

# NCREC-Broker-N시험패스 가능한 인증공부 & NCREC-Broker-N높은 통과율 인기덤프자료



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North Carolina Real Estate Commission NCREC-Broker-N 덤프는 North Carolina Real Estate Commission NCREC-Broker-N 시험의 모든 문제를 커버하고 있어 시험적중율이 아주 높습니다. Itcertkr는 Paypal과 몇년간의 파트너 관계를 유지하여 월드으로 신뢰가 가는 안전한 지불방법을 제공해드립니다. North Carolina Real Estate Commission NCREC-Broker-N 시험탈락시 제품비용 전액환불조치로 고객님의 이익을 보장해드립니다.

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

주제	소개
주제 1	<ul style="list-style-type: none"><li>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.</li></ul>
주제 2	<ul style="list-style-type: none"><li>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.</li></ul>
주제 3	<ul style="list-style-type: none"><li>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.</li></ul>
주제 4	<ul style="list-style-type: none"><li>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.</li></ul>

# NCREC-Broker-N 높은 통과율 인기 덤프자료 - NCREC-Broker-N 시험패스 가능한 공부

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## 최신 Real Estate Broker NCREC-Broker-N 무료샘플문제 (Q20-Q25):

### 질문 # 20

A salaried employee of a North Carolina brokerage firm that practices property management must have a real estate license if they perform which task?

- A. Completing a preprinted lease contract
- B. Showing apartment units to prospective tenants
- C. Accepting applications for a lease
- D. Negotiating the amount of a security deposit**

정답: **D**

### 설명:

In North Carolina, salaried employees working under a licensed brokerage or property management firm may engage in certain administrative or ministerial tasks without a real estate license-such as showing rental units, collecting rent, and accepting applications. However, negotiating lease terms or the amount of a security deposit involves brokerage-level activity and requires a real estate license. Therefore, the correct answer is C.

### 질문 # 21

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

정답: **D**

### 설명:

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)

$43\% \times \$6,800 = \$2,924$

Subtract monthly debts:  $\$485 + \$200 + \$1,500 = \$2,185$

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.

### 질문 # 22

The primary purpose of a comparative market analysis of real property is to provide a(n):

- A. seller with a range of appropriate listing prices.**

- B. insurer with the estimated cost to rebuild the property.
- C. lender with the appropriate market value of the collateral.
- D. appraiser with a thorough picture of the current economic market.

**정답: A**

**설명:**

A Comparative Market Analysis (CMA) is a tool used by real estate brokers to estimate the probable selling price of a property based on recently sold, active, and expired listings of similar properties. The primary purpose is to assist a seller in determining a reasonable and competitive listing price. Unlike a formal appraisal, a CMA is not intended for use by appraisers, insurers, or lenders. Therefore, the correct answer is C.

**질문 # 23**

Which of the following is a key characteristic of an exclusive right to sell listing agreement?

- A. The seller does not owe a commission if they sell the property themselves.
- B. The broker must be the procuring cause of the sale to earn a commission.
- C. The seller can list the property with multiple brokers.
- D. The broker is guaranteed a commission if the property sells during the listing term.

**정답: D**

**설명:**

An exclusive right to sell listing gives one broker the sole authority to market and sell a property. The broker is entitled to a commission no matter who procures the buyer, even if the seller finds the buyer independently during the listing period commission payment upon sale within the term-matching option A.

Option B is false (that applies to exclusive agency); C applies to open or exclusive-agency; and D conflicts with the exclusivity provision.

**질문 # 24**

Which of these activities is prohibited by federal antitrust laws?

- A. Price gouging
- B. Price-fixing
- C. Providing legal advice
- D. Racial discrimination

**정답: B**

**설명:**

Federal antitrust laws, including the Sherman Antitrust Act, prohibit activities that restrict fair competition.

One of the key prohibited practices is price-fixing—an agreement among competitors to set commission rates or pricing, which violates the requirement for competitive, independent business conduct. Price gouging is related to consumer protection during emergencies, and racial discrimination falls under fair housing law, not antitrust. Providing legal advice is a separate licensing concern. Therefore, A is correct.

**질문 # 25**

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