



Nebraska Real Estate License Examinations

Candidate Handbook

July 2024

State Information for Real Estate Licensing

Nebraska Real Estate Commission

P.O. Box 94667
Lincoln, NE 68509-4667

Phone

402-471-2004

Email

realestate.commission@nebraska.gov

Website

nrec.nebraska.gov

Examination information

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

Pearson VUE Nebraska Real Estate

Attn: Regulatory Program

5601 Green Valley Dr.
Bloomington, MN 55437

Phone

800-819-3966

Email

pearsonvuecustomerservice@pearson.com

Website

<https://www.pearsonvue.com/us/en/ne/realestate.html>

Quick Reference

Eligibility

Candidates must submit and complete their application with the Nebraska Real Estate Commission (NREC) before scheduling an exam. The Commission will notify candidates when they are eligible to schedule as provided in this handbook.

Reservations

Before making an exam reservation:

Candidates should thoroughly review this handbook, which contains examination content outlines and important information regarding eligibility and the examination and licensing application process.

Making an exam reservation

Candidates may make a reservation by either visiting <https://www.pearsonvue.com/us/en/ne/realestate.html> or calling Pearson VUE at 800-819-3966.

Candidates should make a reservation online at least twenty-four (24) hours before the desired examination date. Walk-in examinations are not available.

Schedules & Fees

Test centers

A list of test centers appears on the back cover of this handbook. Candidates should contact Pearson VUE to confirm specific locations and schedules.

Exam fees

The examination fee is paid at the time of application to the Nebraska Real Estate Commission.

Exam Day

What to bring to the exam

On the day of the examination, candidates must bring proper identification and other materials as dictated by the state licensing agency. A complete list appears in **What to Bring**.

Exam procedures

Candidates should report to the test center at least thirty (30) minutes before the examination begins. Each candidate will have from 1.5 to 3.5 hours, depending on the exam, to complete the exam. At the completion of their exam, candidates will receive their official score report.

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Overview

The candidate handbook is a useful tool in preparing for an examination.

It is highly recommended that the Nebraska Real Estate Candidate Handbook be reviewed, with special attention given to the content outlines, before taking the examination.

Individuals who wish to obtain a real estate license in the state of Nebraska must:

1. Apply for a license, and exam authorization.

Before taking an examination, candidates must complete all pre-licensing or qualifying education with the Nebraska Real Estate Commission. When the application requirements are met, and confirmation of course completion is received, authorization files will be sent to Pearson VUE and an authorization to test will be sent to the candidate via email.

Once the Commission approves you to test, you will receive an email confirmation from Pearson VUE / Nebraska Real Estate Commission.

A license application remains valid for 12 months from the date it is received by the Commission. If a candidate's examination registration expires, the candidate will need to reapply to the Commission.

Candidates who fail one or both parts of their examination may retest within six (6) month or three (3) attempts during their authorization period. Salesperson candidates who pass one part of the exam but fail the other portion may retake only the portion they failed. Broker candidates are required to take both parts of the examination.

Before scheduling a retake examination, candidates are required to return to the Nebraska Real Estate Commission to pay the fee and obtain additional authorizations, if necessary.

2. Make a reservation.

Once a candidate receives their authorization to test by email from Pearson VUE/Nebraska Real Estate Commission, they may sign into your Pearson VUE account and make a reservation for the examination.

3. Go to the test center.

Go to the test center on the day of the examination, bringing along all required materials.

Introduction

Contact Information

Candidates may contact Pearson VUE with questions about this handbook or an examination.

Pearson VUE/Nebraska Real Estate

5601 Green Valley Dr., Bloomington, MN 55437

Phone: 800-819-3966

Website: <https://www.pearsonvue.com/us/en/ne/realestate.html>

Email: pearsonvuecustomerservice@pearson.com

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available from 7:00 AM through 4:00 PM Central Time, Monday through Friday, subject to change during locally designated holidays.

Please visit <https://www.pearsonvue.com/us/en/ne/realestate.html#contact> for further information.

Candidates may contact the Nebraska Real Estate Commission with questions about obtaining or maintaining a license.

Nebraska Real Estate Commission

PO Box 94667

Lincoln, NE 68509-4667

Phone: 402-471-2004

Website: nrec.nebraska.gov

Email: realestate.commission@nebraska.gov

The Licensure Process

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of, and prohibits all others from legally practicing, a particular profession, vocation, or occupation. By ensuring a minimum level of competency, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The state of Nebraska has retained the services of Pearson VUE to develop and administer its real estate examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

Practice Tests – National Portion Only

National portion practice tests are offered exclusively online at www.pearsonvue.com. Practice tests provide candidates even more opportunity to succeed on real estate examinations. The national-portion practice tests will not only help prepare candidates for the types of questions they will see on the national portion of the licensure examination but also familiarize them with taking computer-based examinations.

