

NCREC-Broker-N Valid Test Online, Reliable NCREC-Broker-N Exam Sample



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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: 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 2	<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 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.
Topic 4	<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.

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North Carolina Real Estate Commission NC Real Estate Broker National Sample Questions (Q64-Q69):

NEW QUESTION # 64

A homeowner signs a contract with a broker stating that the homeowner will pay the broker a commission if the broker finds a ready, willing, and able buyer for the house in the next 60 days. What is the BEST way to describe this contract as of the day they sign it?

- A. Implied and executory
- B. Implied and executed
- C. Express and executed
- D. Express and executory

Answer: D

Explanation:

This is an express contract because terms are clearly stated, and executory because performance (finding a buyer) is yet to occur. It is not executed until the broker succeeds. Thus, it's an express, executory contract as defined in contract law and Broker#N study materials.

NEW QUESTION # 65

A loan is set up so that the borrower's loan payments are for the same amount each month. A portion of each payment goes to interest, and a portion goes to principal, and the loan balance will be zero at the end of the loan term. Which type of loan is this?

- A. Partially amortizing
- B. Fully amortizing
- C. Straight amortizing
- D. Negatively amortizing

Answer: B

Explanation:

A fully amortizing loan is one in which the borrower makes equal monthly payments over the loan term, with a portion of each payment applied to interest and the remainder to principal. By the end of the loan term, the entire balance is paid off. Therefore, the correct answer is A - fully amortizing.

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NEW QUESTION # 66

A buyer and a seller have both signed the NCAR/NCBA Offer to Purchase and Contract (Standard Form 2-T), creating a binding sales agreement. The buyer's loan is denied during the due diligence period, and they provide the proper notice to terminate the transaction. In this scenario, the buyer can receive:

- A. no refund because the buyer terminated a valid contract.
- B. a refund of both the due diligence fee and the earnest money deposit.
- C. a refund of the due diligence fee only.
- D. a refund of the earnest money deposit only.

Answer: D

Explanation:

Under the NCAR/NCBA Standard Form 2-T, if the buyer terminates the contract during the due diligence period and provides written notice, they are entitled to a full refund of the earnest money deposit. However, the due diligence fee is non-refundable unless the seller breaches the contract. Therefore, the correct answer is B.

NEW QUESTION # 67

A seller wants to net \$200,000 from a transaction but will have to pay off a home loan and other fees, at a total cost of \$288,800. The seller will also need to pay a 6% commission. What will the property need to sell for?

- A. \$518,128
- B. \$488,800
- C. \$567,008
- D. **\$520,000**

Answer: D

Explanation:

Let X = sale price.

Seller nets \$200,000 and owes \$288,800 in fees and costs. A 6% commission will be taken from the sale price.

$$\text{Net} = 0.94X - 288,800 = 200,000$$

Solving:

$$0.94X = 488,800$$

$$X = \$520,000$$

Therefore, the required sale price is \$520,000 - answer C.

NEW QUESTION # 68

An appraiser estimates that it would cost \$598,720 to rebuild the subject house. Now what must the appraiser do to arrive at an opinion of value for the property using the cost approach?

- A. **Subtract depreciation and add land value**
- B. Add land value and labor costs
- C. Subtract land value and depreciation
- D. Subtract depreciation and add labor costs

Answer: A

Explanation:

The cost approach to value involves three primary steps: (1) estimate the replacement or reproduction cost of the improvements, (2) subtract accrued depreciation, and (3) add the market value of the land. In this case, the appraiser has already estimated the cost to rebuild the structure. The next steps are to subtract any depreciation from the improvements and then add the land value to derive the final opinion of value. Labor costs are already factored into the reconstruction estimate and are not added again.

NEW QUESTION # 69

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