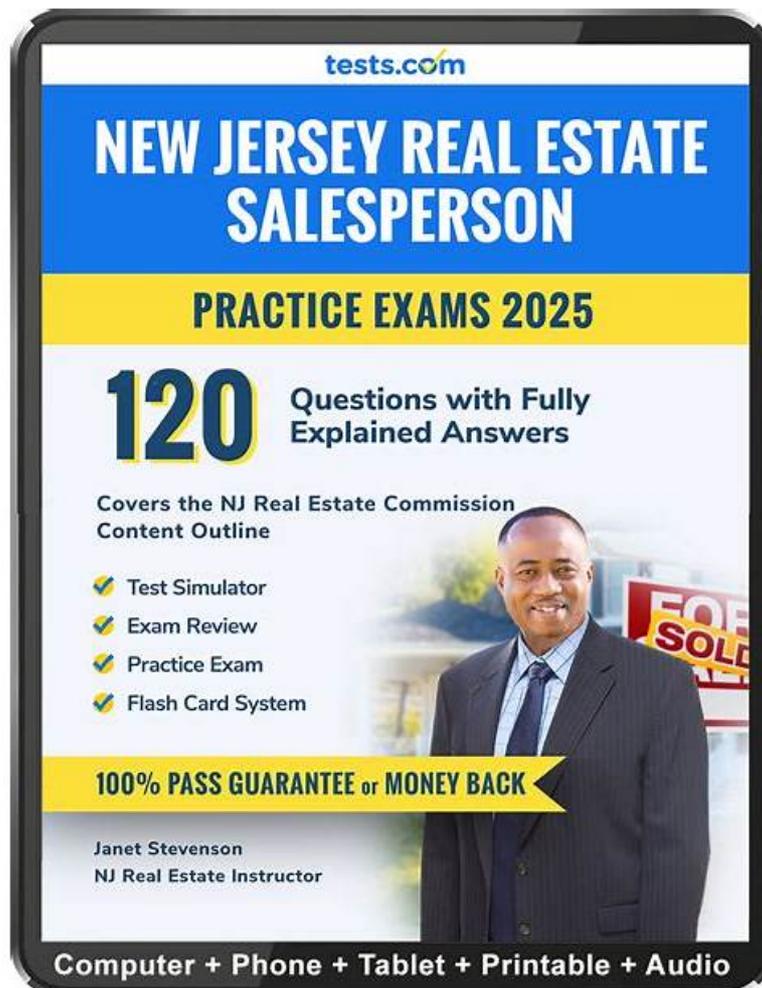


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Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q84-Q89):

NEW QUESTION # 84

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

Answer: C

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 # 85

Two parcels of land priced at \$2,100 per acre were purchased. One parcel was 5 acres in size, and the other was 1 square mile in size. How much should these two parcels have cost together?

- A. \$1,060,500
- B. \$1,354,500
- C. \$766,000
- D. \$914,760

Answer: A

NEW QUESTION # 86

A broker who charges or collects an advance fee in excess of \$25 for services to be rendered MUST:

- A. furnish within ninety days of its collection an accounting of how the money was used
- B. deduct the amount collected from the commission or settlement
- C. give the principal receipts for all expenditures
- D. retain the difference between the amount of money collected and the amount spent

Answer: A

Explanation:

According to N.J.A.C. 11:5-6.1(j), any broker who collects an advance fee greater than \$25 for services to be rendered must provide the client with a written accounting within 90 days of the collection date. This accounting must detail how the money was used and what services were performed.

This rule prevents abuse of advance fees and ensures transparency between brokers and clients. Brokers cannot simply keep advance fees without providing an itemized report.

Therefore, the correct answer is C.

Reference: NJREC Rules and Regulations, N.J.A.C. 11:5-6.1(j); NJ Real Estate Salesperson Pre-Licensure Course Guide, Chapter on Brokerage Business Practices.

NEW QUESTION # 87

To avoid triggering full disclosure under TILA when advertising financing availability on a listed property, which of the following statements must a real estate licensee avoid using?

- A. assumable loan
- B. FHA and VA financing available
- C. buy for less than \$650 per month
- D. owner willing to finance

Answer: C

Explanation:

Under the Truth in Lending Act (Regulation Z), advertising is regulated to prevent misleading credit offers.

If an ad uses "triggering terms" (such as monthly payment amount, interest rate, down payment, or loan term), then full disclosure of all financing terms must be provided.

"Buy for less than \$650 per month" is a triggering term because it specifies a monthly payment.

General terms like "assumable loan," "owner financing," or "FHA/VA available" are permissible without full disclosure.

Correct answer = D.

Reference: Truth in Lending Act (TILA), Regulation Z; NJ Real Estate Salesperson Study Guide, Chapter on Financing and Advertising Rules.

NEW QUESTION # 88

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

Answer: D

Explanation:

An exclusive agency representation or exclusive right-to-sell type agreement binds the buyer to one broker and could create liability for multiple commissions if multiple brokers are hired.

A nonexclusive buyer-agency agreement allows the buyer to work with multiple brokers. The broker who actually produces the property that results in a purchase is entitled to the commission, avoiding multiple obligations.

Thus, the best option is C: nonexclusive buyer-agency.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Buyer Representation Agreements.

NEW QUESTION # 89

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