地产经纪 / 地产经纪 考前冲刺单

考前一晚只看这几页。

考场规则

项目	现行口径	核对
题量、时长、计分	100 道单选，每题 1 分，3 小时 / See the official page (link on the site's exam map).	2026–11–15
及格线	70% / See the official page (link on the site's exam map).	2026–11–15
补考	补考 60 题、2 小时 / See the official page (link on the site's exam map).	2026–11–15
课程费与时限	课程费 $1,500；作业须在注册后一年内交完（每周最多两份），交完作业后两年内须通过期末考 / See the official page (link on the site's exam map).	2026–11–15
英语能力要求（ELPR）	报考期末考之前必须先满足英语能力要求，UBC 建议至少预留两个月办理 / See the official page (link on the site's exam map).	2026–11–15
考后还要上 Applied Practice Course	通过考试后还须完成 BCFSA 的住宅或商业 Trading Services Applied Practice Course 才能发牌 / See the official page (link on the site's exam map).	2026–11–15
2027 年的新要求（与本考试不同类）	2027–04–01 起，strata 管理代表、associate broker、managing broker 三类也要加 Applied Practice Course；trading services 代表原本就要上 / See the official page (link on the site's exam map).	2026–11–15
分章权重	没有公布百分比；UBC 考试 FAQ 只说题目大体在主要章节之间平均分配、不按顺序排列 / See the official page (link on the site's exam map).	2026–11–15
考试费	每次考试 $200（课程费 $1,500 另计） / See the official page (link on the site's exam map).	2026–11–15

考前 24 小时清单

- 证件：报名时登记的姓名与证件上的姓名逐字一致。
- 提前到场或提前登录，迟到可能不得入场。
- 节奏：100 题 180 分钟＝每题约 108 秒；第一遍不纠缠，标记后回头。
- 看到 NOT / EXCEPT / main / best 先圈出来再读选项。
- 考试口径和现行规则不一致时，答考试口径。

每章一个陷阱、一条必记

01 法律基础 / Fundamentals of Law

P2 稳住 / Hold steady

陷阱：先例必死套与跨省强制陷阱 / Rigid precedent application and out-of-province binding authority trap——题干出现「must follow a decision from another province」或「cannot depart from an earlier precedent even when material facts differ」。 / The question stem states that a judge must follow a decision from another province or cannot depart from an earlier precedent even when material facts differ.

必记：普通法靠遵循先例保障法律结果的可预测性；本省上诉法院与加拿大最高法院判例对下级法院有约束力，外省或外国判例仅有说服力，且若案件关键事实存在实质差异，法官可区分（distinguish）旧先例而不受其约束。 / Common law relies on stare decisis to ensure the predictability of legal outcomes. Decisions of the provincial Court of Appeal and the Supreme Court of Canada are binding on lower courts, whereas out-of-province or foreign decisions are merely persuasive. Furthermore, if the material facts of a case differ substantially, a judge may distinguish the prior precedent and not be bound by it.

02 RESA 与 BC 地产监管 / The Real Estate Services Act

P2 稳住 / Hold steady

陷阱：旧机构名残留陷阱 / Outdated entity name trap——题干问谁负责发牌、制定规则、调查投诉或执行纪律处分，选项同时出现 BCFSA、RECBC、OSRE / The question stem asks who is responsible for licensing, rulemaking, investigating complaints, or imposing discipline, and the options list BCFSA alongside RECBC and OSRE.

必记：RESA 规定谁需持牌、如何发牌及违规处罚；Real Estate Services Rules（B.C. Reg. 209/2021）规定披露、信托账户、广告与代理关系等执业细则；REDMA 规范开发商销售开发单位的披露义务与买家撤销权。 / RESA governs who must be licensed, how licences are issued, and penalties for contraventions; the Real Estate Services Rules (B.C. Reg. 209/2021) govern day-to-day practice standards including disclosures, trust accounts, advertising, and agency relationships; REDMA governs developers' disclosure obligations and buyer rescission rights when marketing development units.

