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Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q72-Q77):

NEW QUESTION # 72

Salesperson P leaves the employ of Broker A. One of the listings at Broker A's firm has agreed to list with Salesperson P at the new firm. In this instance the listing file:

- A. should be turned into the MLS.
- B. can be taken to the new firm so there is no interruption of service to the client.
- C. should be given to the seller.
- **D. cannot be taken because it belongs to Broker A.**

Answer: D

Explanation:

All listings are taken in the name of the broker, not the salesperson.

When a salesperson leaves a brokerage, the listing remains the property of the broker.

The client may choose to cancel the listing and re-list with the new broker, but the listing file cannot be taken by the departing salesperson.

Correct answer = B.

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

NEW QUESTION # 73

Which of the following statements in an advertisement would be an example of non-discriminatory language under HUD's Fair Housing Advertising Guidelines?

- A. located within walking distance to a great Catholic school
- **B. nice home ideal for any family with children**
- C. apartment available. No pets or children allowed
- D. female seeking female roommate

Answer: B

Explanation:

HUD Fair Housing Advertising Guidelines prohibit words that indicate preference or limitation based on protected classes (race, sex, religion, familial status, etc.).

"Female seeking female roommate" = gender preference # discriminatory.

"No pets or children allowed" = familial status discrimination.

"Catholic school" = religious preference.

"Ideal for any family with children" = permitted because it is descriptive and not exclusionary.

Correct answer = B.

Reference: HUD Fair Housing Advertising Guidelines; NJ Real Estate Salesperson Study Guide, Chapter on Fair Housing.

NEW QUESTION # 74

Rents on a duplex total \$600 monthly and are due the first of each month. If the sale of the duplex closes on the 15th of a month, the rental income will be reflected on the closing statement as a

- **A. debit to the seller of \$300 and a credit to the buyer of \$300.**
- B. credit to the seller of \$300 and a debit to the buyer of \$300.

- C. credit of \$600 to the seller only.
- D. credit of \$600 to the buyer only.

Answer: A

Explanation:

In closing statements and prorations (Finance/Closing section of the NJ Real Estate Salesperson Pre- Licensure Study Guide), prepaid rents must be adjusted as of the closing date. Rent for the entire month (\$600) was paid in advance to the seller on the 1st. On closing day (15th), the seller has received payment for the entire month, but the buyer is entitled to the income from the 15th through the end of the month. Half the rent (\$300) must be credited to the buyer and debited to the seller. (Reference: NJ Real Estate Salesperson Pre-Licensure Course Study Guide, Real Estate Finance-Prorations.)

NEW QUESTION # 75

In many states, usury laws:

- A. determine the possible legal use of land.
- B. provide a right to use property belonging to another.
- C. establish a maximum rate of interest allowed for loans.
- D. impose a tax on a purchaser of personal property for resale or use.

Answer: C

Explanation:

Usury laws are designed to protect borrowers from being charged excessively high interest rates.

These laws set the maximum legal interest rate that lenders may charge.

The other options (land use, easements, and sales tax) are unrelated to usury laws.

Correct answer: D.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Financing and Loan Regulations.

NEW QUESTION # 76

The following statement was found in a real estate sales contract: "In the event of a default by the purchaser, the forfeiture of the earnest money to the seller will be the only compensation to which the seller will be entitled." This statement most likely describes a:

- A. default delivery clause
- B. liquidated damages clause
- C. indemnification clause
- D. broker protection clause

Answer: B

Explanation:

A liquidated damages clause specifies in advance the amount of money or type of damages one party will receive if the other party defaults.

In this case, the earnest money deposit forfeiture is the seller's only compensation in the event of buyer default.

A broker protection clause protects a broker's commission rights.

Indemnification clauses shift liability to another party.

A default delivery clause is not a standard real estate term.

Thus, the correct clause is B: liquidated damages clause.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Contracts and Contract Clauses.

NEW QUESTION # 77

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