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PRACTICE QUESTIONS

CONNECTICUT REAL ESTATE

NGH9CH7S

CT Broker

EDITION	QUESTIONS	FORMAT
Demo	9	Limited Edition PDF

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Before you begin

What this is

9 practice questions for CONNECTICUT REAL ESTATE `NGH9CH7S`, each with its answer key and an explanation. Answer a question before you read its key — the explanation is worth more once you have committed.

If something looks wrong

Send us three things and we will check it:

- the exam code, `NGH9CH7S`
- the question number
- the email address on your order

Write to **support@mometrix.net**. We reply within one business day.

QUESTION 1 SINGLE CHOICE

A Connecticut real estate broker must maintain escrow accounts in which type of institution?

- **A** **Any federally insured bank or savings and loan institution in the state of Connecticut**
- **B** Any financial institution, including credit unions, regardless of federal insurance status
- **C** Only national banks headquartered outside of Connecticut
- **D** Any brokerage-owned trust account administered by the broker personally

ANSWER **A**

WHY Connecticut requires brokers to maintain escrow (clients' trust) accounts in a federally insured bank, savings and loan, or similar institution located in Connecticut. Credit unions that are not federally insured and personal accounts do not qualify.

QUESTION 2 SINGLE CHOICE

How often must a Connecticut real estate broker's license be renewed?

- **A** **Every year on the anniversary of original licensure**
- **B** Every two years on the anniversary of original licensure
- **C** Every three years on January 1
- **D** Every two years on a fixed biennial cycle set by the Commission

ANSWER **A**

WHY Connecticut real estate licenses (both salesperson and broker) are renewed annually on the anniversary of the date the license was originally issued. There is no fixed multi-year cycle.

QUESTION 3 SINGLE CHOICE

In Connecticut, which of the following best describes 'designated agency'?

A An agency relationship in which the brokerage itself represents both buyer and seller as a dual agent

B An arrangement in which the brokerage appoints individual licensees within the firm to represent the buyer and seller separately

C A non-agency relationship in which licensees act as transaction brokers only

D An agency relationship limited exclusively to commercial transactions

ANSWER **B**

WHY Designated agency in Connecticut allows a brokerage to designate specific licensees within the firm to act as agent for the buyer and other specific licensees to act as agent for the seller, while the brokerage itself remains neutral. This is distinct from traditional dual agency, where the firm itself represents both parties.

QUESTION 4 SINGLE CHOICE

Under Connecticut law, a listing agreement that contains no definite expiration date is generally considered:

A Valid and enforceable indefinitely

B Voidable at the option of the seller

C Void for lack of a termination date

D Automatically renewable in 90-day increments

ANSWER **C**

WHY Connecticut regulations require that every listing agreement contain a definite expiration date. A listing that fails to include a definite termination date is unenforceable. The Connecticut Real Estate Commission has long held that listings without a stated expiration date are void.

QUESTION 5 SINGLE CHOICE

A buyer is obtaining a federally related mortgage loan in Connecticut. Under RESPA, the lender or broker must provide the Loan Estimate no later than how many business days after application?

A One business day

B Three business days

C Seven business days

D Ten business days

ANSWER B

WHY Under the TRID (TILA-RESPA Integrated Disclosure) rules, the lender must deliver the Loan Estimate to the borrower within three business days of receiving a loan application, and must deliver the Closing Disclosure at least three business days before consummation.

QUESTION 6 SINGLE CHOICE

In Connecticut, which type of deed provides the grantee with the most extensive covenants and warranties from the grantor?

A Quitclaim deed

B Special warranty deed

C Bargain and sale deed

D General warranty deed

ANSWER D

WHY A general warranty deed contains the broadest set of covenants and warranties, including that the grantor holds good title, has the right to convey it, and will defend the title against all claims—both those arising during the grantor's ownership and those from prior owners. A special warranty deed only covers the period of the grantor's ownership, a bargain and sale deed in Connecticut provides limited implied covenants, and a quitclaim deed provides no warranties at all.

QUESTION 7 SINGLE CHOICE

Under the Connecticut Fair Housing Act, which of the following is a protected class beyond those covered by the federal Fair Housing Act?

A Sexual orientation only

B Source of lawful income (e.g., housing vouchers)

C Familial status only

D Gender identity only

ANSWER B

WHY Connecticut's fair housing law (Conn. Gen. Stat. § 46a-64c) protects additional classes beyond federal law, including source of lawful income (such as Section 8 or other housing assistance), sexual orientation, gender identity or expression, and other categories. Source of lawful income is a frequently tested Connecticut-specific protected class on the broker exam.

QUESTION 8 TRUE FALSE

A Connecticut broker may commingle earnest money deposits with the broker's own operating funds as long as the broker maintains a separate ledger entry for each client.

A True

B False

ANSWER B

WHY False. Commingling client funds with operating funds is prohibited in Connecticut. All earnest money, down payments, and other client trust funds must be deposited in a separate escrow or trust account, and the broker may not use those funds for business or personal purposes.

QUESTION 9 MULTIPLE CHOICE

A Connecticut broker representing a seller receives an offer from a buyer whose family member is one of the broker's salespersons. Which of the following actions by the broker satisfy Connecticut requirements? (Choose two.)

A **Disclose the familial relationship to the seller in writing before any negotiations begin**

B **Obtain the seller's written informed consent to continue representing the seller in the transaction**

C Require the salesperson to surrender his real estate license for the duration of the transaction

D Terminate the listing immediately and refuse to present the offer to the seller

ANSWER **A · B**

WHY When a licensee has a personal interest or relationship that could affect the broker's duty to the client, Connecticut requires timely written disclosure and the client's informed, written consent to continue the agency relationship. There is no requirement that the related salesperson surrender the license, and the broker is generally obligated to present the offer rather than refuse to do so.