Pearson VUE offers a practice test for real estate that contains questions developed by subject matter experts using concepts found in the national portion of the licensure examination. The tests closely reflect the format of the national portion of the licensure examination, can be scored instantly, and provides immediate feedback to help candidates identify correct and incorrect answers. Candidates can purchase national-portion practice tests anytime by visiting <https://www.pearsonvue.com/us/en/practicetests/realestate.html>.

State Licensing Requirements

The Nebraska Real Estate Commission established the requirements for qualification for a real estate salesperson or broker license. Applicants must read this candidate handbook and any other information provided by the Commission before applying for any license examination.

You will find the application and instructions at: <https://nrec.nebraska.gov/licensing-forms/applicationprocess.html>

Exam Eligibility

The candidate must first submit application with the Commission and complete the appropriate pre-license courses. Once the courses have been completed, submitted to the Commission, and all other criteria for your eligibility established, an exam authorization will be sent to Pearson VUE. The candidate will then receive an Authorization to Test email from Pearson VUE / Nebraska Real Estate Commission advising them of next steps.

Requirements for Obtaining a Nebraska Real Estate License

Applicants must be at least 19 years of age to be approved to take the Nebraska real estate license exam. Completed applications, fees, and all required documentation must be submitted to the Commission. The staff of the Real Estate Commission will process the application materials, prequalify applicants, and notify applicants of approval to sit for the examination. For more information, applications, and instructions, please visit: <https://nrec.nebraska.gov/licensing-forms/applicationprocess.html>

Exam Reservations

Making a Reservation

Candidates may make a reservation after they have received an email from Pearson VUE indicating that they are authorized to test.

Walk-in examinations are not available. Online reservations are the most efficient way for candidates to schedule their examination. Candidates **must** go to <https://www.pearsonvue.com/us/en/ne/realestate.html> to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk (*), on the online form in order to create an account and be assigned a password. Step-by-step instructions will lead the candidate through the rest of the examination reservation process.

Test Center Locations

A list of test centers appears on the back cover of this handbook. In addition, candidates may review the test center locations by going to the home page (<https://www.pearsonvue.com/us/en/ne/realestate.html>) and selecting FIND A TEST CENTER. These exams are available at Pearson VUE test centers throughout the United States, Canada, and US territories. If the candidate has questions regarding the confirmation of specific locations and/or examination schedules, please contact Pearson VUE.

Nebraska Real Estate exams are available at select Pearson VUE test centers on military installations across the globe. Service members, dependents, and contractors with authorized base access who want to gain Nebraska Real Estate licensure from their duty station or assignment in another state or foreign deployment will have the option to take their exam(s) without having to return to Nebraska to test.

To locate a Pearson VUE authorized testing center, visit <https://www.pearsonvue.com/us/en/military.html> and select Nebraska Real Estate.

Candidates **must** make an online reservation at least twenty-four (24) hours before the desired examination date. Candidates who wish to make a phone reservation at 800-819-3966 must do so at least twenty-four (24) hours before the desired examination date.

Before making a reservation, candidates should have the following:

- Authorization to Test (ATT) from Pearson VUE
- Legal name, address, daytime telephone number, and email address
- The name of the examination(s)
- The preferred examination date and test center location (a list of local sites appears on the back cover of this handbook).

Exam Fees

The examination fee is paid to the Nebraska Real Estate Commission along with the application fees. Examination fees are non-refundable and non-transferable.

Change/Cancel Policy

Candidates must either call Pearson VUE or log into their Pearson VUE Profile to change or cancel their appointment at least **forty-eight (48) hours** before the examination. Candidates who change or cancel a reservation with proper notice may transfer their approval to a new reservation. **Candidates who change or cancel their reservations without proper notice will forfeit the examination fee (paid to the NREC).**

Absence/Lateness Policy

Candidates who are late or absent from an exam may call Pearson VUE within fourteen (14) days of the exam date to request an excused absence for the following reasons:

- Illness of the candidate or of the candidate's immediate family member
- Death in their immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

A case number will be assigned and instructions provided for emailing supporting documentation.

Candidates absent from or late to an exam who have not changed or canceled the reservation according to the Change/Cancel Policy will not be admitted to the exam and will forfeit the exam fee.

Weather Delays and Cancellations

If severe weather or a natural disaster makes the Pearson VUE test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

Accommodations

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments and cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor (NREC). To begin, go to <https://www.pearsonvue.com/us/en/test-takers/accommodations.html>, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at accommodationspearsonvue@pearson.com.

Exam Day

What to Bring

All candidates must bring **two (2)** forms of signature identification that are unexpired. One must be government issued and photo-bearing.

Required Items

Candidates who do not present the required items will be denied admission to the examination, will be considered absent, and will forfeit the examination fee.

Acceptable Forms of Candidate Identification

Candidate must present **two (2)** forms of current signature identification. The name on the identification must exactly match the name on the registration. The primary identification must be government issued and photo-bearing with a valid signature. Identification must be in English.