03 买到的是什么 / What the Purchaser Buys: Estates and Interests in Land

P2 稳住 / Hold steady

陷阱：混淆按揭本息与运营费分担 / Confusing mortgage principal and interest with operating expense allocations——题干出现 life tenant（终身权人）与 remainderman/reversioner（剩余权人/归复权人）争议谁付地税、按揭利息、按揭本金或保险费。 / The question stem features a dispute between a life tenant and a remainderman or reversioner over who pays property taxes, mortgage interest, mortgage principal, or insurance premiums.

必记：王室（Crown）是土地的终极所有者，私人持有的是不同存续期的地产权（estate）；业主无遗嘱且无法定继承人时土地归复（escheat）王室，政府亦可依法征收（expropriation）。 / The Crown is the ultimate owner of all land, and private individuals hold estates of varying duration; when an owner dies intestate without legal heirs, the land escheats to the Crown, and the government may also expropriate land under statutory authority.

04 土地分割与产权登记 / The Subdivision of Land and Title Registration in BC

P1 必拿分 / Must score

陷阱：三年与十年租约线混用 / Confusing the Three-Year and Ten-Year Lease Thresholds——题干出现 lease、actual occupation、part of a parcel、part of a building 或 transparency declaration 时，先核对是《土地产权法》的三年线还是 LOTA 的十年线。 / When the question stem mentions a lease, actual occupation, part of a parcel, part of a building, or a transparency declaration, first verify whether the three-year Land Title Act line or the ten-year LOTA line applies.

必记：未经依《土地产权法》第 7 部审批，任何人不得为转让或签订超过三年（含终身）的租约而切分土地，但为出租建筑物或建筑物的一部分而做的划分不算分割。 / Under section 73 of the Land Title Act, no person may subdivide land to transfer or lease it for a term exceeding three years (including a lease for life) without Part 7 approval; however, a subdivision does not include a division of land to lease a building or part of a building.

05 持牌人的职业责任 / The Professional Liability of Real Estate Licensees

P1 必拿分 / Must score

陷阱：通用免责声明护身陷阱 / General Disclaimer Shield Trap——题干出现 general disclaimer、believed to be correct but not guaranteed 或持牌人明知数据有误仍照发并援引免责条款。 / The question stem mentions a general disclaimer, phrases such as 'believed to be correct but not guaranteed', or a licensee publishing data knowing it is inaccurate and relying on an exculpatory clause.

必记：同一不当行为可同时触发民事诉讼、纪律处分与特别赔偿基金申请，三条线互不替代，且纪律线旨在维护行业声誉与公众信心，不以有人实际受损为前提。 / The same misconduct can simultaneously trigger civil litigation, disciplinary proceedings, and a claim against the Real Estate Compensation Fund; the three avenues are parallel and mutually non-exclusive, and disciplinary action aims to uphold industry reputation and public confidence rather than requiring actual financial injury to any person.

06 商业与住宅租赁 / Commercial and Residential Tenancies

P1 必拿分 / Must score

陷阱：商业与住宅规则串台 / Confusing commercial and residential tenancy rules——读题干第一句先圈出物业用途是商业店铺/写字楼/仓库（commercial）还是居住单元（residential），以及租期是否超过 20 年。 / In the first sentence of the stem, immediately identify whether the premises are used as a commercial shop, office, or warehouse versus a residential living accommodation, and verify whether the term exceeds 20 years.

必记：租赁创设随地而走的土地权益，许可仅是合同特权；无论合同抬头怎么写，只要授予占用人排他占有，法院通常按当事人意图认定为租赁。 / A lease creates an interest in land that runs with the land, whereas a licence is merely a contractual privilege; regardless of how an agreement is titled, where exclusive possession is granted to the occupant, courts will generally ascertain the intention of the parties and classify it as a lease.

07 共管物业与合作社 / Strata Properties and Cooperatives

P1 必拿分 / Must score

陷阱：80% 票与 ¾ 票的分母混淆 / Confusing denominators of 80% vote and 3/4 vote——题干同时给出全体有资格投票的业主总数与实际出席大会的人数，或议案涉及法团清盘（winding up）与注销图则。 / The question stem provides both the total number of eligible voters and the number of voters attending the meeting, or involves winding up the strata corporation and cancelling the strata plan.

