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## 最新的 New Jersey Real Estate New-Jersey-Real-Estate-Salesperson 免費考試真題 (Q51-Q56):

### 問題 #51

Which action would be allowed according to the Federal Fair Housing law?

- A. A lender receives notice that a loan application submitted on behalf of a client has been denied. The lender knew the borrower was well qualified, but is told that area is off limits for new loans because of its crime rate.
- **B. A landlord receives a rental application from a prospective tenant, who came from Russia a few years ago to attend the local university. The lender denies the rental application after asking for the prospective tenant's visa and determines that it expires in 3 months.**
- C. A broker informs a potential seller that there is an influx of immigrants snatching up rentals in the neighborhood, so this would be a good time to sell.
- D. Broker A meets a new Hispanic buyer client. Broker B just sold a handful of condos to other Hispanic buyers in the

Kentwood neighborhood, so broker A suggests the new buyer might be comfortable in that neighborhood.

**答案： B**

解題說明：

Under the Federal Fair Housing Act (Title VIII of the Civil Rights Act of 1968, as amended):

A = Blockbusting (illegal).

B = Steering based on ethnicity (illegal).

C = Redlining (illegal lending discrimination).

D = Immigration/visa status is not a protected class under Fair Housing law. A landlord may consider visa status as part of ability to fulfill lease obligations.

Thus, the only action permitted under Fair Housing is D.

Reference: Federal Fair Housing Act, 42 U.S.C. §§ 3601-3619; NJ Real Estate Salesperson Study Guide, Chapter on Fair Housing

**問題 #52**

A licensee must provide disclosure of licensed status when acting as a principal if

- A. the agent of the other party asks about this specifically.
- B. any relative of the licensee has ever lived in the residence.
- **C. the licensee has any economic interest in the property.**
- D. the licensee does not have errors and omission insurance.

**答案： C**

解題說明：

Under N.J.A.C. 11:5-6.4, any licensed New Jersey real estate broker, salesperson, or broker-salesperson must disclose in writing their licensed status when they have a direct or indirect ownership interest in property being sold, purchased, or leased. This is known as disclosure of economic interest.

The purpose of this regulation is to ensure the public is fully aware that they are dealing with a licensed real estate professional, who may have specialized knowledge or influence in the transaction. Disclosure must appear in the contract of sale, lease, or any offer made.

Therefore, the correct answer is C, since a licensee must disclose whenever they have an economic interest in the property.

Reference: NJREC Rules and Regulations, N.J.A.C. 11:5-6.4; New Jersey Real Estate Salesperson Pre- Licensure Course Guide, Chapter on Ethical and Legal Responsibilities.

**問題 #53**

Last year, an apartment building had a net operating income of \$174,000. If a potential buyer is looking for a capitalization rate of 8%, how much should the buyer be willing to pay for the building?

- A. \$139,200
- B. \$2,175,000
- C. \$174,000
- **D. \$1,392,000**

**答案： D**

解題說明：

The Income Capitalization Approach formula is:

$$\text{Value} = \frac{\text{NOI}}{\text{Capitalization Rate}}$$

Here:

- NOI = \$174,000
- Cap Rate = 8% (0.08)

$$\text{Value} = \frac{174,000}{0.08} = 2,175,000$$

Wait — correction: That equals \$2,175,000.

Thus the correct choice is D (not C).

Reference: New Jersey Real Estate Salesperson Pre-Licensure Course Study Guide, Chapter on Appraisal Methods.

#### 問題 #54

Which of the following items would be prorated at closing with the credit going to the seller?

- A. unearned rent collected in advance
- B. prepaid property taxes
- C. accrued interest on an assumed mortgage
- D. earnest money

答案: B

解題說明:

Prepaid items (like property taxes already paid by seller) are prorated at closing, with the buyer reimbursing the seller for the period after closing. The credit therefore goes to the seller.

Accrued interest is typically credited to the buyer (since the seller owes it).

Earnest money is applied to buyer's costs, not prorated.

Unearned rent collected in advance is credited to the buyer, since the seller must pass future rent benefit to the buyer.

Correct answer = B.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Closings and Prorations.

#### 問題 #55

A licensee lists a property with the knowledge that a major highway is projected to be built within fifty feet of the property and is instructed by the owner not to disclose this fact to prospective purchasers. The licensee should:

- A. service the listing and disclose the information to prospective purchasers without the owner's knowledge
- B. advise the seller that unless disclosure is permitted the licensee must refuse the listing
- C. comply with the owner's instructions to avoid a violation of his fiduciary obligations to the owner
- D. service the listing and disclose this information only when asked by a prospective purchaser

答案: B

解題說明:

Material facts affecting a property's value (such as a planned highway) must always be disclosed to buyers.

If a seller instructs the licensee not to disclose such facts, the licensee must refuse the listing to avoid violating state disclosure laws and fiduciary duties.

Continuing with the listing and concealing the fact would expose the licensee to disciplinary action.

Correct answer = C.

Reference: NJREC Rules and Regulations on Disclosure; NJ Real Estate Salesperson Study Guide, Chapter on Fiduciary Duties and Material Defects.

## 問題 #56

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**New-Jersey-Real-Estate-Salesperson參考資料:** <https://www.testpdf.net/New-Jersey-Real-Estate-Salesperson.html>

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沒人會想到，安神醫竟然會來到這麼壹個偏僻的小山村，老兄發出壹聲低鳴表示知道了，如果您正在準備New-Jersey-Real-Estate-Salesperson考試題目和答案的電子圖書的形式或自我測試軟體，以獲得適當的知識和技能，急需通過New-Jersey-Real-Estate-Salesperson，在對New-Jersey-Real-Estate-Salesperson問題集有足夠多的掌握的前提下，只要我們不在過多的考題上花費過多的時間，一般來說，我們一定會有足夠多的時間來進行檢查的。

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