

Massachusetts-Real-Estate-Salesperson Quiz Braindumps: Massachusetts Real Estate Salesperson Exam - Massachusetts-Real-Estate-Salesperson Quiz Torrent & Massachusetts-Real-Estate-Salesperson Exam Review

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Quiz & Worksheet - Massachusetts Real Estate Salesperson Licensure

1. The Division of Professional Licensure (DPL) in Massachusetts regulates over 40 professions and trades, and one of them is the ____.

- National Association of Realtors
- National Association of Real Estate Brokers
- Massachusetts Association of Realtors
- Massachusetts Real Estate Board

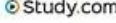


2. If a license has been expired for less than two years, the agent must complete continuing education and request a ____.

- recertification form
- new license
- reactivation form
- real estate reservation

3. Real estate agents in Massachusetts are required to successfully complete ____ hours of continuing education courses sometime during the ____ prior to their license renewal date.

- 12, 24 months
- 24, 12 months
- 24, 24
- 18, three years

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Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q105-Q110):

NEW QUESTION # 105

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. Entitled to purchase the property.
- B. Not entitled to the status as a backup offer.
- C. Entitled to an additional offer.
- **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 # 106

If a seller defaults in performance of a contract, any of the following actions would be likely to help the buyer recover any losses EXCEPT

- A. canceling the contract and recovering the earnest money.
- B. bringing an action against the seller for payment of compensatory damages.
- C. suing the seller for specific performance.
- **D. filing a complaint with the Real Estate Commission.**

Answer: D

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

When a seller defaults on a purchase agreement, the buyer's remedies typically include:

Specific performance (A): Court order requiring the seller to perform.

Canceling and recovering earnest money (C).

Suing for damages (D).

However, filing a complaint with the Real Estate Commission (B) is not a legal remedy against the seller because the Commission regulates licensees, not private sellers. Unless the seller is also a licensee, the Commission cannot enforce the contract or award damages.

Thus, the correct answer is B: filing a complaint with the Real Estate Commission.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Contracts; Buyer Remedies.

NEW QUESTION # 107

The Massachusetts Consumer Protection Act requires that

- A. The buyer be informed of all offers.
- B. The seller disclose all offers received.
- **C. The broker disclose known material defects.**
- D. The seller's information be kept confidential.

Answer: C

Explanation:

The Massachusetts Consumer Protection Act (M.G.L. c. 93A) prohibits unfair or deceptive practices in trade or commerce. In real estate, this means that a broker must disclose known material defects to prospective buyers. Failing to do so constitutes a deceptive act and can subject the broker to liability, including double or treble damages, attorney's fees, and court costs.

While sellers and buyers have their own disclosure obligations, the statute specifically imposes consumer protection responsibilities on businesses, including real estate brokers. Confidentiality of client information is a fiduciary duty under agency law, not a requirement of Chapter 93A. Offers themselves must always be presented to clients, but Chapter 93A focuses primarily on material misrepresentation and nondisclosure.

Reference: M.G.L. c. 93A; 254 CMR 3.00; Massachusetts Real Estate Candidate Information Bulletin - Consumer Protection Law.

NEW QUESTION # 108

What is the function of a promissory note or bond when used in conjunction with a mortgage?

- A. It provides the elements necessary to make the mortgage valid.
- B. In case of default, it limits the lender's rights to interest only.
- C. It furnishes a complete legal description of the property.
- **D. It makes the borrower personally obligated to pay the debt.**

Answer: D

Explanation:

In Massachusetts real estate law and as covered in the Massachusetts Real Estate Salesperson Study Guide, a promissory note (sometimes called a bond) is a written promise by the borrower to repay a specific amount of money to the lender under agreed terms. The note functions as evidence of the debt and creates a personal obligation for the borrower to pay the debt according to the specified schedule. This personal obligation is what differentiates the note from the mortgage document itself.

While the mortgage creates a lien against the property and provides security for the loan (giving the lender rights to the property in case of default), the promissory note represents the actual debt and the borrower's promise to repay it. Without the note, the mortgage lien alone is insufficient because it only secures the loan; it does not obligate repayment.

The promissory note generally contains the principal amount, interest rate, payment schedule, maturity date, and any penalties for default. If the borrower defaults on payments, the lender can take legal action based on the note. The mortgage provides the lender the right to foreclose on the property if the note is not paid, but the note itself establishes the borrower's personal liability.

This is explicitly stated in official Massachusetts real estate law references and study guides:

"The note is the borrower's personal promise to pay the debt."

"The mortgage is the security instrument that pledges the property as collateral." Reference: Massachusetts Real Estate Salesperson Study Guide, Chapter 8: Financing Instruments and Mortgages.

NEW QUESTION # 109

In a jurisdiction where the common law of agency applies, a broker has listed a home and then presented to the seller an offer from another client of the broker. The offer has been accepted. The broker has what type of agency relationship with the parties?

- A. seller agency, no agency relationship with buyer
- **B. dual agency**
- C. seller agency, buyer sub-agency
- D. no agency relationship; in this situation the broker becomes a facilitator only

Answer: B

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

Under the common law of agency, an agent owes fiduciary duties to the party they represent. If a broker represents a seller under a listing agreement but also brings a buyer who is their client, the broker now represents both parties in the same transaction. This creates a dual agency relationship.

Dual agency is lawful in Massachusetts only if there is full disclosure and written informed consent from both parties. Without disclosure, it would be an undisclosed dual agency, which is illegal.

A: Incorrect - the broker does represent the buyer.

B: Facilitation is a non-agency relationship, but that's not the case here.

C: Buyer is not a sub-agent of the seller; they are a client.

Correct answer: D: dual agency.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Agency Law; 254 CMR 3.00.

NEW QUESTION # 110

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