必记：独立单元由业主通常持完全保有地产，共用财产由全体业主按份共有、法团排他管理；各户按本单元 unit entitlement 占全部单元总和的比例分摊共用开支与法团判决债务（全体一致通过另一公式并登记除外）。 / Individual strata lots are typically held by owners in fee simple, while common property is owned by all owners as tenants in common and exclusively managed by the strata corporation; each owner shares common expenses and strata judgment debts based on their lot's unit entitlement divided by the total unit entitlement of all lots (unless a different formula is passed by unanimous vote and registered).

08 财务报表导论 / Introduction to Financial Statements

P2 稳住 / Hold steady

陷阱：股份交易一刀切免牌照 / Assuming all share transactions are exempt from licensing——题干出现持有地产的公司（company holding real estate），且出现收购全部股份（100% of the shares）或部分股份（partial shares）的对比。 / The question stem mentions a corporation holding real estate and contrasts acquiring 100% of the shares against acquiring partial shares.

必记：出售不持有地产的生意或仅出售公司部分股份无需地产牌照；但包含地产成分的资产打包出售（asset sale），或收购持有地产公司的全部（100%）股份，均需地产牌照。 / Selling a business that holds no real estate or selling only partial corporate shares does not require a real estate licence; however, an asset sale package that includes real property components or purchasing 100% of the shares in a corporation holding real estate requires a real estate licence.

09 职业伦理 / Professional Ethics

P1 必拿分 / Must score

陷阱：自律与法定权限混同 / Confusing self-regulatory authority with statutory authority——题干出现 discipline committee of a real estate board、suspend or cancel a licence 或 comparing the REALTOR® Code with RESA/Rules。 / The question stem mentions the discipline committee of a real estate board, suspending or cancelling a licence, or comparing the REALTOR® Code with RESA/Rules.

必记：法定线（RESA 与 Rules）由 BCFSA 执法并适用于每一位持牌人，自律线（REALTOR® Code）仅管 CREA 会员；守则义务可高于法律，但冲突时以法律为准。 / The statutory track (RESA and Real Estate Services Rules) is enforced by BCFSA and applies to every licensee, whereas the self-regulatory track (REALTOR® Code) governs only CREA members; Code duties may exceed legal standards, but where they conflict, the law prevails.

10 合同法通则 / The Law of Contract

P2 稳住 / Hold steady

陷阱：把不可执行当成无效 / Confusing unenforceable with void——题干出现 oral agreement、not in writing、Law and Equity Act s.59 或 19 岁以下当事人（infant）。 / The question stem mentions an oral agreement, not in writing, Law and Equity Act s. 59, or a party under 19 years of age (infant).

必记：无效（void）自始不存在须退钱；非法（illegal）法院可拒绝帮知情方追回已付款；可撤销（voidable）在被撤销前照常有效；不可执行（unenforceable）要素齐全但因程序理由无法起诉强制履行。 / A void contract never existed in law and money paid must be returned; an illegal contract allows the court to refuse assistance to a knowing party seeking to recover money; a voidable contract remains valid and enforceable until rescinded; an unenforceable contract contains all essential elements but cannot be enforced through court action due to a procedural defect.

11 地产交易合同 / Contracts for Real Estate Transactions

P1 必拿分 / Must score

陷阱：无效与不可执行混淆 / Confusing void with unenforceable——题干出现口头土地买卖、一方未签字或租期三年及以下的租约，选项同时出现 void、illegal 与 unenforceable。 / The question stem features an oral land sale, an agreement unsigned by one party, or a lease for three years or less, with options simultaneously presenting void, illegal, and unenforceable.

必记：除三年或以下租约外，土地合同须有被主张方签署的书面才可执行（not enforceable 而非 void），但定金收付等行为例外或合理信赖改变处境例外可使其可执行。 / Except for leases of three years or less, contracts respecting land must be in writing signed by the party to be charged to be enforceable (not enforceable rather than void), though statutory exceptions such as deposit payment or acts of reasonable detrimental reliance can make the contract enforceable.

