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Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q118-Q123):

NEW QUESTION # 118

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: A

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 # 119

Disclosure of licensee relationships to prospective buyers and sellers is required

- A. When responding to a telephone or internet inquiry.
- B. When listing commercial properties.
- **C. At the first personal meeting to discuss a specific single-family property.**
- D. When discussing any real estate issue.

Answer: C

Explanation:

In Massachusetts, licensee relationship disclosure is governed by M.G.L. c. 112, § 87AAA and 254 CMR

3.00. State law requires that real estate agents disclose their agency relationship to prospective buyers and sellers at the first personal meeting to discuss a specific property. This requirement is primarily intended for residential transactions involving one- to four-family properties.

This disclosure clarifies whether the agent represents the seller, the buyer, or is functioning in another capacity (such as a facilitator). It ensures that consumers are fully informed about where the licensee's loyalty lies before substantive discussions occur.

The law does not require agency disclosure for mere inquiries (phone or internet), for general real estate discussions, or for commercial property listings. The specific trigger is the first personal meeting to discuss a specific single-family property.

Reference: 254 CMR 3.00; Massachusetts Real Estate License Law Summary; Consumer Guide to Real Estate Agency Relationships.

NEW QUESTION # 120

When real estate brokers and salespersons engage in renting residential dwelling units, they must provide a prospective tenant with written notice of the

- A. Presence of any sex offenders living in the neighborhood.
- **B. Amount of fee, if any, that the prospective tenant will have to pay for the broker's services.**
- C. Amount of the rent.
- D. Name and address of the landlord.

Answer: B

Explanation:

Under M.G.L. c. 112, § 87DDD½, Massachusetts law requires real estate brokers and salespersons engaged in renting residential property to provide prospective tenants with a written notice stating the amount of any broker's fee, and whether the tenant will be responsible for paying it. This disclosure must be made before the tenant is obligated to pay any fee.

This law protects tenants from unexpected costs and ensures transparency in rental transactions. While rental amount, landlord details, and public information such as the state's sex offender registry may be relevant, the statutory requirement specifically addresses broker compensation. Failure to provide this written notice may result in disciplinary action by the Massachusetts Board of Registration of Real Estate Brokers and Salespersons.
Reference: M.G.L. c. 112, 87DDD½; 254 CMR 7.00.

NEW QUESTION # 121

A broker may withdraw money from the broker's escrow account

- A. To pay for advertising expenses related to the sale.
- B. When ordered by the seller's attorney.
- C. To cover the broker's commission.
- D. When the transaction has been consummated.

Answer: D

Explanation:

Escrow accounts are regulated under 254 CMR 3.10 and Massachusetts licensing law. All deposits, such as earnest money, must be kept in a separate escrow account maintained by the broker. These funds remain the property of the client until the transaction is consummated (closed) or otherwise terminated by mutual agreement or legal judgment.

A broker may only withdraw money when the transaction has been completed or when the parties have agreed in writing how the funds should be disbursed. Brokers cannot use escrow funds to pay commissions, marketing expenses, or other business costs until the closing. Misuse or commingling of escrow funds is a serious violation and can result in license suspension or revocation.

Reference: 254 CMR 3.10 - Handling of Client Funds; M.G.L. c. 112, 87AAA-87DDD.

NEW QUESTION # 122

When lending standards are tightened, lenders typically require

- A. a waiver of the Equal Credit Opportunity Act.
- B. a higher loan-to-value ratio.
- C. a balloon payment after 5 years.
- D. a lower loan-to-value ratio.

Answer: D

Explanation:

The loan-to-value ratio (LTV) is the loan amount compared to the property's value or purchase price.

A lower LTV ratio means that the borrower must make a larger down payment, reducing the lender's risk.

A higher LTV ratio (A) increases risk and is more common in loose lending markets.

C (balloon payments) is a loan feature, not directly related to tightening standards.

D (waiving ECOA) is illegal; lenders cannot require waiving anti-discrimination protections.

Thus, in tighter credit markets, lenders protect themselves by requiring lower LTV ratios.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Financing; Federal Reserve Lending Guidelines.

NEW QUESTION # 123

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