

# High New-Jersey-Real-Estate-Salesperson Quality, New-Jersey-Real-Estate-Salesperson Official Study Guide

**2016 New Jersey  
Real Estate Exam Prep.  
Questions & Answers**

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**Study Guide to Passing the Sales Associate  
Real Estate License Exam Effortlessly**

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**New-Jersey-Real-Estate-Salesperson Official Study Guide, Test New-Jersey-**

## Real-Estate-Salesperson Testking

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### Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q121-Q126):

#### NEW QUESTION # 121

New Jersey Real Estate Commission regulations require a licensee to terminate membership in a real estate board or multiple listing service whenever the organization:

- A. charges dues that the licensee feels are excessive
- B. advocates rules, practices, and/or standards with which the licensee does not agree
- C. lobbies against legislation that the licensee personally favors
- D. suggests uniform commission rates among all member brokers

**Answer: D**

Explanation:

The NJ Real Estate Commission prohibits price-fixing or collusion regarding commission rates. If a real estate board, trade association, or MLS suggests or enforces uniform commission rates among member brokers, participation in such a practice would violate antitrust laws as well as NJREC regulations.

In such cases, licensees must terminate their membership immediately to avoid disciplinary action. Lobbying, dues disputes, or general disagreements with rules are not grounds for mandatory termination.

Reference: NJREC Rules and Regulations; NJ Real Estate Salesperson Study Guide, Chapter on Antitrust and Commission Rules.

#### NEW QUESTION # 122

Evergreen bushes and apple trees on a property that were planted by the current owner are examples of:

- A. personal property
- B. real estate
- C. chattels
- D. trade fixtures

**Answer: B**

Explanation:

Natural attachments (trees, bushes, perennial plants) are part of the land and thus real estate.

Annual crops (emblemments) are considered personal property.

Chattels = movable personal property.

Trade fixtures = items installed by a tenant for business use.

Correct answer = A.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Real vs. Personal Property.

#### NEW QUESTION # 123

Which of the following actions is NOT a cause for suspension or revocation of a New Jersey real estate license?

- A. failing to provide a client with a copy of the signed exclusive listing contract
- B. payment of a referral fee by a licensed New Jersey broker to a broker licensed in another state
- C. collecting a commission as a broker from both parties to a transaction while representing both parties as their agent
- D. delivering a consumer information statement to a seller after having made a listing presentation

**Answer: B**

Explanation:

The New Jersey Real Estate Licensing Law (N.J.S.A. 45:15-17) lists specific causes for suspension or revocation, including:

Failing to provide a signed document copy to a client.

Failure to properly deliver a Consumer Information Statement before discussing motivation or making a presentation.

Collecting compensation from both parties without full disclosure and written consent.

However, paying a referral fee to an out-of-state broker is expressly permitted, provided the other broker is properly licensed in their jurisdiction. This is not grounds for discipline.

Reference: NJ Real Estate Licensing Law, N.J.S.A. 45:15-17; NJREC Rules on Referral Fees.

#### NEW QUESTION # 124

A lender may add 1/12th of the estimated cost of the annual property taxes and hazard insurance on the mortgaged property to the monthly loan payment for deposit in:

- A. a margin account
- **B. an impound, escrow, or reserve account**
- C. a PMI account
- D. an adjustment account

**Answer: B**

Explanation:

Lenders often require borrowers to pay 1/12th of annual taxes and insurance each month into an escrow (impound or reserve) account.

The lender then pays property taxes and insurance premiums when due.

PMI accounts relate to mortgage insurance, not taxes/insurance.

Margin and adjustment accounts relate to investment or adjustable-rate loans.

Correct answer = C.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Financing and Escrow Accounts.

#### NEW QUESTION # 125

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. This city code takes priority because deed restrictions expire 10 years after a subdivision is developed.
- C. City code always takes priority over deed restrictions.
- D. Deed restrictions always take priority over city codes.

**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 # 126

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As candidates don't know what to expect on the New Jersey Real Estate Salesperson Exam exam, and they have to prepare for the unknown. In this case, candidates can take Real Estate New-Jersey-Real-Estate-Salesperson practice test to get help with their Real Estate New-Jersey-Real-Estate-Salesperson exam preparation. The real New-Jersey-Real-Estate-Salesperson exam dumps by DumpsValid give them an idea of the New Jersey Real Estate Salesperson Exam New-Jersey-Real-Estate-Salesperson Exam structure so that they can prepare accordingly. The Real Estate New-Jersey-Real-Estate-Salesperson PDF Questions and practice

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