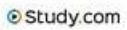


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Quiz & Worksheet - Massachusetts Real Estate Salesperson Licensure

1. The Division of Professional Licensure (DPL) in Massachusetts regulates over 40 professions and trades, and one of them is the _____.
 National Association of Realtors
 National Association of Real Estate Brokers
 Massachusetts Association of Realtors
 Massachusetts Real Estate Board

2. If a license has been expired for less than two years, the agent must complete continuing education and request a _____.
 recertification form
 new license
 reactivation form
 real estate reservation

3. Real estate agents in Massachusetts are required to successfully complete ____ hours of continuing education courses sometime during the ____ prior to their license renewal date.
 12, 24 months
 24, 12 months
 24, 24
 18, three years

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Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q39-Q44):

NEW QUESTION # 39

Which of the following activities may result in a fine from the Massachusetts Commission Against Discrimination (MCAD) against a licensee?

- A. Acting in the dual capacity of broker and undisclosed principal in the same transaction
- B. Knowingly making any substantial misrepresentation
- C. **Blockbusting**
- D. Failing to give both the buyer and the seller a copy of the purchase and sales agreement

Answer: C

Explanation:

The Massachusetts Commission Against Discrimination (MCAD) is the state agency responsible for enforcing the Massachusetts Fair Housing Law (M.G.L. c. 151B). Blockbusting is the illegal practice of inducing homeowners to sell by suggesting that protected classes of people (such as minorities, families with children, or people receiving public assistance) are moving into the neighborhood, often suggesting declining property values.

This practice is explicitly prohibited under both federal law (Fair Housing Act) and Massachusetts General Law. MCAD has the authority to investigate complaints of housing discrimination and levy fines against licensees found guilty of such violations.

While misrepresentation or undisclosed dual capacity may lead to disciplinary action by the Massachusetts Board of Registration of Real Estate Brokers and Salespersons, only violations of fair housing law, such as blockbusting, steering, or refusing to deal with members of protected classes, fall under the jurisdiction of MCAD.

Reference: Massachusetts General Laws c. 151B; MCAD Fair Housing Guidelines; 254 CMR 3.00.

NEW QUESTION # 40

A person acquires an option to purchase a parcel of another person's land. Which of the following statements is correct?

- A. **The terms and conditions of the sale must be stated if the option is to be a valid contract.**
- B. An option is a promise by the optionee to enter into a contract in the future.
- C. The potential buyer is the optionor and the seller is the optionee.
- D. The consideration for the option right, plus interest, will be automatically applied to the purchase price if the option is exercised.

Answer: A

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

An option contract is a unilateral contract in which the seller (optionor) grants the buyer (optionee) the exclusive right to purchase property at a specified price within a set time. For the option to be valid, the terms and conditions of the future sale must be clearly stated (price, property description, and time period).

Consideration (option money) must also be given.

A: Incorrect because only the optionor (seller) is obligated; the optionee (buyer) is not required to purchase.

C: Option consideration is not automatically applied unless the contract specifically states it.

D: Reverses the roles; the seller is the optionor, the buyer is the optionee.

Thus, the correct answer is B.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Contracts; Options in Real Estate.

NEW QUESTION # 41

An escrow or trust account is often held by a lender to pay

- A. the bank's outstanding invoices.
- B. mortgage payments.
- C. **property taxes and insurance payments.**
- D. interest on a loan.

Answer: C

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

Lenders often require borrowers to establish an escrow (or impound) account as part of their monthly mortgage payment. The lender collects a portion of property taxes and hazard insurance premiums along with principal and interest each month. When taxes or insurance are due, the lender pays them from the escrow account.

This protects the lender by ensuring the property remains insured and free of unpaid tax liens, both of which could threaten the lender's collateral.

A (mortgage payments): Paid directly as P&I, not through escrow.

B (interest): Already part of monthly mortgage payments, not escrow.

C (bank invoices): Escrow is never used for the bank's expenses.

Thus, the correct answer is D: property taxes and insurance payments.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Financing; RESPA Escrow Rules.

NEW QUESTION # 42

A buyer files a complaint against a licensee with the Massachusetts Commission Against Discrimination (MCAD). MCAD denies the complaint because the buyer filed it too long after the discriminatory incident occurred. Within how many days after the alleged incident must a complaint be filed to be considered?

- A. 0
- **B. 1**
- C. 2
- D. 3

Answer: B

Explanation:

The Massachusetts Commission Against Discrimination (MCAD) enforces the state's Fair Housing Law (M.G.L. c. 151B).

A person who believes they have experienced housing discrimination must file a written complaint with MCAD within 300 days of the alleged discriminatory act.

Complaints filed after 300 days will be dismissed as untimely. This timeframe aligns with federal Equal Employment Opportunity Commission (EEOC) procedures but is tailored for housing discrimination enforcement at the state level.

Thus, the deadline is 300 days.

Reference: M.G.L. c. 151B, 5; MCAD Complaint Procedures.

NEW QUESTION # 43

In Massachusetts, which of the following statements about smoke detectors prior to closing is always correct?

- A. Smoke detectors are optional in single-family houses.
- **B. A smoke detector certificate must be obtained from the local fire department.**
- C. All single-family residences must have hard-wired smoke detectors.
- D. A three-family residence can have either battery-operated or hard-wired smoke detectors.

Answer: B

Explanation:

In Massachusetts, all single-family homes, multifamily properties, and condominiums must comply with smoke detector requirements prior to closing. Massachusetts law mandates that smoke detectors must be installed in residential properties, and a smoke detector certificate must be obtained from the local fire department as part of the closing process.

The certificate ensures that the smoke detectors are properly installed and functioning according to state and local regulations. This certificate is required to transfer ownership of the property.

While hard-wired smoke detectors are required in some cases, they are not mandatory for all single-family residences. The rule applies more strictly to multifamily dwellings or properties built after a specific year. The correct answer is that a smoke detector certificate must be obtained from the local fire department.

Reference: 527 CMR 1.00 - Massachusetts Fire Code; M.G.L. c. 148, 26.

NEW QUESTION # 44

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