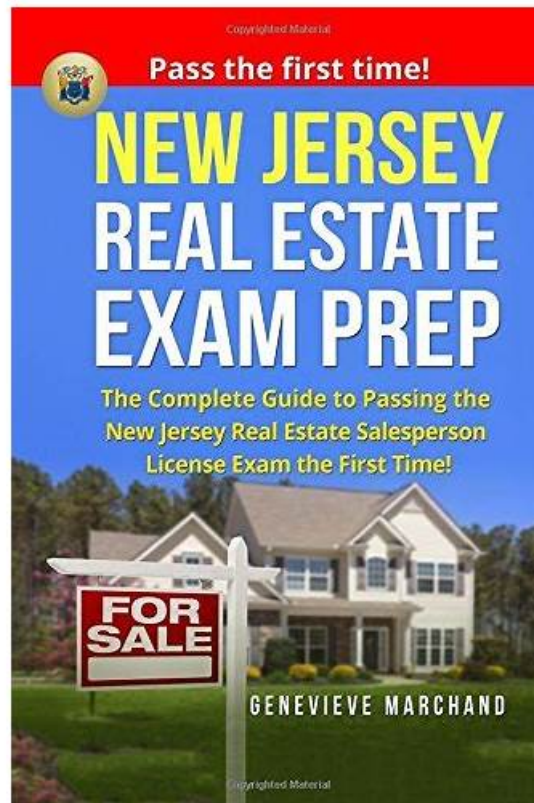


New New-Jersey-Real-Estate-Salesperson Braindumps - New-Jersey-Real-Estate-Salesperson Exam Guide



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The New-Jersey-Real-Estate-Salesperson certification exam is one of the top-rated career advancement certifications in the market. This New Jersey Real Estate Salesperson Exam (New-Jersey-Real-Estate-Salesperson) exam dumps have been inspiring beginners and experienced professionals since its beginning. There are several personal and professional benefits that you can gain after passing the Real Estate New-Jersey-Real-Estate-Salesperson Exam. The validation of expertise, more career opportunities, salary enhancement, instant promotion, and membership of Real Estate certified professional community.

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New-Jersey-Real-Estate-Salesperson Exam Guide - New-Jersey-Real-Estate-Salesperson Online Training

The goal of New-Jersey-Real-Estate-Salesperson preparation material is to help applicants prepare for the New Jersey Real Estate Salesperson Exam certification exam by providing them with the Actual New-Jersey-Real-Estate-Salesperson Exam Questions they need to pass the exam. This New Jersey Real Estate Salesperson Exam (New-Jersey-Real-Estate-Salesperson) study material is in the form of practice tests and New-Jersey-Real-Estate-Salesperson PDF that thoroughly covers the content of the test.

Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q38-Q43):

NEW QUESTION # 38

Which of the following is a radioactive odorless gas which may require mitigation?

- A. formaldehyde
- B. asbestos
- C. carbon monoxide
- **D. radon**

Answer: D

Explanation:

Radon is a naturally occurring, colorless, tasteless, and odorless radioactive gas formed from the natural breakdown of uranium in soil and rock. It can accumulate in basements and lower levels of homes.

The New Jersey Department of Environmental Protection (NJDEP) identifies radon as a serious environmental hazard. Testing and mitigation systems (such as sub-slab ventilation) are required in certain areas of New Jersey where radon levels are high.

Asbestos is a fibrous mineral linked to lung disease but is not radioactive.

Formaldehyde is a chemical used in building materials but is not radioactive.

Carbon monoxide is a deadly, odorless gas from combustion, but again not radioactive.

Therefore, the correct answer is A (radon).

Reference: NJ Real Estate Salesperson Pre-Licensure Course Guide, Chapter on Environmental Issues; NJDEP Radon Awareness Statutes.

NEW QUESTION # 39

A low loan-to-value ratio indicates a:

- A. greater use of leverage.
- B. greater risk of foreclosure.
- **C. higher equity in the property.**
- D. lower equity in the property.

Answer: C

Explanation:

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

A low LTV means the borrower made a large down payment.

This results in higher equity in the property and lower risk for the lender.

Conversely, a high LTV means lower equity and higher lender risk.

Correct answer = C: higher equity in the property.

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

NEW QUESTION # 40

Which of the following best describes the Housing for Older Persons Act?

- A. It allows grandparents with grandchildren to be exempt from the provisions of the Act.
- B. It requires that 55-and-older housing have significant facilities and services designed for seniors.
- C. It allows the awarding of monetary damages against those who believed that property designated as housing for older persons was exempt.

- D. It requires that at least 80% of occupied units have one person age 55 or older living there.

Answer: D

Explanation:

The Housing for Older Persons Act (HOPA, 1995 amendment to the Fair Housing Act) provides exemption from familial status discrimination if:

At least 80% of units are occupied by at least one person 55 years of age or older.

The housing adheres to a policy of providing housing for older persons.

The requirement for "significant facilities and services" was removed by the 1995 Act.

Correct answer = B.

Reference: Housing for Older Persons Act of 1995; NJ Real Estate Salesperson Study Guide, Chapter on Fair Housing.

NEW QUESTION # 41

A licensed broker may establish a commission rate at a predetermined amount that reflects the broker's general office policy provided the broker:

- A. advises the New Jersey Consumer Affairs Division that the broker will not negotiate this commission rate
- B. advertises the commission rate at least once per month
- C. negotiates all commissions with sellers
- D. has the percentage or fixed amount printed on all listing agreement forms

Answer: C

Explanation:

Under New Jersey Real Estate Commission rules and antitrust law, commissions are always negotiable between the broker and the client. A broker may set a general office policy or customary rate, but legally the rate cannot be mandatory or fixed without negotiation. It must be negotiated in each listing agreement.

* Options A, B, and C would constitute unlawful practices or misleading advertising.

* Only D is correct: all commissions must be negotiated with sellers.

(Reference: NJ Real Estate Salesperson Pre-Licensure Course Study Guide, Commission Rates & Antitrust; NJAC 11:5 on advertising and business conduct.)

NEW QUESTION # 42

Which of the following statements would most likely be considered mere "puffing"?

- A. This area is expected to increase in value by 25% within the next year.
- B. This lot has the most beautiful view of the lake.
- C. The utility costs in this home are lower than in any other home in the neighborhood.
- D. Children from this neighborhood have the highest SAT scores.

Answer: B

Explanation:

Puffing = exaggeration or subjective opinion that no reasonable person would take as fact (e.g., "most beautiful view").

Statements of fact (e.g., predicted appreciation %, test scores, or utility costs) could be misrepresentation if untrue.

Thus, "This lot has the most beautiful view of the lake" = puffing.

Correct answer = B.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Ethics and Misrepresentation.

NEW QUESTION # 43

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