Primary ID (photograph and signature, not expired)

- Government-issued Driver's License
- U.S. Dept. of State Driver's License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country ID card
- Passport
- Passport Card
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

If the ID presented has an embedded signature that is not visible (microchip), or is difficult or impossible to read, the candidate must present another form of identification from the Primary ID list that contains a visible signature.

Pearson VUE does not accept expired driver's licenses. Newly renewed licenses which result in a temporary paper license will be accepted as long as the expired plastic license is also provided. Temporary licenses will not be accepted.

Exam Procedures

At Physical Test Location

Candidates should report to the test center thirty (30) minutes before the examination and check in with the test center administrator. The candidate's identification and other documentation will be reviewed, and they will be photographed for the score report.

Candidates are required to review and sign a **Candidate Rules Agreement** form. If the **Candidate Rules Agreement** is not followed and/or cheating or tampering with the examination is suspected, the incident will be reported as such and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as prohibiting candidates from retaking the examination and/or denying a license.

Candidates will have an opportunity to take a tutorial on the computer on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions about the testing system, but candidates should be aware that the administrators are not familiar with the content of the examinations or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

Candidates may begin the examination once they are familiar with the computer. The examination begins the moment a candidate looks at the first examination question. Candidates will be given from 1.5 to 3.5 hours depending on the exam type to complete the examination. The examination will end automatically after the examination time has expired, and candidates will receive an official score report.

Score Reporting

Once you have passed the required exam you must complete the application process with the Nebraska Real Estate Commission. When candidates complete the examination, they will receive a score report marked "pass" or "fail." After completion of the exam, candidates will receive their official results.

Candidates who fail the examination will receive a score report that includes a numeric score and diagnostic information relating to the national section and the state section of the examination, as well as information about reexamination.

The Real Estate examination is a minimum competency examination. Therefore, if your score is a 75% or higher, you will be advised that you PASSED. Numerical scores are not provided to candidates who PASS.

Failing the Examination

If you fail, you will need to reapply through the Nebraska Real Estate Commission. You will find the retake application at <https://nrec.nebraska.gov/licensing-forms/retakeexaminfo.html>. Keep your score reports for any portion of the examination you passed. You will be required to submit original score reports verifying you have passed both the state and national portions of the examination with your application for licensure. Salesperson applicants may retain credit for passing scores on either portion for three (3) subsequent examination attempts or six (6) months, or until the time their application expires, whichever comes first. If you do not pass both portions within the next three attempts or six months, you must take the full examination until you pass all or one part of it, in which case the retention schedule starts over.

Available Exams and Time Allotted

EXAM TYPE	EXAM FEE	PRETEST ITEMS	EXAM ITEMS	TIME ALLOTTED	TOTAL TIME ALLOTTED
Broker Exam	Paid to NREC	5 to 10 pretest items	National - 80	2.5 hrs	4 hrs
			State - 50	1.5 hrs	
Salesperson Exam	Paid to NREC	5 to 10 pretest items	National - 80	2.5 hrs	4 hrs
			State - 50	1.5 hrs	

License Issuance

Keep your score reports for any portion of the examination you passed. You will be required to submit original score reports verifying you have passed both the state and national portions of the examination with your license issuance materials. Once you have passed the exam there are additional steps needed for license issuance. Please refer to the Commission's website at <https://nrec.nebraska.gov/licensing-forms/licenseissueprocedures.html> for licensing information.

Review of Exams

For security reasons, examination material is not available to candidates for review.

Retaking the Exam

Reservations for reexamination may not be made at the test center.

Candidates get authorized by the Nebraska Real Estate Commission by reapplying after each failed attempt. The NREC will resend an exam authorization to Pearson VUE, once candidates have paid their retake fee to the Commission.

The salesperson and broker examination is divided into two parts: National and state law. Broker and Salesperson candidates will receive a score for each part. Broker candidates must retake the entire test if they fail. Salesperson candidates who passed one portion of the exam may retake the part they failed up to three (3) subsequent attempts or six months, or up until the time their license application expires, whichever comes first. If you do not pass both portions within the next three attempts or six (6) months, you must take the full examination until you pass all or one part of it, in which case the retention schedule starts over.

Once the entire exam is passed, the candidate must go back to the Nebraska Real Estate Commission to complete the license issuance process.

Score Explanation

PERCENTAGE Score

The passing score of the exam is determined by the Nebraska Real Estate Commission. Through standardization and control, Pearson VUE ensures that no individual has an unfair advantage or disadvantage because of a particular examination format. The passing score required on each examination is 75%.

To avoid misuse of score information, numeric scores are only reported to failing candidates. With a passing

score of 75% for salespersons and for brokers, any score below 75% indicates how close the candidate came to passing.

Duplicate Score Reports

To obtain a copy of your score report, log into your Pearson VUE account. If testing before September 1, 2023 contact the Nebraska Real Estate Commission for exam information.

Test Center Policies

The following policies are observed at each test center.

Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.

