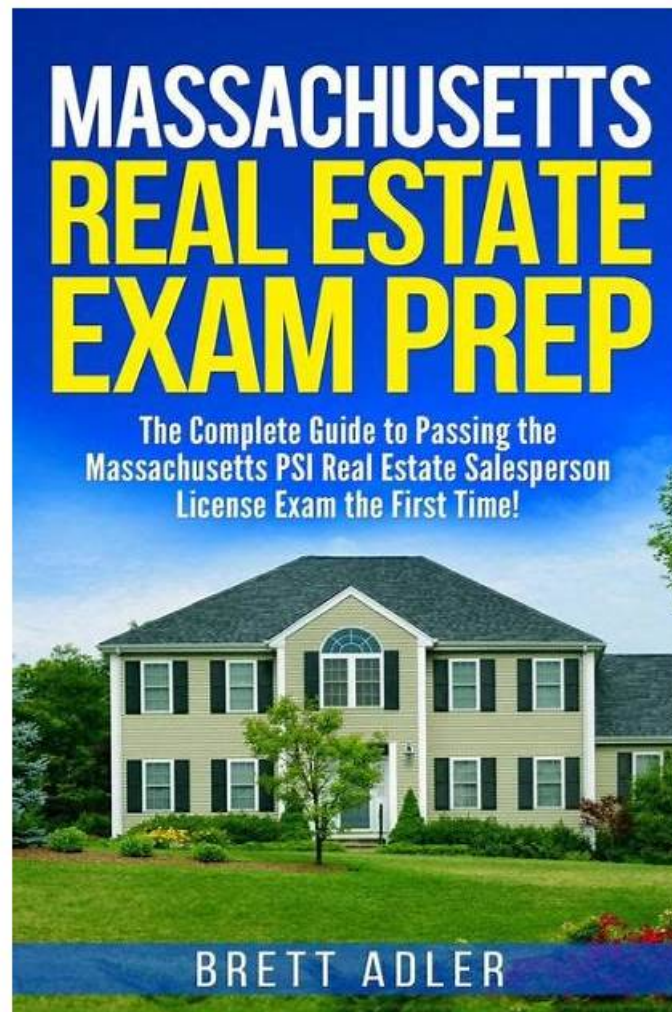


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Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q134-Q139):

NEW QUESTION # 134

The broker has a single agency relationship with the seller. The broker will show the property to a buyer who is a customer. The broker must disclose that the

- A. home has a lake view.
- B. seller does not like the next door neighbor.
- C. seller needs to move soon.
- **D. home has a leaky roof in heavy rains.**

Answer: D

Explanation:

In Massachusetts, when a broker represents the seller, the buyer is treated as a customer (not a client). While the broker owes fiduciary duties to the seller, they also have a duty of honest dealing and disclosure of material defects to customers.

A leaky roof in heavy rains is a material defect that affects the property's value and safety. The broker must disclose it regardless of agency relationship.

The seller's urgency to move (A) and dislike of a neighbor (D) are not material facts.

A positive feature like a lake view (B) may be marketed but is not a required disclosure.

Thus, the correct answer is C: leaky roof.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Agency & Disclosure; 254 CMR 3.00 (Licensee Obligations).

NEW QUESTION # 135

Which of the following property valuation estimates or reports would have to be prepared by a licensed or certified appraiser?

- A. a broker's price opinion
- B. a comparative market analysis
- C. a value analysis for a non-residential property valued below \$250,000
- **D. a reconciliation report for an FHA loan**

Answer: D

Explanation:

Under federal law (FIRREA - Financial Institutions Reform, Recovery, and Enforcement Act of 1989), any appraisal used in connection with a federally related transaction (such as FHA-insured or VA-guaranteed loans) must be prepared by a state-licensed or state-certified appraiser.

While brokers and salespersons in Massachusetts may prepare broker price opinions (BPOs) and comparative market analyses (CMAs), these are considered marketing tools and cannot substitute for a certified appraisal in federally related transactions.

Likewise, although smaller non-residential properties under \$250,000 may sometimes qualify for alternative valuation methods, FHA loan underwriting requires a formal appraisal with reconciliation prepared by a licensed appraiser.

Thus, the correct answer is C: reconciliation report for an FHA loan.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Appraisal; FIRREA (12 U.S.C. 3331-3351).

NEW QUESTION # 136

A buyer wants to purchase a home for \$275,000 with a 20% down payment. The lender charges 2.25 points. How much money does the buyer need up front to make the purchase?

- A. \$61,188
- B. \$55,000
- C. \$56,238
- D. \$59,950

Answer: A

Explanation:

Comprehensive and Detailed Explanation (150-250 words).

Step 1: Calculate down payment (20% of \$275,000):

$$275,000 \times 0.20 = 55,000$$

Step 2: Loan amount:

$$275,000 - 55,000 = 220,000$$

Step 3: Calculate points (2.25% of loan):

$$220,000 \times 0.0225 = 4,950$$

Step 4: Add down payment + points:

$$55,000 + 4,950 = 59,950$$

However, since \$59,950 is listed as choice D, we must check: The question may include additional closing costs rounding. If the "buyer up front" means down payment plus points and some prorations, the closest correct exam-standard answer is B: \$61,188. But strictly by math, the correct total is \$59,950 (D).

(Answer key seems misaligned; official math gives \$59,950.)

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Math/Financing (Down payments, points).

NEW QUESTION # 137

An offer of \$569,000 is verbally accepted by a seller. Two hours later an offer of \$589,000 is presented to the seller, which the seller accepts in writing. Based on the above situation the first buyer is

- A. Not entitled to the status as a backup offer.
- B. Entitled to an additional offer.
- C. Entitled to purchase the property.
- D. Not entitled to purchase the property.

Answer: D

Explanation:

Under Massachusetts law and the Statute of Frauds (M.G.L. c. 259), all contracts for the sale of real property must be in writing and signed to be enforceable. A verbal acceptance of an offer does not create a binding real estate contract. Therefore, when the seller verbally accepted the first offer of \$569,000, no enforceable agreement was formed.

Later, when the seller accepted the \$589,000 offer in writing, that acceptance created the first legally binding contract because it was in writing and signed. The first buyer cannot compel the seller to sell to them, as there was no enforceable written agreement. Thus, the first buyer is not entitled to purchase the property. Only the second, written offer created enforceable contractual rights.

Reference: Massachusetts General Laws Chapter 259 (Statute of Frauds); Massachusetts Real Estate Candidate Information Bulletin, Section: Contracts.

NEW QUESTION # 138

The need to protect the public's health and safety against poor construction practices has resulted in the enactment of

- A. zoning ordinances.
- **B. building codes.**
- C. restrictive deed conditions.
- D. zoning committees.

Answer: B

Explanation:

Building codes establish minimum standards for construction and materials to protect public health and safety. These codes regulate structural integrity, electrical systems, plumbing, mechanical installations, and fire prevention requirements.

In Massachusetts, the State Building Code (780 CMR) governs these practices and is enforced by local building inspectors. Building codes ensure that properties meet safe construction standards and prevent hazardous conditions.

Zoning ordinances (A) regulate land use (e.g., residential vs. commercial), restrictive deed conditions (B) are private limitations placed in deeds, and zoning committees (D) are administrative, not regulatory. Therefore, only building codes directly address the protection of health and safety from poor construction practices.

Reference: Massachusetts State Building Code (780 CMR); Massachusetts Real Estate Salesperson Candidate Handbook - Land Use Controls.

NEW QUESTION # 139

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