

# **Valid Massachusetts-Real-Estate-Salesperson training materials | Massachusetts-Real-Estate-Salesperson exam prep: Massachusetts Real Estate Salesperson Exam - TestValid**



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## **New Massachusetts-Real-Estate-Salesperson Cram Materials | Reliable Exam Massachusetts-Real-Estate-Salesperson Pass4sure**

In the past few years, Massachusetts-Real-Estate-Salesperson study materials have helped countless candidates pass the Massachusetts-Real-Estate-Salesperson exam. After having a Massachusetts-Real-Estate-Salesperson certification, some of them encountered better opportunities for development, some went to great companies, and some became professionals in the field. Massachusetts-Real-Estate-Salesperson study materials have stood the test of time and market and received countless praises. Through the good reputation of word of mouth, more and more people choose to use Massachusetts-Real-Estate-Salesperson Study Materials to prepare for the Massachusetts-Real-Estate-Salesperson exam, which makes us very gratified. Please be assured that we will stand firmly by every warrior who will pass the exam. Massachusetts-Real-Estate-Salesperson study materials have the following characteristics:

## **Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q123-Q128):**

### **NEW QUESTION # 123**

A buyer files a complaint against a licensee with the Massachusetts Commission Against Discrimination (MCAD). MCAD denies the

complaint because the buyer filed it too long after the discriminatory incident occurred. Within how many days after the alleged incident must a complaint be filed to be considered?

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

**Answer: C**

Explanation:

The Massachusetts Commission Against Discrimination (MCAD) enforces the state's Fair Housing Law (M.G.L. c. 151B). A person who believes they have experienced housing discrimination must file a written complaint with MCAD within 300 days of the alleged discriminatory act.

Complaints filed after 300 days will be dismissed as untimely. This timeframe aligns with federal Equal Employment Opportunity Commission (EEOC) procedures but is tailored for housing discrimination enforcement at the state level.

Thus, the deadline is 300 days.

Reference: M.G.L. c. 151B, 5; MCAD Complaint Procedures.

#### **NEW QUESTION # 124**

A broker maintains a trust or escrow account. A \$10,000 earnest money deposit is received from a buyer and deposited in the account. Several weeks later and prior to closing, the broker withdraws \$7,000 from the account and puts it in an operating account. This transaction is

- A. an instance of illegal conversion of funds.
- B. permissible as long as the broker is entitled to at least \$7,000 in commission.
- C. permissible if the seller was informed about the transfer of funds.
- D. a violation of federal banking regulations.

**Answer: A**

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

Escrow (trust) accounts must hold client funds untouched until proper disbursement (closing, termination, or mutual written instructions). Withdrawing funds prematurely is considered conversion, the illegal taking or use of another's money.

A: Brokers may only disburse commission funds after closing, not in advance.

B: This is not primarily a banking violation, but a license law violation.

D: Disclosure to the seller does not legalize misappropriation.

Massachusetts law (254 CMR 3.10) strictly prohibits commingling and conversion of escrow funds.

Violations can result in loss of license and criminal liability.

Correct answer: C.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Escrow Accounts; 254 CMR 3.10.

#### **NEW QUESTION # 125**

A veteran has applied for a VA loan to purchase a house with a sale price of \$90,000. The Department of Veterans Affairs (VA) appraised the house at \$85,000. In this situation, the veteran

- A. may buy the property with the VA loan only if the price is reduced to \$85,000.
- B. may use the VA loan to buy the house after making a down payment of \$5,000.
- C. may buy the property with the VA loan only if the seller agrees to take back a second mortgage for \$5,000.
- D. cannot secure a VA loan because such loans are limited to a maximum of \$75,000.

**Answer: B**

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

The VA loan program guarantees part of the loan, but it is always based on the VA's Notice of Value (NOV), which is capped at the appraised value (\$85,000 in this case). The veteran may still purchase at the higher price (\$90,000), but must make up the

difference in cash:

90

,

000

#

85

,

000

=

5

,

000

$90,000 - 85,000 = 5,000$

Thus, the veteran can proceed with a \$5,000 down payment plus the VA-guaranteed loan of \$85,000.

B: Incorrect; VA loans are not capped at \$75,000.

C: The seller does not have to lower the price, though they may.

D: VA loans do not allow secondary financing to cover the appraisal gap.

Correct answer: A.

Reference: VA Lender's Handbook (Chapter 3 - The Appraisal Process); Massachusetts Real Estate Salesperson Candidate Handbook - Financing/VA Loans.

#### NEW QUESTION # 126

The city wishes to purchase a parcel of property to be used as a cloverleaf for access to the nearby interstate.

The landowner refuses to sell. To acquire title to the property, the city will initiate a process of

- A. condemnation.
- B. negotiation.
- C. escheat.
- D. accession.

**Answer: A**

Explanation:

Government entities have the power of eminent domain, the right to acquire private property for public use, provided that just compensation is paid to the owner. When an owner refuses to sell, the legal process used to exercise this power is called condemnation.

Accession (A): acquiring land through natural forces (e.g., accretion).

Negotiation (B): voluntary agreement, not forced.

Escheat (D): reversion of property to the state when someone dies without heirs or a will.

Because the city is taking land for a highway project, the correct answer is C: condemnation.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Government Powers; M.G.L. c.79 (Eminent Domain).

#### NEW QUESTION # 127

Under Housing and Urban Development guidelines, when an advertisement includes the phrase "walk to bus- stop," the advertisement is

- A. Only discriminatory against disabled individuals in some cases.
- B. Discriminatory against individuals with disabilities.
- C. Not discriminatory against disabled individuals.
- D. Only discriminatory if the statement is false.

**Answer: C**

Explanation:

HUD guidelines on advertising under the Fair Housing Act (42 U.S.C. §§ 3601-3619) prohibit language that expresses limitations, preferences, or discrimination based on a protected class (race, color, religion, sex, disability, familial status, or national origin).

However, phrases describing the property's location or proximity to amenities (such as "walk to bus-stop" or "near shopping center") are not considered discriminatory under HUD's advertising rules.

HUD distinguishes between "steering language" and neutral descriptors. References to nearby services are acceptable because they

do not discourage or exclude individuals with disabilities; they simply describe a geographic fact. HUD specifically lists "walk to transportation" as non-discriminatory advertising language in its Fair Housing Advertising Guidelines. Reference: HUD Fair Housing Advertising Guidelines; Fair Housing Act (42 U.S.C. § 3604(c)).

## NEW QUESTION # 128

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