- **No personal items are allowed in the testing room.** Personal items include but are not limited to: cellular phones, hand-held computers or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, notes, or pens or pencils.
- **Personal calculators are NOT permitted**, an online calculator is available as part of the exam. (photo of calculator on page 11)
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen or misplaced personal items.**
- Studying **is not** allowed in the test center.
- Visitors, children, family or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.

- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To request an unscheduled break, the candidate **must** raise their hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.**
- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor.** If a candidate is discovered to have left the floor or building they will not be permitted to proceed with the examination and may forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary—for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including but not limited to, cellular phones, exam notes, and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency

Questions or Comments About the Exam

For security reasons, examination material is not available to candidates for review. Candidates who have questions, comments, or concerns related to the exams, scoring or score reports, or who wish to verify any data held in Pearson VUE files, should direct written inquiries to Pearson VUE at the address provided on the inside front cover of this handbook. Candidates may also email their questions directly to Pearson VUE Customer Service at pearsonvuecustomerservice@pearson.com.

In all correspondence, candidates should provide their name and address information. If questions or comments concern an examination already taken, candidates should also include:

- the name of the examination
- the date the examination was taken
- the location of the test center

Preparing for the Exam

Salesperson/Broker Exam Content

The content of the national section of the examination is based upon information obtained from a job analysis performed by Pearson VUE. Responses from real estate professionals were analyzed to determine the nature and scope of tasks they perform, and the knowledge and skills needed to perform them. This information is the basis upon which examination questions are written and ensures that the examination reflects the actual practice of real estate. Questions on the national section are also reviewed and approved by nationally recognized real estate professionals.

The state law section of the examination has been developed to reflect the laws, regulations, and practice of real estate in Nebraska, and has been reviewed and approved by real estate professionals in Nebraska.

Pretest Questions

The examinations will contain “pretest” items. These items are unscored and will not affect a candidate’s score. These items are included in the exam to collect statistical data before use as scored items on future examinations. The pretest items are mixed into the exam and are not identified.

The number of pretest items included in each exam are listed in their respective content outlines.

Math Calculations

The information below is NOT available at the test center and should be memorized.

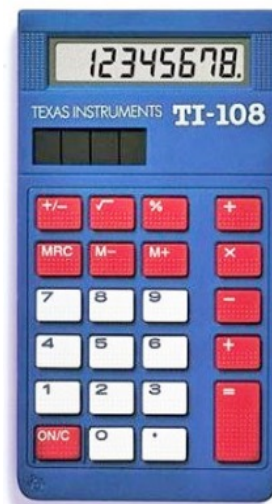
Candidates may use the following information in making mathematical calculations on the national section of the real estate examinations unless otherwise stated in the text of the question:

- 43,560 square feet/acre
- 5,280 feet/mile
- Round off calculations (where applicable)

The information below, if needed, will be contained within the test itself:

If a question requires the calculation of prorated amounts, the question will specify: a) whether the calculation should be made on the basis of 360 or 365 days a year; and b) whether the day of closing belongs to the buyer or seller for the purposes of prorations.

Please find a sample of the calculator included in the exam below:



REAL ESTATE

National/General Content Outlines

Content Outline for Salesperson Examinations:
Effective April 1, 2025

Content Outline for Broker Examinations:
Effective April 1, 2025

NEBRASKA

Real Estate State Content Outlines

Content Outline for Nebraska Salesperson Examinations

Content Outline for Nebraska Broker Examinations

National/General Exam Content Outline for Salespersons

Effective: April 1, 2025

The national/general portion of the real estate exam is made up of eighty (80) scored items, which are distributed as noted in the following content outline. Each section contains an overall item count and subtotals from each subsection. For example, if a major topic area has three (3) subtopics and ten (10) items, the subtopics will contain the number of items necessary to bring the total to ten (10) items.

In addition to building our real estate national/general exams to content specifications, Pearson VUE also builds our general exams to cognitive level specifications. These cognitive level specifications confirm that candidates have a comprehensive understanding of real estate general knowledge and federal regulation topics. They measure whether candidates have the knowledge, but more importantly, the skills and abilities to protect the public from day one as a real estate licensee. Every test item is classified into one of three categories: knowledge, application, or analysis. A knowledge item requires candidates to recall specific facts or definitions. An application item requires candidates to use their knowledge and apply it to a situation. An analysis item requires candidates to use their knowledge and examine a fact pattern in order to draw a conclusion or make a decision. Cognitive level breakdowns are included after the item count for major topic areas. For example, if a major topic area has ten (10) items, the cognitive level item counts will total to ten (10) items.

The national/general examination also contains five (5) pretest items that are not counted toward the score. These items are used to gather statistics on performance and to help assess appropriateness for use on future examinations. Because pretest items look exactly like items that are scored, candidates should answer all the items on the examination.

