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

### NEW QUESTION # 33

When a property is being sold "as is," what responsibility does the listing broker have related to disclosures?

- A. The broker should not disclose any information to avoid liability.
- B. The broker has no disclosure responsibilities.
- C. The broker must still disclose all known material facts.
- D. The broker needs to disclose only major structural issues.

**Answer: C**

Explanation:

In North Carolina, a property sold "as is" means the seller is not agreeing to make repairs, but it does not relieve the broker of their duty to disclose. The broker must disclose all material facts they know or reasonably should know, regardless of the "as is" status. This includes physical defects, zoning issues, or legal encumbrances. Therefore, option B is the correct and legally required practice for brokers.

### NEW QUESTION # 34

Under the provisions of the federal Truth in Lending Act (TILA) and Real Estate Settlement Procedures Act (RESPA), a lender must provide a borrower with the Closing Disclosure at least \_\_\_\_\_ prior to loan consummation.

- A. 3 business days
- B. 1 business day
- C. 7 calendar days
- D. 3 calendar days

**Answer: A**

Explanation:

TILA-RESPA Integrated Disclosure rules (TRID) require that the Closing Disclosure be delivered to the consumer no later than 3 business days before consummation of the loan. This mandates a three-business-day review period for borrowers before finalizing the loan-making option. B is correct.

### NEW QUESTION # 35

A prospective buyer, who just moved to town from Venezuela, asks their buyer agent to show them houses only in Latino neighborhoods. If the buyer agent complies with the buyer's directions, the agent could be guilty of:

- A. steering
- B. pandering
- C. blockbusting
- D. redlining

**Answer: A**

Explanation:

Steering is the illegal practice of guiding prospective buyers toward or away from certain neighborhoods based on race, ethnicity, religion, or other protected characteristics. Even if the request comes from the buyer, complying with such directions violates the Fair Housing Act. The correct answer is D - steering.

### **NEW QUESTION # 36**

Which of the following BEST describes a seller's market?

- A. Home prices are generally falling.
- **B. Sellers often receive multiple offers on their property.**
- C. There are more sellers than buyers.
- D. Buyers have more negotiating power.

**Answer: B**

Explanation:

A "seller's market" occurs when demand exceeds supply, resulting in strong buyer competition. The most common real-world effect is multiple offers on listed properties, intensifying competition and giving sellers leverage. This matches option B. The definitions in NCREC study guides, textbooks, and appraisal resources all align with this scenario.

### **NEW QUESTION # 37**

In North Carolina, if a listing broker is tempted to disclose the terms of an offer to get another buyer to submit a higher offer, what must the broker do?

- A. Only disclose the highest or best offer
- B. Obtain permission to disclose the terms of the offer from the seller only
- **C. Obtain express authority to disclose the terms of the offer from the offering party**
- D. Disclose all offers to all competing buyers because the existence of multiple offers is a material fact

**Answer: C**

Explanation:

In North Carolina, a broker may not disclose the price or terms of one buyer's offer to another party without the express permission of the party who made the offer. This ensures fair dealing and prevents misuse of confidential offer terms. While a seller can instruct a broker to disclose that there are multiple offers, the details (like price, due diligence fee, etc.) require written consent from the offeror. Therefore, the correct answer is B.

### **NEW QUESTION # 38**

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