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## Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q63-Q68):

### NEW QUESTION # 63

In many states, usury laws:

- A. provide a right to use property belonging to another.
- B. impose a tax on a purchaser of personal property for resale or use.
- C. determine the possible legal use of land.
- D. establish a maximum rate of interest allowed for loans.

**Answer: D**

Explanation:

Usury laws are designed to protect borrowers from being charged excessively high interest rates. These laws set the maximum legal interest rate that lenders may charge.

The other options (land use, easements, and sales tax) are unrelated to usury laws.

Correct answer: D.

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

#### **NEW QUESTION # 64**

Under the New Jersey Real Estate Sales Full Disclosure Act, the Act does NOT apply to a development project:

- A. extending over a 5 year period only.
- B. consisting of 10 units.
- C. where the purchaser's total financial obligation is less than \$5,000.
- D. already approved by the Department of Commerce.

**Answer: C**

Explanation:

The NJ Real Estate Sales Full Disclosure Act (RESFDA) regulates sales or leases of subdivided land and certain developments to protect consumers.

Exemptions exist for small-scale projects or when the total financial obligation to the purchaser is less than \$5,000.

Developments with 100+ lots typically require registration and a Public Offering Statement.

Thus, the Act does not apply where the financial obligation is under \$5,000.

Reference: NJ Real Estate Sales Full Disclosure Act, N.J.S.A. 45:15-16.27; NJ Real Estate Salesperson Study Guide, Chapter on Land Sales.

#### **NEW QUESTION # 65**

A licensee must provide a Consumer Information Statement in all of the following transactions EXCEPT the:

- A. sale of a vacant one-family lot
- B. sublease of a studio apartment for two months
- C. lease of a three-bedroom apartment for one year
- D. sale of a three-family house in a mixed-use zone

**Answer: B**

Explanation:

The Consumer Information Statement (CIS) must be used in all sales of 1-4 family residential properties and all residential lease transactions of 1-4 units that are for terms longer than 125 days.

A short-term rental or sublease (two months) does not require a CIS.

Correct answer = C.

Reference: N.J.A.C. 11:5-6.9; NJ Real Estate Salesperson Study Guide, Chapter on Consumer Information Statement.

#### **NEW QUESTION # 66**

A small broker committee in the local county has set up a new marketing idea. They will give every seller the same commission rate and it will not be negotiable. This will allow the consumers to know exactly what it will cost to list a property. This marketing plan is an example of:

- A. market allocation
- B. apostille
- C. consumer protection
- D. price-fixing

**Answer: D**

Explanation:

Price-fixing occurs when competitors agree to set commission rates or fees rather than allowing them to be independently negotiated.

This practice is a violation of the Sherman Antitrust Act and NJREC regulations.

Market allocation refers to dividing territories or clients.

"Apostille" is irrelevant.

Calling it "consumer protection" is misleading.

Thus, this is an example of price-fixing.

Reference: Sherman Antitrust Act; NJ Real Estate Salesperson Study Guide, Chapter on Antitrust Laws and Commission Practices.

#### NEW QUESTION # 67

A broker is offering a \$100 gift certificate at a jewelry store to all sellers who list with the broker during a specified time period.

According to the New Jersey Real Estate License Law, such a promotion is prohibited because it:

- A. discriminates against sellers whose religion prohibits the wearing of jewelry
- B. discriminates against sellers who do not list with the broker during the specified time period
- C. offers compensation for brokerage activity to unlicensed persons
- **D. makes the receipt of the free offering contingent upon sellers listing their properties with the broker**

**Answer: D**

Explanation:

According to NJ Real Estate Commission rules, brokers and salespersons may not:

Offer prizes, gifts, or inducements that are contingent on entering into a listing agreement.

This is considered an improper inducement under N.J.A.C. 11:5-6.4.

Therefore, the prohibition is because the gift certificate is conditioned on the seller listing with the broker.

Reference: NJREC Rules and Regulations, N.J.A.C. 11:5-6.4 (Advertising and Inducements).

#### NEW QUESTION # 68

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