

NCREC-Broker-N Reliable Test Cost | Valid North Carolina Real Estate Commission NCREC-Broker-N Exam Sample: NC Real Estate Broker National



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North Carolina Real Estate Commission NC Real Estate Broker National Sample Questions (Q62-Q67):

NEW QUESTION # 62

On a settlement statement, the seller's net proceeds are calculated by:

- A. subtracting the seller's debits from the seller's credits.
- B. subtracting closing costs from the purchase price.
- C. subtracting the seller's debits from the buyer's debits.

- D. subtracting the buyer's credits from the seller's credits.

Answer: A

Explanation:

The seller's net proceeds are the total credits due to the seller (such as the sale price) minus all debits (such as mortgage payoff, commissions, taxes, and other closing costs). Therefore, the formula is:

Net Proceeds = Seller's Credits # Seller's Debits.

Correct answer: D.

NEW QUESTION # 63

A North Carolina real estate broker lists their vacation home for sale. A prospective buyer asks to see the property. Which statement is TRUE?

- A. The broker can represent the buyer with informed written consent because the property is not the broker's primary residence.
- B. The broker can represent the buyer with informed written consent as long as the broker's ownership interest in the vacation home is less than 25%.
- **C. The broker cannot represent the buyer under any circumstances.**
- D. The broker can be a designated agent of the buyer if another licensee in the brokerage firm acts as the broker's designated agent.

Answer: C

Explanation:

North Carolina rules prohibit a broker from representing a buyer in the purchase of property in which the broker has an ownership interest, regardless of whether the property is a vacation home, primary residence, or investment. The potential for conflict of interest is considered too great, and no form of dual or designated agency is permitted in such situations. Therefore, the broker cannot represent the buyer under any circumstances.

NEW QUESTION # 64

A North Carolina broker may be subject to disciplinary action for failing to deliver to their client a detailed and accurate closing statement. What obligation does the broker have if the settlement statement will be prepared by a settlement agent and provided at closing?

- A. Ensure that the statement is delivered to the client at least three days before closing
- B. Have the statement notarized and recorded at the office of the register of deeds
- C. Ensure that the statement is signed by both the buyer and the seller
- **D. Review the statement for accuracy and notify all parties to the closing of any errors**

Answer: D

Explanation:

North Carolina license law requires brokers to ensure their client receives a detailed closing statement. Even if the attorney or settlement agent prepares the statement, the broker must review it for accuracy and notify all parties of any errors. Failure to do so may result in disciplinary action.

NEW QUESTION # 65

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

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

Answer: A

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.

NEW QUESTION # 66

When submitting an offer, a buyer handed their broker an earnest money deposit in cash. To comply with the North Carolina Real Estate Commission Rules, what must the broker do?

- A. Ensure the cash is locked in a safe place until the offer is accepted
- B. Turn the money over to the listing broker within 24 hours of receipt
- C. Not accept the cash and ask the buyer to write a check instead
- D. Deposit the cash into the brokerage trust account within three banking days of receipt

Answer: D

Explanation:

Under NCREC rules, a broker must deposit any earnest money received (including cash) into the firm's trust account within three banking days of receipt if the offer has been accepted. If the offer has not yet been accepted, the funds must be safeguarded and then deposited within three banking days following acceptance.

Cash must be treated with particular care, and a detailed receipt should be provided. Therefore, the correct answer is C.

NEW QUESTION # 67

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