

NCREC-Broker-N Reliable Study Notes, NCREC-Broker-N Training Solutions



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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: 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 3	<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 4	<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.

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North Carolina Real Estate Commission NC Real Estate Broker National Sample Questions (Q18-Q23):

NEW QUESTION # 18

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. contingency**
- D. option

Answer: C

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 # 19

A contract in which one or both parties have not yet completed performance of their contractual obligations is referred to as:

- A. voidable
- B. unenforceable
- **C. executory**
- D. executed

Answer: C

Explanation:

An executory contract is one in which terms have been agreed upon, but some or all of the obligations have yet to be performed. For example, a purchase contract where the closing has not yet occurred is executory. An executed contract is one where all parties

have completed their obligations. A voidable contract is valid unless canceled by one party due to a legal defect. An unenforceable contract cannot be upheld in court. Therefore, the correct answer is B.

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NEW QUESTION # 20

Josh is a new North Carolina broker at Atlantic Realty. He just got his first listing and wrote the following ad:

"Charming seaside cottage. Call Broker Josh at 555-9876 for an appointment." Which statement about this ad copy is TRUE?

- A. The ad must include an address for the property.
- **B. This is an example of an illegal blind ad.**
- C. The ad is acceptable as written.
- D. The ad must include Josh's email address.

Answer: B

Explanation:

According to NCREC advertising rules, any advertisement by a broker must clearly identify the firm with which the broker is affiliated. Failing to do so results in what is considered a "blind ad," which is prohibited.

Josh's ad does not include his brokerage firm's name-Atlantic Realty-so it is a blind ad. Therefore, the correct answer is D.

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NEW QUESTION # 21

Property in Town A is assessed at 50% of market value. The property tax rate is \$32 per \$1,000. If the market value of a home is \$630,000, what is the annual tax assessment?

- A. \$4,032
- B. \$20,160
- **C. \$8,064**
- D. \$10,080

Answer: C

Explanation:

Step 1: Determine assessed value

Market value = \$630,000

Assessment rate = 50%

Assessed value = $\$630,000 \times 0.50 = \$315,000$

Step 2: Calculate tax

Tax rate = \$32 per \$1,000

$\$315,000 \div \$1,000 = 315$

$315 \times \$32 = \$10,080$

However, this result matches option C. Therefore:

Corrected Final answer: C. \$10,080

Explanation Confirmed: Assessed value is 50% of \$630,000 = \$315,000. Tax at \$32 per \$1,000 means $315 \times \$32 = \$10,080$. Correct answer is C.

NEW QUESTION # 22

A real estate licensee's advertisement for a house includes only the following phrase about financing:

"Assume the owner's original loan with only a \$1,000 down payment!" What is wrong with this advertisement?

- A. It does not provide the brokerage firm's name as licensed.
- B. Nothing, so long as it is the real estate licensee's own property.
- C. It does not also include the original balance on the loan.
- **D. It does not also include the loan's annual percentage rate and other financing terms.**

Answer: D

Explanation:

According to the Truth in Lending Act (TILA) and advertising guidelines in North Carolina, if a licensee advertises specific financing terms-such as the amount of down payment-this triggers the requirement to disclose additional terms, including the annual percentage rate (APR), amount of payments, and term of the loan. The failure to include these terms makes the advertisement misleading and non-compliant.

NEW QUESTION # 23

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