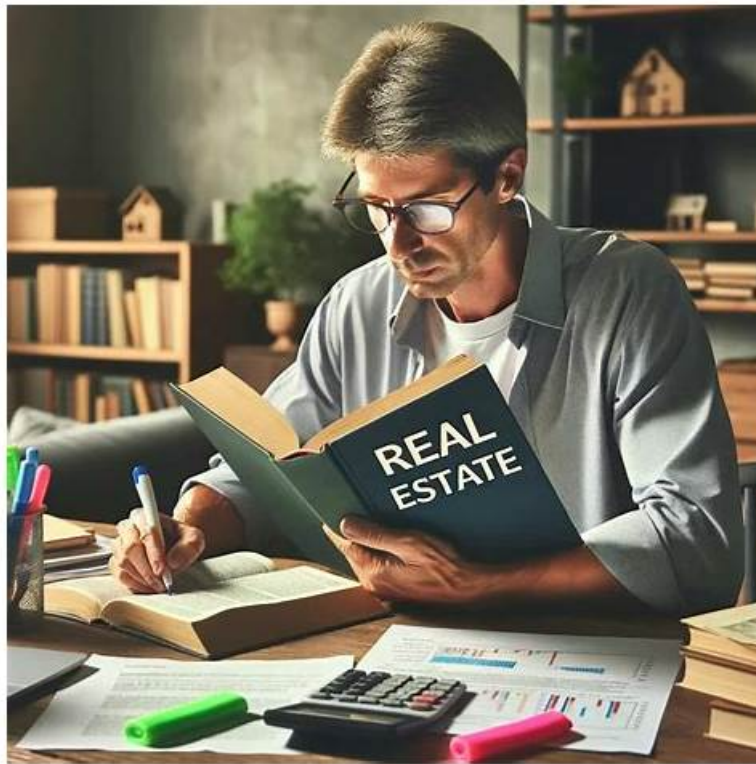


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Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q55-Q60):

NEW QUESTION # 55

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: C

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 # 56

The two clauses in a mortgage which allow the lender to proceed with a foreclosure sale are which of the following?

- A. escalation clause and power of sale clause
- B. acceleration clause and power of sale clause
- C. foreclosure clause and alienation clause
- D. escalation clause and alienation clause

Answer: B

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

Two key clauses permit a lender to enforce foreclosure:

Acceleration clause - allows the lender to declare the entire debt immediately due and payable if the borrower defaults. Without this clause, the lender could only sue for past-due installments.

Power of sale clause - common in Massachusetts "title theory" mortgages, it authorizes the lender to sell the property at public auction without going through full judicial foreclosure.

The alienation clause (also called a "due-on-sale" clause) allows the lender to demand payoff when the property is transferred, not for foreclosure. The escalation clause allows interest rate or payment adjustments, not foreclosure.

Therefore, the correct pair that authorizes foreclosure is D: acceleration clause and power of sale clause.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Financing Instruments; M.G.L. c.

183 21 (Power of Sale Foreclosure).

NEW QUESTION # 57

The commission rate included in a listing contract is determined by

- A. negotiation.
- B. local custom.
- C. national trade organizations.
- D. state statute.

Answer: A

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

Real estate commissions are always negotiable between the broker and the client. Neither the state, local customs, nor trade associations (like NAR) may fix commission rates, as that would violate the Sherman Antitrust Act (prohibiting price-fixing and restraint of trade).

A: Massachusetts does not set commission rates by statute.

B: Local custom does not determine commissions.

C: Trade organizations may publish surveys but cannot set rates.

Thus, commission terms are agreed to by negotiation between the broker and client in the listing contract.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Brokerage Agreements; Sherman Antitrust Act (15 U.S.C. 1).

NEW QUESTION # 58

A motel is the subject of an appraisal and it is determined that a rerouting of a county highway has limited customer access to the motel. This is an example of

- A. regression.
- B. economic obsolescence.
- C. landlocked property.
- D. functional obsolescence.

Answer: B

Explanation:

Economic obsolescence (also known as external obsolescence) occurs when property value declines due to factors outside the property itself that the owner cannot control. In this case, rerouting of a county highway reduces customer access, negatively impacting business and property value. This is entirely external and beyond the motel owner's ability to correct.

By contrast:

Regression (B) refers to when a higher-value property loses value due to surrounding lower-value properties.

Functional obsolescence (C) is caused by design flaws or outdated features within the property itself.

Landlocked property (D) refers to a parcel with no legal access, which is not the case here.

Therefore, the correct answer is economic obsolescence.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Valuation and Market Analysis; Principles of Appraisal.

NEW QUESTION # 59

A private integrated club refused to rent one of its condos to a minority family. The club explained that it did not rent the condos to the public since the condos were for members only. Is the club in violation of the federal Fair Housing Act, and if so, how?

- A. No, because as an integrated club, they could discriminate on the basis of race in renting facilities.
- B. Yes, because when race is involved, no exceptions to the federal Fair Housing Act exist.
- C. Yes, because the club had minority members, and therefore was not eligible for exemptions from the federal Fair Housing Act.
- D. No, because a private club may restrict the rental of its own lodgings to its members as long as the lodgings are not operated commercially.

Answer: B

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

The federal Fair Housing Act (Title VIII of the Civil Rights Act of 1968) prohibits housing discrimination based on race, color, religion, sex, national origin, familial status, or disability. While the Act contains limited exemptions for private clubs and religious

organizations, no exemption applies when race is involved.

Therefore, even if the club limits occupancy to members, it cannot refuse to rent based on race. Race discrimination is always illegal, regardless of ownership type or membership restrictions.

B is incorrect: minority membership status does not determine exemption.

C is false: no private club exemption allows racial discrimination.

D misstates the exemption; private clubs may limit lodging to members, but not on the basis of race.

Thus, the correct answer is A: when race is involved, no exemptions apply.

Reference: Fair Housing Act, 42 U.S.C. 3604; Massachusetts Real Estate Salesperson Candidate Handbook

- Fair Housing.

NEW QUESTION # 60

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