12 代理法 / Law of Agency: Whoever Acts for a Person Owes That Person Loyalty

P1 必拿分 / Must score

陷阱：无代理方越界陷阱 / Unrepresented-party overstep trap——题干出现「unrepresented party / non-client」「open house」「asks for advice on price or terms」「helps negotiate」等词。 / The stem uses words such as "unrepresented party / non-client", "open house", "asks for advice on price or terms", or "helps negotiate".

必记：代理人向第三方默示担保自己拥有代理权限（越权须对第三方负赔偿责任）；在 BC，持牌人替客户签署合同前必须依现行规则 s.45（旧 5-3）取得书面授权，并签自己的名字且注明代理身份。 / An agent impliedly warrants to a third party that the agent has authority (if the agent exceeds that authority, the agent must compensate the third party). In BC, before a licensee signs a contract for a client, the licensee must obtain written authorization under current Rule s.45 (former 5-3), sign the licensee's own name, and state the capacity as agent.

13 按揭金融导论 / Introduction to Mortgage Finance: Why a Trade Cannot Do Without Debt P2 稳住 / Hold steady

陷阱：年利率除以十二 / Dividing the annual rate by twelve——题干写了 compounded semi-annually 或 j_2，同时又是 monthly payments，选项里出现 divide by 12 或 0.5%。 / The stem says compounded semi-annually or j_2, and also monthly payments, and an option contains divide by 12 or 0.5%.

必记：买家很少一次付清、卖家也很少愿意等，这个缺口靠负债补上；贷款人为收回本金而在借款人产权上取得权利，违约后可在清偿在先债权后接管，这项借款就叫按揭。 / Buyers rarely pay the whole price at once, and sellers rarely want to wait, so debt fills the gap. To recover the principal, the lender takes a right on the borrower's title and, after default, may take over the property once charges that rank ahead have been paid. That borrowing is called a mortgage.

14 利率与按揭 / Interest Rates and Mortgages: Monthly Payment, Outstanding Balance, and Prepayment P2 稳住 / Hold steady

陷阱：加减法算结欠 / Calculating the balance by subtraction——题干问卖房时还欠贷款机构多少，或出现“已经还了三年，本金应该少了一大截”，选项里用贷款金额减去已付月供。 / The stem asks how much is still owed to the lender when the property is sold, or it says that after three years of payments a large share of principal must already be gone, and an option subtracts the payments already made from the loan amount.

必记：等额本息按揭的贷款金额、与还款频率一致的周期利率、期数、每期还款额和到期余额互相绑定，已知四个则第五个唯一确定；完全摊还时到期余额为零，25年按月还等于300期。 / On a constant payment mortgage, the loan amount (PV), the periodic rate that matches the payment frequency, the number of payments, the payment each period (PMT), and the balance at maturity (FV) are locked together. Given four, the fifth is uniquely determined. On a fully amortized mortgage the balance at maturity is zero, and 25 years of monthly payments equals 300 payments.

15 按揭法：违约之后 / Introduction to Mortgage Law: Charge, Liability, and Foreclosure P2 稳住 / Hold steady

陷阱：止赎两条路的后果记反 / Swapping the results of the two foreclosure routes——题干出现其他省份、power of sale、不经法院出售，或同时问成为产权人之后还能不能再追差额。 / The stem mentions another province, a power of sale, or a sale without a court, or it asks whether the difference can still be claimed after the lender becomes the owner.

必记：法律上按揭不是贷款本身，而是对土地权益的担保；考试口径的主流观点是按揭仍保留普通法上的转让性质，现行《土地产权法》第231(1)条则写明登记按揭首先是押记，第231(2)条只拟制视同已转让的权利义务，按揭权人不是注册所有人。 / In law a mortgage is not the loan itself. It is security over an interest in land. The mainstream view on the exam is that a mortgage still retains the common-law character of a transfer. Section 231(1) of the current Land Title Act states that a registered mortgage is first a charge. Section 231(2) only deems the rights and obligations to be those of a transfer. The mortgagee is not the registered owner.