I. REAL PROPERTY CHARACTERISTICS, LEGAL DESCRIPTIONS, AND PROPERTY USE (SALES 11; 6 KNOWLEDGE, 3 APPLICATION, 2 ANALYSIS)

A. Real property vs. personal property (3 items)

1. Fixtures, trade fixtures, emblements
2. Attachment, severance, and bill of sale

B. Characteristics of real property (2 items)

1. Economic characteristics
 - a. Scarcity
 - b. Modification / Improvement
 - c. Permanence of Investment / Fixity
 - d. Area Preference / Situs
2. Physical characteristics
 - a. Immobility
 - b. Indestructibility
 - c. Non-homogeneity / Uniqueness

C. Legal descriptions (3 items)

1. Methods used to describe real property
2. Survey

D. Public and private land use controls – encumbrances (3 items)

1. Public controls – governmental powers
 - a. Police power, eminent domain, taxation, escheat
 - b. Zoning ordinances

2. Private controls, restrictions, and encroachments
 - a. Covenants, conditions, and restrictions (CC&Rs), HOAs
 - b. Easements
 - c. Licenses and encroachments

II. FORMS OF OWNERSHIP, TRANSFER, AND RECORDING OF TITLE (SALES 9; 5 KNOWLEDGE, 2 APPLICATION, 2 ANALYSIS)

A. Ownership, estates, rights, and interests (5 items)

1. Forms of ownership
2. Freehold estate
 - a. Fee simple absolute
 - b. Fee simple defeasible, determinable, and condition subsequent
 - c. Life estate
 - d. Bundle of rights
3. Leasehold estates and types of leases
 - a. Estate for years and from period to period (periodic estate)
 - b. Estate at will and estate at sufferance
 - c. Gross, net, percentage leases, etc.
4. Liens and lien priority
5. Air, surface and sub-surface rights

B. Deed, title, transfer of title, and recording of title (4 items)

1. Elements of a valid deed
2. Types of deeds
3. Title transfer
 - a. Voluntary alienation
 - b. Involuntary alienation
4. Recording the title
 - a. Constructive and actual notice
 - b. Title abstract and chain of title
 - c. Marketable title and cloud on title
 - d. Attorney title opinion, quiet title lawsuit, and title insurance

III. PROPERTY VALUE AND APPRAISAL (SALES 11; 6 KNOWLEDGE, 3 APPLICATION, 2 ANALYSIS)

A. Concept of value (4 items)

1. Market value vs. market price
2. Characteristics of value
3. Principles of value

B. Appraisal process (2 items)

1. Purpose and steps to an appraisal
2. Federal oversight of the appraisal process

C. Methods of estimating value and Broker Price Opinions (BPO) (5 items)

1. Sales comparison approach (market data)
2. Cost approach
 - a. Improvements and depreciation
 - b. Physical deterioration, functional, and economic obsolescence
 - c. Reproduction or replacement costs
3. Income approach
4. Gross rent and gross income multipliers
5. Comparative Market Analysis (CMA)
6. Broker Price Opinion (BPO)
7. Assessed value and tax implications

IV. REAL ESTATE CONTRACTS AND AGENCY (SALES 16; 7 KNOWLEDGE, 6 APPLICATION, 3 ANALYSIS)

A. Types of contracts (1 item)

1. Express vs. implied
2. Unilateral vs. bilateral

B. Required elements of a valid contract (3 items)

1. Voluntary
2. Agreement / Promise
3. Legally competent parties
4. Lawful consideration
5. Legal act / Purpose

C. Contract performance (3 items)

1. Executed vs. executory
2. Valid vs. void
3. Voidable vs. unenforceable
4. Breach of contract, rescission, and termination
5. Liquidated, punitive, or compensatory damages

6. Statute of Frauds
7. Electronic contracts and digital signatures
8. Time is of the essence

D. Sales contract (2 items)

1. Offer and counteroffer
2. Earnest money and liquidated damages
3. Equitable title
4. Contingencies
5. Disputes and breach of contract
6. Option contract and installment sales contract

E. Types of agency and licensee-client relationships (2 items)

F. Creation and termination of agency (2 items)

G. Licensee obligations to parties of a transaction (3 items)

V. REAL ESTATE PRACTICE (SALES 10; 5 KNOWLEDGE, 3 APPLICATION, 2 ANALYSIS)

A. Responsibilities of broker (2 items)

1. Practicing within scope of expertise
2. Unauthorized practice of law

B. Brokerage agreements between the broker and principal (seller, buyer, landlord, or tenant) (3 items)

1. Seller representation – Types of listing agreements
 - a. Exclusive right-to-sell and exclusive agency listing
 - b. Non-exclusive or open listing
 - c. Net listing (conflict of interest)
 - d. Multiple listing service (MLS)
2. Buyer representation
3. Property management agreement
 - a. Accounting for funds
 - b. Property maintenance
 - c. Leasing property
 - d. Collecting rents and security deposits
4. Termination of agreements
5. Services, fees, and compensation

