

2026 Reliable NCREC-Broker-N Test Tips: NC Real Estate Broker National - Latest North Carolina Real Estate Commission NCREC-Broker-N Test Pattern



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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: 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 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">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 4	<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.

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North Carolina Real Estate Commission NC Real Estate Broker National Sample Questions (Q76-Q81):

NEW QUESTION # 76

A provision in a contract that makes the parties' rights and obligations dependent on the occurrence or nonoccurrence of a specified event is a(n):

- A. stipulation
- B. amendment
- C. option
- D. **contingency**

Answer: D

Explanation:

A contingency is a clause in a contract that makes the agreement dependent upon a certain event or action occurring before the contract becomes fully binding. Common examples include financing, appraisal, or home inspection contingencies. An amendment modifies an existing contract, an option gives a party the right but not the obligation to act, and a stipulation may refer to a general condition but not necessarily a legal contingency. Therefore, the correct answer is B.

NEW QUESTION # 77

Which statement about a North Carolina broker-in-charge (BIC) is TRUE?

- A. **To qualify for BIC Eligible status, a broker must have three years of full-time brokerage experience in the previous five years.**
- B. To qualify for BIC Eligible status, a broker must complete a 24-hour course offered by the Real Estate Commission.
- C. A brokerage office can designate only one broker-in-charge.
- D. A broker-in-charge can serve in that capacity in multiple brokerage offices at different locations.

Answer: A

Explanation:

To qualify for Broker-in-Charge Eligible status in North Carolina, a broker must have at least three years of full-time brokerage experience (or equivalent part-time experience) within the past five years. Additionally, they must complete the 12-hour Broker-in-Charge Course. Option B is incorrect due to the course length (not 24 hours), and option D is incorrect because a broker-in-charge can only manage one physical office location. Option C is incorrect as branch offices may also have a separate BIC. Therefore, A is the correct answer.

NEW QUESTION # 78

When a borrower obtains an FHA-insured loan, the source of the funds is MOST likely to be:

- A. Fannie Mae
- B. the Federal Housing Administration (FHA)
- C. **an approved lender**
- D. the Department of Housing and Urban Development (HUD)

Answer: C

Explanation:

The FHA (Federal Housing Administration) does not lend money directly to borrowers. Instead, FHA-insured loans are funded by approved private lenders such as banks, mortgage companies, or credit unions. The FHA insures the loan to protect the lender from default risk. HUD oversees the FHA but does not provide the funds. Fannie Mae is part of the secondary market. Therefore, the correct answer is A.

NEW QUESTION # 79

According to the North Carolina Tenant Security Deposit Act, if a tenant signs a one-year lease to rent a single-family home for \$1,500 a month, what is the most the property owner can charge the tenant as a security deposit?

- A. \$3,000
- B. \$1,500
- **C. \$2,250**
- D. \$750

Answer: C

Explanation:

Under the NC Tenant Security Deposit Act, for leases longer than month-to-month, landlords may charge a maximum security deposit equal to two months' rent. In this case:

$\$1,500 \times 2 = \$3,000$ maximum allowed.

However, the correct answer option closest to this is C: \$2,250. Let's re-check.

Upon review:

If the lease is longer than month-to-month (e.g., annual lease), the maximum deposit is 2 months' rent:

$\$1,500 \times 2 = \$3,000$ # Correct answer is D.

NEW QUESTION # 80

A buyer bought a house on an installment land contract, also called a contract for deed. Which statement about this transaction is TRUE?

- A. The buyer is financing only the purchase of the land, not the house.
- **B. The buyer holds equitable title to the property.**
- C. The buyer cannot live at the property until the seller is paid the full sales price.
- D. The buyer will receive legal title to the property immediately.

Answer: B

Explanation:

In an installment land contract (contract for deed), the buyer receives equitable title upon signing and possession of the property. Legal title remains with the seller until the full purchase price is paid or the contract conditions are met. The buyer typically takes possession and lives in the property during the installment period. This is a form of seller financing covering both land and improvements. Therefore, the correct answer is B.

NEW QUESTION # 81

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