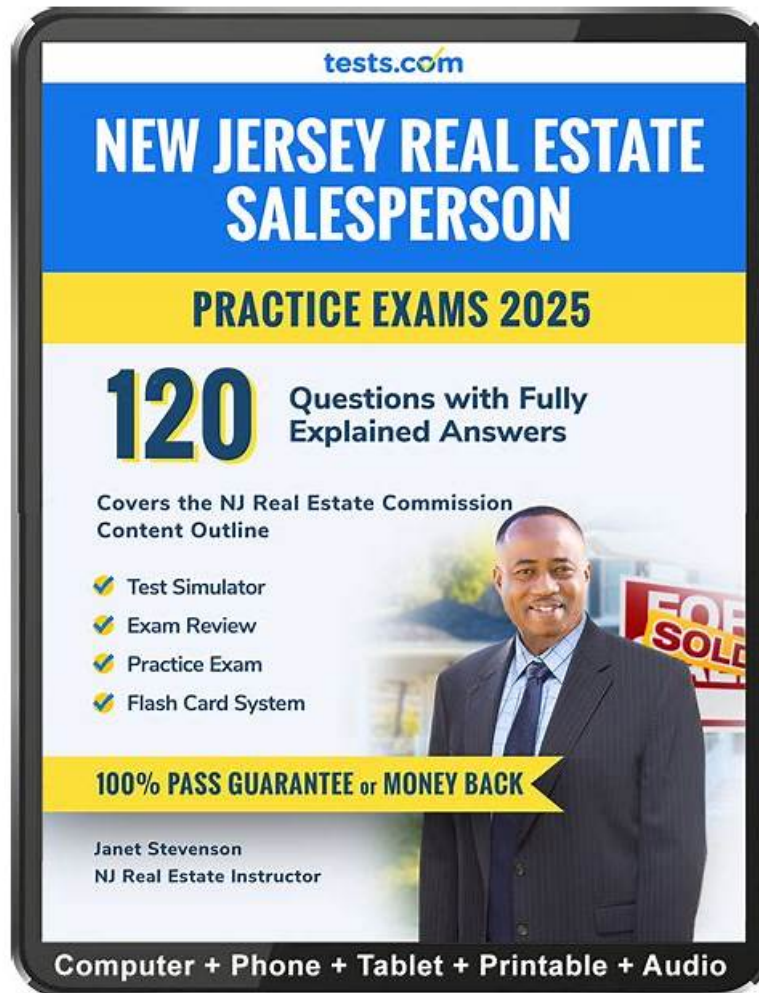


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Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q119-Q124):

NEW QUESTION # 119

Prospective buyers asked the licensee representing them if it would be a good idea to check the property they wish to purchase for radon. The licensee's best response would be to tell the buyers that:

- A. they need not do so, because if radon were present, there would be an odor that would make it easy to detect.
- B. it is unlikely that radon would be a problem in that area.
- C. as long as they are non-smokers, it should not be an issue.
- D. they should do so, because radon is now considered to be one of the causes of lung cancer.

Answer: D

Explanation:

Radon is a colorless, odorless, radioactive gas linked to lung cancer.

The EPA and NJDEP recommend testing homes for radon regardless of location.

Licensees should never minimize the risk or falsely suggest it is detectable by odor.

The best professional response is to recommend that buyers test for radon because it is a known health risk.

Correct answer = C.

Reference: NJDEP Radon Hazard Program; NJ Real Estate Salesperson Study Guide, Chapter on Environmental Issues.

NEW QUESTION # 120

A purchase money note need NOT contain the:

- A. loan-to-value ratio.
- B. rate of interest.
- C. principal amount of the loan.
- D. time and method of payment.

Answer: A

Explanation:

A promissory note (purchase money note) is the borrower's written promise to repay a loan. It must include:

The principal amount of the loan.

The interest rate.

The time and method of repayment.

The loan-to-value ratio (LTV) is a lender's underwriting guideline but is not a required element of the promissory note.

Correct answer = C.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Financing Instruments (Promissory Notes & Mortgages)

NEW QUESTION # 121

In advertisements of individual salespersons, which of the following is permitted?

- A. Placing the real estate office sign on a personal residence.
- B. Having the broker's name appear in smaller print than the salesperson's name in a newspaper ad.
- C. Linking a personal real estate webpage to the salesperson's broker's website.
- D. Including reference to a home office.

Answer: C

Explanation:

The New Jersey Real Estate Commission advertising rules (N.J.A.C. 11:5-6.4) state that:

All ads must clearly indicate the name of the employing broker.

A salesperson's name may appear, but not more prominently than the broker's name.

Ads cannot suggest that a salesperson is operating independently.

Linking a salesperson's personal webpage to their broker's official website is permissible, provided the broker's name is prominently displayed and supervision is maintained.

Therefore, the only correct permitted action is D.

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

NEW QUESTION # 122

A couple secured a home mortgage loan from a lender who appraised the property at \$92,500. If the loan-to-value ratio on the property was 85%, what was the minimum amount the couple needed for the down payment?

- A. \$6,166
- **B. \$7,862**
- C. \$13,875
- D. \$10,882

Answer: B

Explanation:

The loan-to-value (LTV) ratio is based on the appraised value (or purchase price, whichever is lower).

Appraised Value = \$92,500

$LTV = 85\% \# \text{ Loan Amount} = \$92,500 \times 0.85 = \$78,625$

$\text{Down Payment} = \$92,500 - \$78,625 = \$13,875$

Wait - let's carefully match the options:

\$13,875 is Option D.

Corrected answer: D

The couple must provide \$13,875 as the minimum down payment.

Reference: NJ Real Estate Salesperson Study Guide, Real Estate Finance chapter; Loan-to-Value Calculations.

NEW QUESTION # 123

The best way to research the previous owners of the property would be to research the:

- A. lien records
- **B. chain of title**
- C. abstract
- D. grantor

Answer: B

Explanation:

The chain of title is the recorded history of property ownership from one owner to the next. It is the most reliable way to determine prior ownership.

Lien records show financial claims but not ownership sequence.

An abstract of title summarizes the chain of title and liens but is not the original source.

Grantor indexes are tools used in researching title but do not themselves provide the full sequence.

Thus, the best method is the chain of title.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Title Records and Transfer of Ownership.

NEW QUESTION # 124

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As everybody knows, competitions appear ubiquitously in current society. In order to live a better live, people improve themselves by furthering their study, as well as increase their professional New-Jersey-Real-Estate-Salesperson skills. With so many methods

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