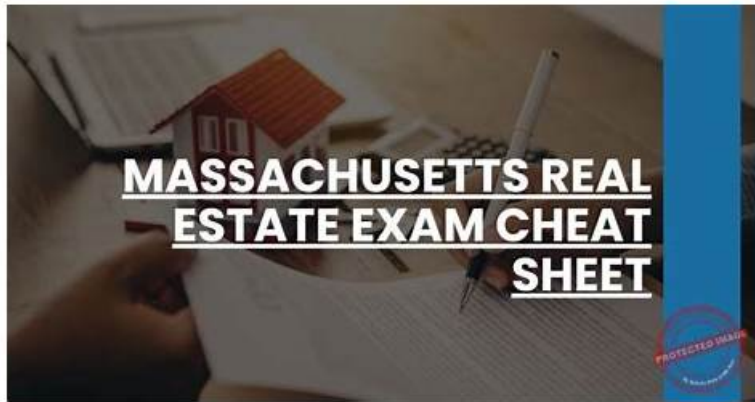


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Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q117-Q122):

NEW QUESTION # 117

Deposit money received by a salesperson must be turned over to the salesperson's broker

- A. Within three days.
- B. At the signing of the purchase and sale agreement.
- C. At the date specified in the offer to purchase.
- **D. Immediately.**

Answer: D

Explanation:

Under 254 CMR 3.10, all deposit money received by a salesperson must be immediately turned over to the salesperson's broker for deposit into the escrow account. It is the broker's responsibility to ensure that the funds are properly held and protected, not the salesperson's.

The rule is clear that the funds should be handed over immediately. Any delay in submitting the funds to the broker could violate escrow rules and could result in disciplinary action.

Reference: 254 CMR 3.10 - Handling of Client Funds; Massachusetts Real Estate Candidate Information Bulletin - Escrow Procedures.

NEW QUESTION # 118

Which of the following is true about mortgage assumptions?

- A. The buyer is required to sign a new mortgage note.
- B. The mortgagee automatically releases the seller upon receipt of a warranty deed.
- C. The buyer is relieved of personal liability.
- **D. The seller may or may not be released from liability.**

Answer: D

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

When a mortgage is assumed, the buyer takes over the existing loan obligations. The buyer typically becomes personally liable for the debt if the lender approves the assumption, but the seller remains liable unless formally released by the lender through a novation. Thus, the seller "may or may not be released" depending on lender approval. The assumption is different from a "subject to" transaction, where the buyer makes payments but is not personally liable.

A is incorrect: the buyer is not relieved of liability-they are assuming it.

C is incorrect: a new note is not signed; the existing obligation is assumed.

D is incorrect: transfer of a deed does not release liability; only lender approval/novation does.

Therefore, the correct answer is B.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Financing; Assumptions vs. "Subject To" Mortgages.

NEW QUESTION # 119

A buyer is looking in several different cities for land to purchase for a shopping center. The buyer has decided to hire several real estate licensees, each representing the buyer in that licensee's city. Which type of agreement would protect the buyer from owing multiple commissions?

- A. exclusive right to sell
- **B. nonexclusive buyer-agency**
- C. exclusive agency representation
- D. nonexclusive right-to-lease

Answer: B

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

A nonexclusive buyer-agency agreement allows the buyer to work with multiple agents at the same time. The buyer is only responsible for paying commission to the agent who actually finds the property they purchase.

This prevents the buyer from being obligated to pay multiple commissions.

A (exclusive agency representation): binds the buyer to only one agent, but allows self-procurement.

B: Refers to leases, not purchases.

D: Exclusive right-to-sell applies to sellers, not buyers.

Thus, the correct agreement is C: nonexclusive buyer-agency.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Agency & Brokerage Agreements.

NEW QUESTION # 120

When lending standards are tightened, lenders typically require

- A. a waiver of the Equal Credit Opportunity Act.
- B. a higher loan-to-value ratio.
- C. a lower loan-to-value ratio.
- D. a balloon payment after 5 years.

Answer: C

Explanation:

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

A lower LTV ratio means that the borrower must make a larger down payment, reducing the lender's risk.

A higher LTV ratio (A) increases risk and is more common in loose lending markets.

C (balloon payments) is a loan feature, not directly related to tightening standards.

D (waiving ECOA) is illegal; lenders cannot require waiving anti-discrimination protections.

Thus, in tighter credit markets, lenders protect themselves by requiring lower LTV ratios.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Financing; Federal Reserve Lending Guidelines.

NEW QUESTION # 121

A contract in which a licensee is employed by an owner to find a buyer for a 20-unit apartment building is most likely

- A. a property management contract.
- B. a contract of sale.
- C. a listing contract.
- D. an option contract.

Answer: C

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

A listing contract is an agreement in which a property owner employs a broker to find a ready, willing, and able buyer on specified terms. In this case, the owner of a 20-unit apartment building hires a licensee for that purpose.

A (option contract): gives a buyer the right to purchase property within a set time, not relevant here.

C (property management contract): involves ongoing operation of rental property, not selling it.

D (contract of sale): is the purchase agreement between buyer and seller, not the employment of a broker.

Therefore, the agreement described is a listing contract.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Contracts; Brokerage Agreements.

NEW QUESTION # 122

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