C. Fair Housing (3 items)

1. Equal opportunity in housing
2. Protected classes
3. Fair housing laws
4. Illegal practices, enforcement, and penalties
5. Prohibited advertising
6. Housing and Urban Development (HUD)
7. Americans with Disabilities Act (ADA)

D. Risk management (2 items)

1. Supervision
2. Compliance with federal regulations; including Privacy and Do Not Contact
3. Vicarious liability
4. Antitrust laws

5. Fraud and misrepresentation
6. Types of insurance
 - a. Errors and Omissions
 - b. General Liability

VI. PROPERTY DISCLOSURES AND ENVIRONMENTAL ISSUES (SALES 9; 5 KNOWLEDGE, 3 APPLICATION, 1 ANALYSIS)

A. Property conditions and environmental issues (5 items)

1. Hazardous substances
 - a. Lead-based paint
 - b. Asbestos, radon, and mold
 - c. Groundwater contamination and underground storage tanks
 - d. Waste disposal sites and brownfields
 - e. Flood plains, flood zones, and flood insurance
2. Clean Air and Water Acts
3. Environmental Protection Agency (EPA)
 - a. Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA)
 - b. Superfund Amendment and Reauthorization Act (SARA)
 - c. Environmental site assessments (including Phase I and II studies) and impact statements
 - d. Wetlands protection

B. Environmental and property disclosure obligations and liability (4 items)

VII. FINANCING AND SETTLEMENT (SALES 7; 4 KNOWLEDGE, 2 APPLICATION, 1 ANALYSIS)

A. Financing concepts and components (2 items)

1. Methods of financing
 - a. Mortgage financing – conventional and non-conventional loans
 - b. Seller financing – land contract/contract for deed
2. Lien theory vs. title theory and deed of trust
3. Sources of financing (primary and secondary mortgage markets, and seller financing)
4. Types of loans and loan programs
5. Mortgage clauses

B. Lender Requirements (1 item)

1. FHA requirements
2. VA requirements
3. USDA Loan requirements and rural development financing
4. Conventional requirements
5. Buyer qualification and Loan to Value (LTV)
6. Hazard and flood insurance
7. Private mortgage insurance (PMI) and mortgage insurance premium (MIP)

C. Federal Financing Regulations and Regulatory Bodies (2 items)

1. Truth-in-Lending and Regulation Z
2. TILA-RESPA Integrated Disclosures (TRID)
 - a. Consumer Financial Protection Bureau (CFPB)
 - b. Loan Estimate (LE)
 - c. Closing Disclosure (CD)
3. Real Estate Settlement Procedures Act (RESPA)
 - a. Referrals
 - b. Rebates
4. Equal Credit Opportunity Act (ECOA)
5. Mortgage fraud and predatory lending

D. Settlement and closing the transaction (2 items)

VIII. REAL ESTATE MATH CALCULATIONS (SALES 7; 4 APPLICATION, 3 ANALYSIS)

A. Property area calculations (1 item)

1. Square footage
2. Acreage total

B. Property valuation (1 item)

1. Comparative Market Analysis (CMA)
2. Net Operating Income (NOI)
3. Capitalization rate
4. Equity in property
5. Establishing a listing price
6. Assessed value and property taxes

C. Commission/compensation (1 item)

D. Loan financing costs (1 item)

1. Interest
2. Loan to Value (LTV)
3. Fees
4. Amortization, discount points, and prepayment penalties

E. Settlement and closing costs (1 item)

1. Purchase price and down payment
2. Monthly mortgage calculations- principal, interest, taxes, and insurance (PITI)
3. Net to the seller
4. Cost to the buyer
5. Prorated items
6. Debits and credits
7. Transfer tax and recording fee

F. Investment (1 item)

1. Return on investment
2. Appreciation
3. Depreciation
4. Tax implications on investment

G. Property management calculations (1 item)

1. Property management and budget calculations
2. Tenancy and rental calculations

Notes on Math Calculations

The following information is **NOT** available at the test center and **SHOULD** be memorized:

- 43,560 square feet/acre
- 5,280 feet/mile

If a question requires the calculation of prorated amounts, the question will specify:

- whether the calculation should be made on the basis of 360 or 365 days a year; and/or
- whether the day of closing belongs to the buyer or the seller for purposes of prorations

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Please note the content on the exam reflects the real estate industry as a whole and may not reflect any ongoing litigation or settlements.

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- Real Estate Principal, Charles J. Jacobus, OnCourse Learning Publishing
- Real Estate Law, Elliot Klayman, Dearborn
- The Language of Real Estate, John E. Reilly, Dearborn

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National/General Exam Content Outline for Brokers

Effective: April 1, 2025

The national/general portion of the real estate exam is made up of eighty (80) scored items, which are distributed as noted in the following content outline. Each section contains an overall item count and subtotals from each subsection. For example, if a major topic area has three (3) subtopics and ten (10) items, the subtopics will contain the number of items necessary to bring the total to ten (10) items.

