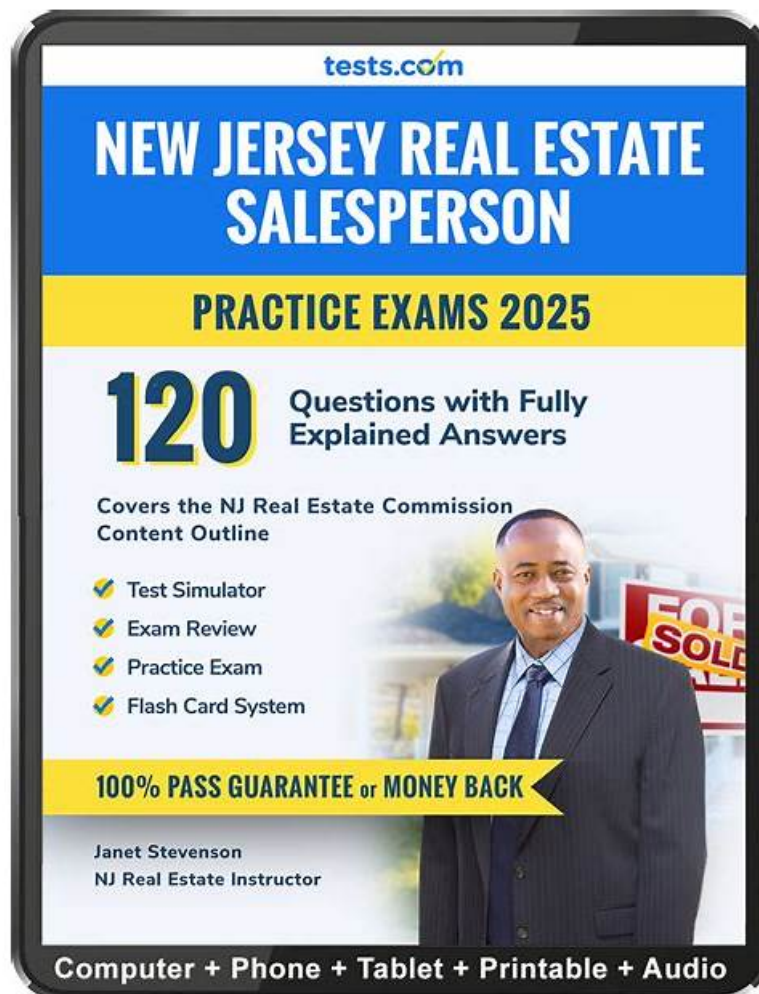


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### Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q118-Q123):

#### NEW QUESTION # 118

A low loan-to-value ratio indicates a:

- A. greater risk of foreclosure.
- B. higher equity in the property.
- C. lower equity in the property.
- D. greater use of leverage.

**Answer: B**

Explanation:

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

A low LTV means the borrower made a large down payment.

This results in higher equity in the property and lower risk for the lender.

Conversely, a high LTV means lower equity and higher lender risk.

Correct answer = C: higher equity in the property.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Financing and Loan Concepts.

#### NEW QUESTION # 119

The common area of a condominium development is owned by:

- A. any individuals who pay a prorated share of the taxes and maintenance.
- B. its duly elected Board of Directors.
- C. all owners as tenants in common.
- D. those owners who were original owners of the units.

**Answer: C**

Explanation:

In a condominium, each unit owner owns their unit in fee simple.

All common areas (hallways, grounds, recreational areas) are owned by all unit owners collectively as tenants in common, with each owner's interest proportional to their ownership share.

The Board of Directors manages, but does not own, the common areas.

Correct answer = D.

Reference: NJ Condominium Act, N.J.S.A. 46:8B-1 et seq.; NJ Real Estate Salesperson Study Guide, Chapter on Common Interest Properties.

#### NEW QUESTION # 120

A home sold for \$400,000. It was appraised for \$402,000, and the assessed value was \$320,000. Assume in this situation, the real estate transfer tax of 1% is paid by the grantee. How much will the seller owe at closing for transfer fees?

- A. \$4,020
- B. \$4,000
- C. \$0
- D. \$3,200

**Answer: C**

Explanation:

In New Jersey, the Realty Transfer Fee (RTF) is typically paid by the seller, but the question specifies that the tax is paid by the grantee (buyer). When the buyer pays the transfer tax, the seller does not owe any amount at closing for transfer fees.

Additionally, the RTF is calculated based on the consideration amount (sale price), not the appraised or assessed value. But since liability is shifted to the buyer here, the seller's responsibility = \$0.

Reference: New Jersey Realty Transfer Fee Statute, N.J.S.A. 46:15-7; New Jersey Real Estate Salesperson Study Guide, Chapter on Closing and Transfer Taxes.

#### **NEW QUESTION # 121**

An applicant for a real estate salesperson's license must apply for the issuance of the license within:

- A. one year from the date of beginning the preclicensure education course
- **B. one year from the date of completion of the preclicensure education course**
- C. one year from the date of passing the state licensing examination
- D. 30 days after accepting an offer of employment from a licensed real estate broker

**Answer: B**

Explanation:

Under the New Jersey Real Estate Licensing Law, an applicant must:

Complete the 75-hour preclicensure education course.

Pass the state examination.

Apply for licensure within one year from the date of completing the preclicensure course.

If application is not made within one year of course completion, the course must be retaken.

Reference: N.J.S.A. 45:15-9; NJ Real Estate Salesperson Pre-Licensure Course Guide, Licensing Requirements section.

#### **NEW QUESTION # 122**

If a salesperson or broker-salesperson maintains a webpage that is not linked to the webpage of their broker, the licensee's webpage must display the name of the broker as well as the

- A. broker's email address.
- B. broker's telephone number.
- C. address of the branch office from which the licensee operates.
- **D. address of the broker's main office.**

**Answer: D**

Explanation:

Under NJREC advertising rules (N.J.A.C. 11:5-6.1), any licensee maintaining an independent website (not directly linked to the broker's official site) must clearly and prominently display:

The name of their employing broker, and

The main office address of the broker.

This ensures the public understands the licensee works under a supervising broker, and prevents misleading advertising. It is not sufficient to only list a branch office or email.

Therefore, the correct answer is C.

Reference: NJREC Rules and Regulations, N.J.A.C. 11:5-6.1 (Advertising Requirements).

#### **NEW QUESTION # 123**

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