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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"><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>
Topic 2	<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>
Topic 3	<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>
Topic 4	<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>

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### North Carolina Real Estate Commission NC Real Estate Broker National Sample Questions (Q90-Q95):

#### NEW QUESTION # 90

Which of the following statements regarding the proper handling of multiple offers in North Carolina is TRUE?

- A. A listing broker must continue to present offers even if the seller has accepted a previous offer.
- B. A listing broker should prioritize the highest offer when presenting multiple offers.
- C. A listing broker must disclose the existence of multiple offers to all buyers before they make an offer.
- D. A listing broker must disclose the terms of a buyer's offer to every competing buyer.

**Answer: A**

Explanation:

According to NCREC rules and guidance, a listing broker is obligated to continue presenting all offers to the seller until closing, unless specifically instructed otherwise by the seller in writing. Even if the seller has accepted an offer, other offers must still be presented unless the transaction is completed. Brokers are not required to disclose the terms of competing offers (doing so requires written consent), nor are they required to prioritize offers based on price alone. Therefore, the correct and legally accurate answer is B.

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#### NEW QUESTION # 91

Under the provisions of the federal Truth in Lending Act (TILA) and Real Estate Settlement Procedures Act (RESPA), a lender must provide a borrower with the Closing Disclosure at least \_\_\_\_\_ prior to loan consummation.

- A. 3 calendar days
- B. 3 business days
- C. 7 calendar days
- D. 1 business day

**Answer: B**

Explanation:

TILA-RESPA Integrated Disclosure rules (TRID) require that the Closing Disclosure be delivered to the consumer no later than 3 business days before consummation of the loan. This mandates a three-business-day review period for borrowers before finalizing the loan-making option B correct.

#### NEW QUESTION # 92

A Baptist charity runs a not-for-profit senior housing community for members of its faith. A 75-year-old Hindu woman applies to lease an apartment, and her application is denied. Does she have a case for illegal discrimination under the federal Fair Housing Act?

- A. Yes, this is illegal because it involves religious discrimination.
- B. No, this is legal because the Fair Housing Act does not address religious discrimination.
- C. Yes, this is illegal because there are no exemptions for protected classes.
- D. No, this is legal because religious organizations can restrict tenancy based on religion only.

**Answer: D**

Explanation:

Under the federal Fair Housing Act, religious organizations may limit occupancy of their non-profit housing to persons of the same religion, provided the property is not operated commercially and there is no discrimination based on race, color, or national origin. Thus, option D is correct - the charity may lawfully restrict tenancy to members of its own faith.

#### NEW QUESTION # 93

Which statement about an option contract is TRUE?

- A. The buyer is obligated to purchase the property within the indicated time frame.
- B. Any money paid with an option must be refunded if the option is not exercised.
- **C. The seller is obligated to sell the property if the buyer chooses to exercise the option.**
- D. An option contract does not require consideration to be enforceable.

**Answer: C**

Explanation:

An option contract gives the buyer (optionee) the exclusive right, but not the obligation, to purchase a property at a predetermined price within a specified time. The seller (optionor), however, is bound by the terms of the contract and must sell if the buyer exercises the option. Consideration (often a non-refundable option fee) is required to make the option enforceable. Therefore, the seller is obligated to sell if the buyer chooses to exercise the option, making statement B true.

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#### NEW QUESTION # 94

A seller sold their house for \$600,000. They are responsible for paying a 6% commission to the listing broker, closing costs of \$8,500, and the remaining balance on their prior mortgage loan of \$60,000. How much will they net on the sale?

- A. \$499,610
- **B. \$495,500**
- C. \$564,000
- D. \$531,500

**Answer: B**

Explanation:

Total sale price = \$600,000

Commission = \$600,000 × 0.06 = \$36,000

Total deductions = \$36,000 (commission) + \$8,500 (closing costs) + \$60,000 (loan payoff) = \$104,500 Net proceeds = \$600,000 - \$104,500 = \$495,500 Correct answer: B

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#### NEW QUESTION # 95

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