In addition to building our real estate national/general exams to content specifications, Pearson VUE also builds our general exams to cognitive level specifications. These cognitive level specifications confirm that candidates have a comprehensive understanding of real estate general knowledge and federal regulation topics. They measure whether candidates have the knowledge, but more importantly, the skills and abilities to protect the public from day one as a real estate licensee. Every test item is classified into one of three categories: knowledge, application, or analysis. A **knowledge** item requires candidates to recall specific facts or definitions. An **application** item requires candidates to use their knowledge and apply it to a situation. An **analysis** item requires candidates to use their knowledge and examine a fact pattern in order to draw a conclusion or make a decision. Cognitive level breakdowns are included after the item count for major topic areas. For example, if a major topic area has ten (10) items, the cognitive level item counts will total to ten (10) items.

The national/general examination also contains five (5) pretest items that are not counted toward the score. These items are used to gather statistics on performance and to help assess appropriateness for use on future examinations. Because pretest items look exactly like items that are scored, candidates should answer all the items on the examination.

I. REAL PROPERTY CHARACTERISTICS, LEGAL DESCRIPTIONS, AND PROPERTY USE (BROKER 10; 2 KNOWLEDGE, 5 APPLICATION, 3 ANALYSIS)

A. Real property vs. personal property (3 Items)

1. Fixtures, trade fixtures, emblements
2. Attachment, severance, and bill of sale

B. Characteristics of real property (2 Items)

1. Economic characteristics
 - a. Scarcity
 - b. Modification / Improvement
 - c. Permanence of Investment / Fixity
 - d. Area Preference / Situs
2. Physical characteristics
 - a. Immobility
 - b. Indestructibility
 - c. Non-homogeneity / Uniqueness

C. Legal descriptions (2 Items)

1. Methods used to describe real property
2. Survey

D. Public and private land use controls – encumbrances (3 Items)

1. Public controls – governmental powers
 - a. Police power, eminent domain, taxation, escheat
 - b. Zoning ordinances

2. Private controls, restrictions, and encroachments
 - a. Covenants, conditions, and restrictions (CC&Rs), HOAs
 - b. Easements
 - c. Licenses and encroachments

II. FORMS OF OWNERSHIP, TRANSFER, AND RECORDING OF TITLE (BROKER 8; 2 KNOWLEDGE, 3 APPLICATION, 3 ANALYSIS)

A. Ownership, estates, rights, and interests (4 Items)

1. Forms of ownership
2. Freehold estate
 - a. Fee simple absolute
 - b. Fee simple defeasible, determinable, and condition subsequent
 - c. Life estate
 - d. Bundle of rights
3. Leasehold estates and types of leases
 - a. Estate for years and from period to period (periodic estate)
 - b. Estate at will and estate at sufferance
 - c. Gross, net, percentage leases, and etc.
4. Liens and lien priority
5. Air surface and sub-surface rights

B. Deed, title, transfer of title, and recording of title (4 Items)

1. Elements of a valid deed
2. Types of deeds
3. Title transfer
 - a. Voluntary alienation
 - b. Involuntary alienation
4. Recording the title
 - a. Constructive and actual notice
 - b. Title abstract and chain of title
 - c. Marketable title and cloud on title
 - d. Attorney title opinion, quiet title lawsuit, and title insurance

III. PROPERTY VALUE AND APPRAISAL (BROKER 10; 2 KNOWLEDGE, 4 APPLICATION, 4 ANALYSIS)

A. Concept of value (3 Items)

1. Market value vs. market price
2. Characteristics of value
3. Principles of value

B. Appraisal process (3 Items)

1. Purpose and steps to an appraisal
2. Federal oversight of the appraisal process

C. Methods of estimating value and Broker Price Opinions (BPO) (4 Items)

1. Sales comparison approach (market data)
2. Cost approach
 - a. Improvements and depreciation
 - b. Physical deterioration, functional, and economic obsolescence
 - c. Reproduction or replacement costs
3. Income approach
4. Gross rent and gross income multipliers
5. Comparative Market Analysis (CMA)
6. Broker Price Opinion (BPO)
7. Assessed value and tax implications

IV. REAL ESTATE CONTRACTS AND AGENCY (BROKER 15; 3 KNOWLEDGE, 6 APPLICATION, 6 ANALYSIS)

A. Types of contracts (2 Items)

1. Express vs. implied
2. Unilateral vs. bilateral

B. Required elements of a valid contract (3 Items)

1. Voluntary
2. Agreement / Promise
3. Legally competent parties
4. Lawful consideration
5. Legal act / Purpose

C. Contract performance (2 Items)

1. Executed vs. executory
2. Valid vs. void
3. Voidable vs. unenforceable
4. Breach of contract, rescission, and termination
5. Liquidated, punitive, or compensatory damages

6. Electronic contracts and digital signatures
7. Statute of Frauds
8. Time is of the essence

D. Sales contract (2 Items)

1. Offer and counteroffer
2. Earnest money and liquidated damages
3. Equitable title
4. Contingencies
5. Disputes and breach of contract
6. Option contract and installment sales contract

