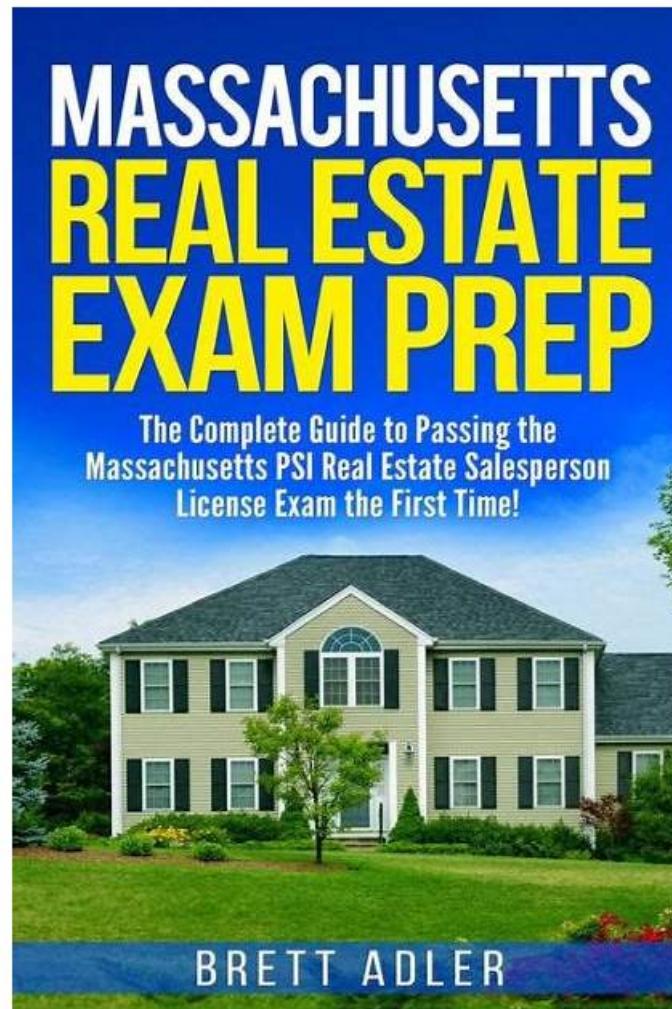


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Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q105-Q110):

NEW QUESTION # 105

A married couple owns property as tenants by the entirety. If they were to divorce, their ownership would be

- A. Joint tenancy.
- B. Tenancy in severalty.
- C. Tenancy in common.
- D. Tenancy by the entirety.

Answer: C

Explanation:

Tenancy by the entirety is a special form of ownership available only to married couples in Massachusetts. It provides rights of survivorship and protection from individual creditors of one spouse.

Upon divorce, the law automatically converts a tenancy by the entirety into a tenancy in common, unless otherwise stated in the divorce decree. In tenancy in common, each former spouse owns an undivided share of the property without survivorship rights, and they are free to transfer or sell their interest independently.

It does not convert into joint tenancy or tenancy in severalty unless agreed to or ordered by the court.

Reference: M.G.L. c. 209, 1; Massachusetts Real Estate Candidate Information Bulletin - Forms of Ownership.

NEW QUESTION # 106

What kind of lease would require the lessee to pay the taxes, insurance, repairs, and other operating expenses of the premises in addition to the regular rental payment?

- A. percentage lease
- B. graduated lease
- C. gross lease
- D. net lease

Answer: D

Explanation:

In a net lease, the tenant (lessee) is responsible not only for the base rent but also for additional property expenses such as real estate taxes, insurance, maintenance, and sometimes repairs. This is common in commercial leasing, particularly for office buildings and retail space.

A gross lease (B) means the landlord pays all expenses, while the tenant pays only rent. A percentage lease (A) bases rent partly on tenant sales (common in retail malls). A graduated lease (C) allows rent increases at set intervals.

Because the question describes a tenant paying rent plus taxes, insurance, and operating expenses, this is a net lease.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Leasing & Property Management; Commercial Leasing Practices.

NEW QUESTION # 107

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

Answer: B

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 # 108

An escrow or trust account is often held by a lender to pay

- **A. property taxes and insurance payments.**
- B. the bank's outstanding invoices.
- C. mortgage payments.
- D. interest on a loan.

Answer: A

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

Lenders often require borrowers to establish an escrow (or impound) account as part of their monthly mortgage payment. The lender collects a portion of property taxes and hazard insurance premiums along with principal and interest each month. When taxes or insurance are due, the lender pays them from the escrow account.

This protects the lender by ensuring the property remains insured and free of unpaid tax liens, both of which could threaten the lender's collateral.

A (mortgage payments): Paid directly as P&I, not through escrow.

B (interest): Already part of monthly mortgage payments, not escrow.

C (bank invoices): Escrow is never used for the bank's expenses.

Thus, the correct answer is D: property taxes and insurance payments.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Financing; RESPA Escrow Rules.

NEW QUESTION # 109

A rectangular lot contains 16,500 square feet. It has a depth of 150 feet. Each of two adjacent rectangular lots contains 4,950 square feet with a depth of 150 feet. What is the total street frontage of the three lots in linear feet?

- A. 0
- **B. 1**
- C. 2
- D. 3

Answer: B

Explanation:

Step 1: Calculate frontage of main lot.

$$\text{Frontage} = \frac{\text{Area}}{\text{Depth}} = \frac{16,500}{150} = 110 \text{ ft}$$

Step 2: Calculate frontage of each smaller lot.

$$\text{Frontage} = \frac{4,950}{150} = 33 \text{ ft each}$$

Step 3: Add all three frontages.


$$110 + 33 + 33 = 176 \text{ ft}$$

But notice the answer choices do not include 176 except as D. This matches our calculation.

Therefore, the correct frontage is 176 feet (D).

(Note: The original problem text contained a typo listing 15 ft depth for the smaller lots, which is mathematically inconsistent. With the corrected 150 ft depth, the frontage answer is 176.) Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Math (Area, Frontage, Lot Dimensions).

NEW QUESTION # 110

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