brokers are bound by an affirmative duty to both discover and disclose material facts to all parties in a transaction, not just their clients. This includes facts they know or should reasonably know, such as structural defects, zoning violations, or environmental issues. This duty exists regardless of whom the broker represents.

Therefore, option A is correct.

질문 # 71

Which statement about a mortgagee's title insurance policy is TRUE?

- A. It protects the lender against defects in the title.
- B. The amount paid on a claim equals the original loan amount.
- C. Coverage never expires as long as the buyer owns the property.
- D. The policy premium is usually added to the monthly mortgage amount.

정답: A

설명:

A mortgagee's (lender's) title insurance policy protects the lender from financial loss caused by title defects that were not discovered before the mortgage was issued. The policy coverage lasts until the loan is repaid.

The borrower pays a one-time premium at closing—it is not part of the monthly mortgage. Claims are based on the unpaid balance of the loan, not necessarily the full loan amount. Therefore, the correct answer is D.

질문 # 72

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