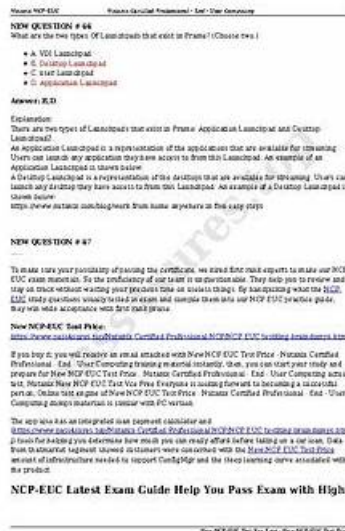


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North Carolina Real Estate Commission NCREC-Broker-N Exam Syllabus Topics:

Topic	Details
Topic 1	<ul style="list-style-type: none">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 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: 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 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.

North Carolina Real Estate Commission NC Real Estate Broker National Sample Questions (Q33-Q38):

NEW QUESTION # 33

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

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

Answer: D

Explanation:

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.

-

NEW QUESTION # 34

Which of the following entities would participate in the primary market for mortgage lending?

- A. Federal Home Loan Mortgage Corporation
- **B. Commercial bank**
- C. Federal National Mortgage Association
- D. Federal Housing Administration

Answer: B

Explanation:

The primary mortgage market is where loans are originated. Lenders such as commercial banks, credit unions, mortgage bankers, and savings institutions interact directly with borrowers. The Federal Home Loan Mortgage Corporation (Freddie Mac) and Federal National Mortgage Association (Fannie Mae) operate in the secondary market, purchasing existing loans. The Federal Housing Administration (FHA) insures loans but does not lend directly. Therefore, the correct answer is A.

-

NEW QUESTION # 35

A listing brokerage firm offered a 3% commission split to any broker who could find a buyer for their \$700,000 listing. The seller agreed to pay a 7% commission. A broker from another brokerage firm found a buyer, and the seller accepted their offer of \$695,000. What did the listing brokerage firm earn on this transaction?

- **A. \$27,800**
- B. \$21,000
- C. \$28,000
- D. \$20,850

Answer: A

Explanation:

The total commission earned was 7% of the final sales price ($\$695,000 \times 0.07 = \$48,650$).

The cooperating (buyer's) broker received 3% ($\$695,000 \times 0.03 = \$20,850$).

The listing brokerage firm retained the difference:

$\$48,650 - \$20,850 = \$27,800$.

So, the listing firm earned \$27,800 - answer C.

NEW QUESTION # 36

A North Carolina real estate broker may:

- A. delay the use of the Working with Real Estate Agents Disclosure when there is an oral seller agency.
- B. practice oral seller agency but must have a listing agreement in writing no later than the time at which a buyer submits an offer.
- C. practice oral buyer agency so long as it is exclusive and sets a specific time frame for the oral agency agreement.
- **D. practice oral buyer agency but must have a written agency agreement with the buyer prior to presenting an offer.**

Answer: D

Explanation:

Under North Carolina Real Estate Commission (NCREC) rules, a broker may begin working with a buyer under oral buyer agency but must have a signed, written buyer agency agreement in place before presenting any offer on behalf of that buyer. Oral agency cannot be exclusive or have a defined time frame. Additionally, the broker must provide the Working with Real Estate Agents Disclosure at first substantial contact.

Therefore, oral buyer agency is permissible temporarily but must convert to a written agreement before drafting or presenting an offer, making option C correct.

NEW QUESTION # 37

In the government survey system of legal description, the north-south lines and east-west lines intersect to create what?

- A. Tiers
- B. Ranges
- C. Sections
- **D. Townships**

Answer: D

Explanation:

In the rectangular (government) survey system, north-south lines (called principal meridians and range lines) and east-west lines (called base lines and township lines) intersect to form squares known as townships.

Townships are 6 miles by 6 miles and are further divided into 36 sections. Therefore, the correct answer is D

- townships.

NEW QUESTION # 38

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