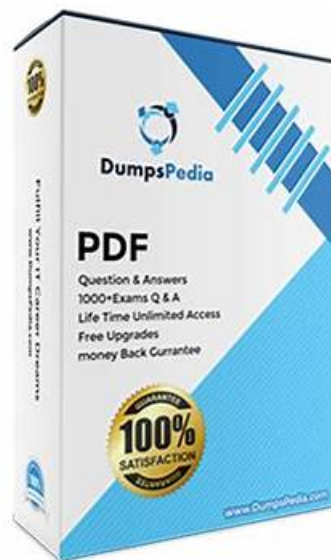


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## North Carolina Real Estate Commission NC Real Estate Broker National Sample Questions (Q71-Q76):

### NEW QUESTION # 71

According to the North Carolina Good Funds Settlement Act, when can a broker expect to receive their commission following completion of a real estate transaction?

- A. After the deed and deed of trust are recorded
- B. At the time of settlement
- C. Before the deed is recorded
- D. Once the lender's funds are verified

**Answer: A**

Explanation:

The North Carolina Good Funds Settlement Act requires that no disbursement of funds-including broker commissions-can be made until the deed and any deed of trust are recorded in the public records. Only once the documents are recorded can the closing attorney legally disburse funds. Thus, brokers should expect to be paid only after recording, making answer C correct.

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### NEW QUESTION # 72

The monthly rent for each unit in a six-unit office building is \$2,500. The annual vacancy rate averages 4%.

The owner collects \$3,000 per year in advertising fees. Annual operating expenses are \$40,000. The annual debt service is \$25,000. What is the net operating income of this property?

- A. \$150,800
- B. \$132,680
- C. \$110,800
- D. \$135,800

**Answer: D**

Explanation:

Step 1: Calculate Gross Scheduled Income

$6 \text{ units} \times \$2,500/\text{month} \times 12 \text{ months} = \$180,000$

Step 2: Deduct Vacancy Loss (4%)

$\$180,000 \times 0.04 = \$7,200$

Effective Gross Income =  $\$180,000 - \$7,200 = \$172,800$

Step 3: Add Other Income

$\$172,800 + \$3,000 \text{ (advertising fees)} = \$175,800$

Step 4: Subtract Operating Expenses (ignore debt service)

$\$175,800 - \$40,000 = \$135,800$

Note: Net Operating Income (NOI) excludes debt service.

Correct answer: C

### NEW QUESTION # 73

Which statement about a mortgagee's title insurance policy is TRUE?

- A. It protects the lender against defects in the title.
- B. The policy premium is usually added to the monthly mortgage amount.
- C. The amount paid on a claim equals the original loan amount.
- D. Coverage never expires as long as the buyer owns the property.

**Answer: A**

Explanation:

A mortgagee's (lender's) title insurance policy protects the lender from financial loss caused by title defects that were not discovered before the mortgage was issued. The policy coverage lasts until the loan is repaid.

The borrower pays a one-time premium at closing-it is not part of the monthly mortgage. Claims are based on the unpaid balance of the loan, not necessarily the full loan amount. Therefore, the correct answer is D.

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#### NEW QUESTION # 74

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. Turn the money over to the listing broker within 24 hours of receipt
- B. Not accept the cash and ask the buyer to write a check instead
- C. Ensure the cash is locked in a safe place until the offer is accepted
- **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.

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#### NEW QUESTION # 75

It would be considered the unauthorized practice of law for a North Carolina real estate broker to:

- A. refer a client to an attorney to draft an addendum if there are special contract provisions.
- B. complete a preprinted offer or sales contract form that has been drafted by an attorney.
- C. modify an electronically generated preprinted form by marking a change requested by a client.
- **D. draft an addendum to an offer if there are any special contract provisions.**

**Answer: D**

Explanation:

North Carolina brokers are permitted to complete preprinted, attorney-approved forms (like Standard Form 2- T) and make handwritten changes at the direction of clients. However, they may not draft legal language or new provisions-doing so constitutes the unauthorized practice of law. Brokers must refer clients to an attorney when custom provisions or legal interpretations are needed. Therefore, the correct answer is B.

#### NEW QUESTION # 76

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