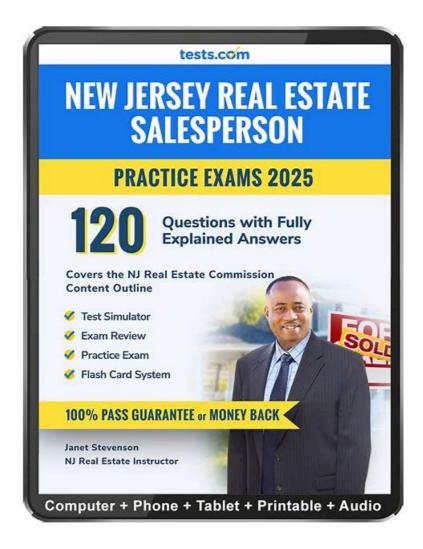
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Question

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Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q69-Q74):

NEW QUESTION #69

A listing agent presents a signed offer to a seller who then changes the amount of the down payment. Before presenting the counteroffer to the buyer, the New Jersey Real Estate License Law requires the listing agent to

- A. obtain the consent of the listing broker.
- B. verbally inform any buyer's agent of the proposed revision.
- C. secure the seller's initials confirming the revision.
- D. prepare a separate addendum that reflects the revision.

Answer: C

Explanation:

Under NJ Real Estate License Law and Commission regulations (NJAC 11:5-6.2), all material changes to a written offer must be acknowledged in writing by the party making the change before it can be treated as a counteroffer. This is typically done by having the seller initial and date the change on the offer form. Without the seller's written confirmation (initials), the revision is not valid or binding.

A is unnecessary; broker consent is not required for counteroffers.

C is not required unless the parties specifically use an addendum, but initials are the minimum legal requirement.

D is insufficient; oral notice is not valid without written confirmation.

Therefore, the correct answer is B.

(Reference: NJ Real Estate Salesperson Pre-Licensure Course Study Guide, Contracts & License Law- Handling Offers and Counteroffers; NJAC 11:5-6.2.)

NEW QUESTION #70

Which action would be allowed according to the Federal Fair Housing law?

- A. A landlord receives a rental application from a prospective tenant, who came from Russia a few years ago to attend the local university. The lender denies the rental application after asking for the prospective tenant's visa and determines that it expires in 3 months.
- B. A broker informs a potential seller that there is an influx of immigrants snatching up rentals in the neighborhood, so this would be a good time to sell.
- C. A lender receives notice that a loan application submitted on behalf of a client has been denied. The lender knew the borrower was well qualified, but is told that area is off limits for new loans because of its crime rate.
- D. Broker A meets a new Hispanic buyer client. Broker B just sold a handful of condos to other Hispanic buyers in the Kentwood neighborhood, so broker A suggests the new buyer might be comfortable in that neighborhood.

Answer: A

Explanation:

Under the Federal Fair Housing Act (Title VIII of the Civil Rights Act of 1968, as amended):

A = Blockbusting (illegal).

B = Steering based on ethnicity (illegal).

C = Redlining (illegal lending discrimination).

D = Immigration/visa status is not a protected class under Fair Housing law. A landlord may consider visa status as part of ability to fulfill lease obligations.

Thus, the only action permitted under Fair Housing is D.

Reference: Federal Fair Housing Act, 42 U.S.C. §§ 3601-3619; NJ Real Estate Salesperson Study Guide, Chapter on Fair Housing.

NEW QUESTION #71

A subordination agreement is used to:

- A. change the priority of mortgages.
- B. assign rents to the lender in case of borrower default.
- C. initiate foreclosure proceedings.
- D. pledge property for a loan without giving up possession.

Answer: A

Explanation:

Lien priority is generally determined by the order of recording.

A subordination agreement is a legal document in which a lienholder voluntarily lowers its lien priority in favor of another lien. It does not initiate foreclosure, pledge property, or assign rents.

Correct answer = A.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Mortgages and Financing Instruments.

NEW QUESTION #72

Under the New Jersey Real Estate Licensing Law, which of the following is an unlicensed assistant or secretary NOT permitted to do?

- A. Make telephone calls to request rent payments
- B. Follow up on loan applications with lenders
- C. Type contracts for approval
- D. Place signs on properties

Answer: A

Explanation:

Per NJREC rules, unlicensed assistants may:

Perform clerical tasks (typing, filing, placing signs).

Follow up on routine administrative matters with lenders or clients.

They may NOT:

Engage in any activity requiring a license, including solicitation of business, discussing terms, or making calls to request rent payments.

Correct answer = B.

Reference: NJREC Rules, N.J.A.C. 11:5-3.2; NJ Real Estate Salesperson Study Guide, Chapter on Licensing and Activities Requiring a License.

NEW QUESTION #73

A couple who sell their principal residence may take up to \$500,000 in federal capital gains tax-free only if:

- A. neither has ever used the Homesellers Exclusion in the past.
- B. at least one of them has reached the age of 65.
- C. they buy a replacement home of equal or greater value than the one being sold within a year.
- D. they have owned and occupied the house for at least 2 of the previous 5 years.

Answer: D

Explanation:

Under IRS Section 121 Exclusion (Home Sale Exclusion Rule):

Married couples filing jointly can exclude up to \$500,000 of capital gains.

They must have owned and occupied the property as their primary residence for 2 of the past 5 years.

Age 65 requirement is obsolete (repealed).

They don't need to reinvest in another home.

The exclusion can be used once every 2 years.

Correct answer = D.

Reference: Internal Revenue Code §121; NJ Real Estate Salesperson Study Guide, Chapter on Taxation.

NEW QUESTION #74

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