E. Types of agency and licensee-client relationships (2 Items)

F. Creation and termination of agency (2 Items)

G. Licensee obligations to parties of a transaction (2 Items)

V. REAL ESTATE PRACTICE (BROKER 12; 5 KNOWLEDGE, 5 APPLICATION, 2 ANALYSIS)

A. Responsibilities of broker (3 Items)

1. Practicing within scope of expertise
2. Unauthorized practice of law

B. Brokerage agreements between the broker and principal (seller, buyer, landlord, or tenant) (3 Items)

1. Seller representation – Types of listing agreements
 - a. Exclusive right-to-sell and exclusive agency listing
 - b. Non-exclusive or open listing
 - c. Net listing (conflict of interest)
 - d. Multiple listing service (MLS)
2. Buyer representation
3. Property management agreement
 - a. Accounting for funds
 - b. Property maintenance
 - c. Leasing property
 - d. Collecting rents and security deposits
4. Termination of agreements
5. Services, fees, and compensation

C. Fair Housing (3 Items)

1. Equal opportunity in housing
2. Protected classes
3. Fair housing laws
4. Illegal practices, enforcement, and penalties
5. Prohibited advertising
6. Housing and Urban Development (HUD)
7. Americans with Disabilities Act (ADA)

D. Risk management (3 Items)

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Nebraska Real Estate Salesperson Licensing Examination Content Outline

Effective: September 1, 2023

The state-specific portion of the real estate examination is comprised of fifty (50) scored items for salesperson candidates. The examination also contains five to ten (5–10) pretest items. The pretest items are not identified and will not affect a candidate's score in any way. The following examination content outline is applicable to Nebraska real estate salespersons.

I. DUTIES AND POWERS OF THE REAL ESTATE COMMISSION (5 ITEMS)

- A. General powers of the Nebraska Real Estate Real Commission (NREC)**
- B. Investigations, complaints, and hearings**
- C. Disciplinary action**
 - 1. License suspension, revocation, and probation
 - 2. Fines and sanctions

II. LICENSING (7–8 ITEMS)

- A. Licensing requirements**
- B. Activities requiring a real estate license**
 - 1. Sales
 - 2. Auctions
 - 3. Property management
- C. Exemptions to real estate licensure**
- D. Unlicensed assistants**
- E. License required to appraise**
- F. Nonresident license reciprocal agreements**
- G. Handling of licenses**
 - 1. License transfer
 - 2. License renewal
 - 3. Branch office
- H. Errors and omissions insurance**

III. STATUTORY REQUIREMENTS GOVERNING THE ACTIVITIES OF LICENSEES (15 ITEMS)

- A. Advertising**
- B. Designated broker/associate broker/salesperson relationships**
- C. Broker supervision**
 - 1. Teams
- D. Commissions and compensation**
- E. Funds of others/72-hour rule**
- F. Offering inducements**
- G. Unauthorized practice of law**
- H. Illegal acts**
 - I. Trust accounts
 - J. Record keeping

IV. AGENCY (17–18 ITEMS)

- A. Licensee duties**
- B. Required property disclosures**
- C. Cooperative transactions**
- D. Disclosure of a conflict of interest**
- E. Preparation and handling of offers and other documents**
- F. Listings**
- G. Closings**

V. ADDITIONAL TOPICS (5 ITEMS)

- A. Subdivided and out-of-state land sales**
- B. Nebraska Fair Housing Law**
- C. Equitable interest**

Nebraska Real Estate Broker Licensing Examination Content Outline

Effective: September 1, 2023

The state-specific portion of the real estate examination is comprised of fifty (50) scored items for broker candidates. The examination also contains five to ten (5–10) pretest items. The pretest items are not identified and will not affect a candidate's score in any way. The following examination content outline is applicable to Nebraska real estate brokers.

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General Information

Test Center Locations

Location	City
Pearson Professional Centers-Lincoln NE	Lincoln
Pearson Professional Centers-North Platte NE	North Platte
Pearson Professional Centers-Omaha NE	Omaha
Central Community College	Columbus
Central Community College	Grand Island
Central Community College	Hastings
Central Community College	Lexington
Southeast Community College - Lincoln	Lincoln
McCook Community College	McCook
Northeast Community College	Norfolk
Mid-Plains Community College Area	North Platte
Metropolitan Community College	Omaha
Western Nebraska Community College	Scottsbluff

Out of State Testing (Nebraska real estate license candidates may schedule their exam at any one of hundreds of Pearson VUE testing centers throughout the country, please consult the Pearson VUE web site (<https://www.pearsonvue.com/us/en/ne/realestate.html>) under FIND A TEST CENTER for locations and availability)

Testing occurs between Monday - Saturday. Locations and schedules are subject to change.

Ask about a location when you schedule your exam.

Pearson VUE Holiday Schedule

Testing may be unavailable on U.S. federal holidays and, in some cases, holiday weekends.