16 地产实务中的按揭分析 / Mortgage Analysis in Real Estate Practice P2 稳住 / Hold steady

陷阱：折价溢价方向记反 / Reversing discount and bonus——题干同时写出合同利率和市场利率谁高谁低，选项却说两种偏离都让现金等价价格上升，或都让它下降。 / The stem states which of the contract rate and the market rate is higher, but an option says that both kinds of departure raise the cash-equivalent price, or that both lower it.

必记：报价的市场价值等于现金首付加上按揭的市场价值，按揭的市场价值则是未来还款流和到期余额按市场利率折现后的现值。 / The market value of the offer equals the cash down payment plus the market value of the mortgage. The market value of the mortgage is the present value of the future payment stream and the balance due at the end, discounted at the market rate.

17 按揭核贷与借款人资格 / Mortgage Underwriting and Borrower Qualification

P2 稳住 / Hold steady

陷阱：品格与能力记混 / Mixing up character and capacity——题干一边给就业或居住稳不稳定，另一边给收入比率够不够，选项把两件事写成同一个C。 / The stem gives employment or residence stability on one side and whether the income ratios fit on the other, and an option writes the two as the same C.

必记：品格是行为预测，材料是就业稳定性、居住时长和行业经验；还款能力是财务预测，用年总收入和偿债比测算，核贷同时做这两种预测。 / Character is a behavioural forecast. Its materials are employment stability, length of residence, and industry experience. Capacity is a financial forecast, measured with gross annual income and the debt-service ratios. Underwriting makes both forecasts at the same time.

18 地方政府法 / Local Government Law and Land Use

P2 稳住 / Hold steady

陷阱：OCP写成现在能建 / Treating the OCP as what can be built now——题干同时出现官方社区规划的指定和仍在生效的分区，两者不一致，选项却说按规划就能施工。 / The stem gives both an official community plan designation and zoning that is still in force, the two do not match, and an option says construction can proceed under the plan.

必记：市政府不是宪法主体，权力来自省的授权立法，省改法就可以收回或扩大。 / A municipality is not a constitutional body. Its powers come from provincial enabling legislation, and the province can take them back or enlarge them by amending the statute.

19 不动产税 / Taxes on Real Property

P2 稳住 / Hold steady

陷阱：把GST代收套到PTT / Applying GST collection to the transfer tax——题干把物业转让税和商品服务税放在同一次成交里，或者写卖方答应代收转让税、签合同就触发。 / The stem puts property transfer tax and GST in the same completion, or it says the seller agrees to collect the transfer tax, or that signing the contract is what triggers it.

必记：在土地产权登记处登记不动产权益才触发，买方交清才能完成登记，卖方没有代收义务。 / Property transfer tax is triggered only when an interest in land is registered at the land title office. The buyer must pay it in full before registration can be completed. The seller has no duty to collect it.

20 建筑设计与施工 / Building Design and Construction

P3 过一遍 / Skim

陷阱：年限对调 / Years swapped——题干问哪一项是五年、哪一项是十年，或只说「新房还有没有保修」却不说是哪一类。 / The stem asks which item is five years and which is ten, or it only asks whether the new home still has a warranty without saying which kind.

必记：材料与人工保 2 年，建筑围护含渗水保 5 年，结构性缺陷保 10 年。 / Materials and labour are covered for 2 years, the building envelope including water penetration for 5 years, and structural defects for 10 years.

21 地产估价导论 / Introduction to Real Estate Appraisal

P2 稳住 / Hold steady

陷阱：一个价回答所有问题 / One price answers every question——题干同时出现最低愿卖价、最高愿买价和成交价，或客户拿着估价问值不值得买。 / The stem gives, together, the lowest price the seller will accept, the highest price the buyer will pay, and the sale price, or the client holds an appraisal and asks whether it is worth buying.

