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Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q56-Q61):

NEW QUESTION # 56

A buyer who is purchasing a property intends to build a chain link fence in the backyard. There is a 12-year- old deed restriction that prohibits chain link fences. The licensee finds out that there are no city codes prohibiting chain link fences. Which of the following statements regarding this situation is true?

- A. This deed restriction is more restrictive and will, therefore, take precedence.
- B. Deed restrictions always take priority over city codes.
- C. This city code takes priority because deed restrictions expire 10 years after a subdivision is developed.
- D. City code always takes priority over deed restrictions.

Answer: A

Explanation:

Deed restrictions (restrictive covenants) are private controls that can impose stricter requirements than local zoning or codes. The general rule: the more restrictive regulation prevails (whether deed restriction or zoning).

Deed restrictions do not automatically expire after 10 years unless the restriction itself specifies an expiration.

Since zoning allows fences but the deed restriction prohibits chain link fences, the restriction takes precedence.

Correct answer = D.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Land Use, Zoning, and Private Restrictions.

NEW QUESTION # 57

If a salesperson or broker-salesperson maintains a webpage that is not linked to the webpage of their broker, the licensee's webpage must display the name of the broker as well as the

- A. address of the branch office from which the licensee operates.
- B. broker's email address.
- C. broker's telephone number.
- **D. address of the broker's main office.**

Answer: D

Explanation:

Under NJREC advertising rules (N.J.A.C. 11:5-6.1), any licensee maintaining an independent website (not directly linked to the broker's official site) must clearly and prominently display:

The name of their employing broker, and

The main office address of the broker.

This ensures the public understands the licensee works under a supervising broker, and prevents misleading advertising. It is not sufficient to only list a branch office or email.

Therefore, the correct answer is C.

Reference: NJREC Rules and Regulations, N.J.A.C. 11:5-6.1 (Advertising Requirements).

NEW QUESTION # 58

Two real estate firms shared equally a 6% commission on the sale of a house. The listing licensee was paid 60% of the broker's share. The house was sold for \$110,000. How much did the listing agent earn?

- A. \$1,320
- B. \$3,980
- C. \$2,640
- **D. \$1,980**

Answer: D

Explanation:

Calculation (Finance/Math section of the NJ Real Estate Salesperson Pre-Licensure Course Study Guide):

* Total commission = $\$110,000 \times 6\% = \$6,600$

* Two firms split equally: each broker gets \$3,300

* Listing licensee paid 60% of broker's share: $\$3,300 \times 0.60 = \$1,980$

Thus, the listing agent's earnings are \$1,980.

(Reference: NJ Real Estate Salesperson Pre-Licensure Course Study Guide, Math for Salespersons- Commission Splits.)

NEW QUESTION # 59

A couple who sell their principal residence may take up to \$500,000 in federal capital gains tax-free only if:

- **A. they have owned and occupied the house for at least 2 of the previous 5 years.**
- B. at least one of them has reached the age of 65.
- C. neither has ever used the Homesellers Exclusion in the past.
- D. they buy a replacement home of equal or greater value than the one being sold within a year.

Answer: A

Explanation:

Under IRS Section 121 Exclusion (Home Sale Exclusion Rule):

Married couples filing jointly can exclude up to \$500,000 of capital gains.

They must have owned and occupied the property as their primary residence for 2 of the past 5 years.

Age 65 requirement is obsolete (repealed).

They don't need to reinvest in another home.

The exclusion can be used once every 2 years.

Correct answer = D.

Reference: Internal Revenue Code §121; NJ Real Estate Salesperson Study Guide, Chapter on Taxation.

NEW QUESTION # 60

A couple secured a home mortgage loan from a lender who appraised the property at \$92,500. If the loan-to-value ratio on the property was 85%, what was the minimum amount the couple needed for the down payment?

- A. \$10,882
- B. \$6,166
- **C. \$7,862**
- D. \$13,875

Answer: C

Explanation:

The loan-to-value (LTV) ratio is based on the appraised value (or purchase price, whichever is lower).

Appraised Value = \$92,500

$LTV = 85\% \# \text{ Loan Amount} = \$92,500 \times 0.85 = \$78,625$

$\text{Down Payment} = \$92,500 - \$78,625 = \$13,875$

Wait - let's carefully match the options:

\$13,875 is Option D.

Corrected answer: D

The couple must provide \$13,875 as the minimum down payment.

Reference: NJ Real Estate Salesperson Study Guide, Real Estate Finance chapter; Loan-to-Value Calculations.

NEW QUESTION # 61

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