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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"> <li>• <b>National Portion: Core Concepts:</b> 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.</li> </ul>
Topic 2	<ul style="list-style-type: none"> <li>• <b>State Portion: Practice and Procedures:</b> 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.</li> </ul>
Topic 3	<ul style="list-style-type: none"> <li>• <b>State Portion: Legal Framework:</b> 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.</li> </ul>
Topic 4	<ul style="list-style-type: none"> <li>• <b>National Portion: Applied Knowledge:</b> 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.</li> </ul>

## North Carolina Real Estate Commission NC Real Estate Broker National Sample Questions (Q91-Q96):

### NEW QUESTION # 91

To equalize each comparable property to the subject property when performing the sales comparison approach, the appraiser should make adjustments to:

- A. only the comparable properties.
- B. the property being appraised.
- C. both the subject and comparable properties.
- D. only the subject property.

**Answer: A**

Explanation:

In the sales comparison approach, appraisers always make adjustments to the comparable properties - never to the subject property - to reflect how they differ from the subject. This ensures that all comparables are on an equal footing with the subject being appraised. Thus, answer B is correct.

### NEW QUESTION # 92

Under the North Carolina Timeshare Act, a timeshare developer must allow a buyer to cancel a purchase contract without penalty for how long after signing the contract?

- A. 5 days
- B. 10 days
- C. Under the law, there is no right of cancellation
- D. 3 days

**Answer: A**

Explanation:

According to the North Carolina Timeshare Act, a purchaser of a timeshare has the right to cancel the purchase without penalty within five (5) calendar days after execution of the contract. This right of rescission is non-waivable and must be disclosed in the

contract. The cancellation does not require a reason and must be honored fully. Therefore, the correct answer is B.

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### NEW QUESTION # 93

A week before closing, lightning struck the roof of the property being sold, doing about \$5,000 in damage.

The seller and buyer agree to adjust the sales price accordingly and continue with the transaction. What should they do to document this mutual understanding?

- A. Execute a new purchase agreement
- B. Draft a lis pendens
- C. Nothing; an oral agreement is sufficient
- **D. Prepare and sign an amendment**

**Answer: D**

Explanation:

Any change to the terms of a binding real estate contract must be made in writing and signed by all parties. In this case, the original Offer to Purchase and Contract remains valid, and the parties are modifying the terms (adjusting the sales price due to damage). This should be documented using a formal amendment. Therefore, the correct answer is C.

### NEW QUESTION # 94

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

**Answer: A**

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 # 95

According to the North Carolina Real Estate Commission Rules, what must be included in a written agency agreement?

- A. The expiration date of the broker's license
- B. A broker protection clause
- **C. The broker's license number**
- D. An automatic renewal clause

**Answer: C**

Explanation:

According to 21 NCAC 58A .0104(a), a written agency agreement in North Carolina must include the broker's license number and

a definite expiration date. These are required by the Commission to ensure regulatory clarity and accountability. A broker protection clause is optional and negotiated between parties. Automatic renewal clauses are prohibited in listing agreements. Therefore, the correct and required component is the broker's license number.

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## NEW QUESTION # 96

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