必记：估价是对不动产价值的专家意见，必须用具体金额、数值区间或不高于、不低于某种关系来表达；签字或作出最终陈述才是定稿，在此之前的沟通必须标明这不是最终结论。 / An appraisal is an expert opinion of the value of real property. It must be stated as a specific amount, a numerical range, or a relationship such as not above or not below a figure. Signing, or making a final statement, is what makes it final. Until then, every communication must say that this is not the final conclusion.

22 直接比较法与成本法 / Direct Comparison and Cost Approaches of Appraisal

P2 稳住 / Hold steady

陷阱：方向写反 / The direction is reversed——题干写明待估物业多了某项，或可比案例多了某项，问这笔钱加到谁的价格上、是加还是减。 / The stem states that the subject has an extra item, or that the comparable has an extra item, and asks whose price the money is added to, and whether it is an addition or a subtraction.

必记：执业估价师受 CUSPAP 约束并出具正式估价报告，持牌人的比较市场分析不受该准则约束，不能当成正式估价；转让登记上的申报值也不是可比交易的证据。 / A practising appraiser is bound by CUSPAP and issues a formal appraisal report. A licensee's Comparative Market Analysis is not bound by that standard and cannot be treated as a formal appraisal. The declared value on a transfer registration is not evidence of a comparable sale.

23 收益法估价 / The Income or Investment Approach of Appraisal

P2 稳住 / Hold steady

陷阱：满租当最高租金 / Full occupancy as the top rent——题干写明已经满租，或租客住了很多年，问还要不要改用当前市场租金。 / The stem states that the building is already fully leased, or that the tenants have lived there for many years, and asks whether current market rent must still be used.

必记：收益法只用于能产生租金收入的物业，价格是买家为这份净营业收入愿意支付的资本额，不是某一个业主个人的价值。 / The income (investment) approach is used only for property that can produce rental income. The price is the capital a buyer will pay for that net operating income, not the personal value to one owner.

24 从签约到交割 / From Contract to Completion

P2 稳住 / Hold steady

陷阱：定金当成卖方已收 / Deposit treated as received by the seller——题干写明定金付给买方经纪行、存在信托账户，问卖方调整表上有没有这一行。 / The stem states that the deposit was paid to the buyer's brokerage and is held in the trust account, and asks whether that line appears on the seller's statement of adjustments.

必记：产权登记、税、透明度与反洗钱、信托金四条链同时收口，任何一条断掉，交割就完不成。 / Title registration, tax, transparency and anti-money laundering, and trust money close at the same time. If any one chain breaks, completion cannot be finished.

25 市场营销导论 / Introduction to Marketing

P3 过一遍 / Skim

陷阱：广告宣传不分 / Mixing advertising and publicity——题干写谁付钱、谁改定稿、报道的媒体是不是受雇于持牌人，以及角度对持牌人有利还是不利。 / The stem says who pays, who approves the final copy, whether the reporting medium is employed by the licensee, and whether the angle favours the licensee or works against the licensee.

必记：同一句广告可以同时落入执业规则、联邦竞争法和省消费者法，也可能只因为不写经纪行名字而踩中身份识别这一层。 / The same advertising sentence can fall under the licensing rules, the federal competition statute, and the provincial consumer statute at the same time. It can also hit only the identity layer, simply because the brokerage name is left off.

26 科技与持牌人 / Technology and the Real Estate Licensee P3 过一遍 / Skim

陷阱：译名当持牌名 / Treating a translation as the licensee name——广告、名片、电台口播或社交资料页上的行名，是译名、简称或只有标志，而不是执照上的全称。 / The brokerage name on an advertisement, a business card, a radio read, or a social profile page is a translation, a short form, or only an emblem, and not the full name on the licence.

必记：执业监管、隐私、营销触达和电子形式各管一段；另外三层出事时，仍可按规则第33条的诚实义务和第34条的合理谨慎与技能追究。 / Practice regulation, privacy, marketing outreach, and electronic form each govern one stretch. When one of the other three goes wrong, it can still be pursued under the duty of honesty in rule 33 and reasonable care and skill in rule 34.