

# Practice Massachusetts-Real-Estate-Salesperson Test Engine & Massachusetts-Real-Estate-Salesperson Real Exam Questions

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## Quiz & Worksheet - Massachusetts Real Estate Salesperson Licensure

1. The Division of Professional Licensure (DPL) in Massachusetts regulates over 40 professions and trades, and one of them is the \_\_\_\_.

- ☐ National Association of Realtors
- ☐ National Association of Real Estate Brokers
- ☐ Massachusetts Association of Realtors
- ☐ Massachusetts Real Estate Board


2. If a license has been expired for less than two years, the agent must complete continuing education and request a \_\_\_\_.

- ☐ recertification form
- ☐ new license
- ☐ reactivation form
- ☐ real estate reservation


3. Real estate agents in Massachusetts are required to successfully complete \_\_\_\_ hours of continuing education courses sometime during the \_\_\_\_ prior to their license renewal date.

- ☐ 12, 24 months
- ☐ 24, 12 months
- ☐ 24, 24
- ☐ 18, three years


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## Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q60-Q65):

### NEW QUESTION # 60

According to the CAN-SPAM Act, every email advertisement for real estate services must do all of the following EXCEPT

- A. advise the recipient that it will take 180 days to remove the recipient's name from this email list.
- B. clearly indicate the nature of the content of the email.
- C. allow a method for the recipient to opt out and not receive future emails.
- D. inform the recipient of the name and location of the brokerage firm.

**Answer: A**

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

The CAN-SPAM Act of 2003 governs commercial email. Key requirements include:

Emails must not use misleading subject lines (A).

Must include the sender's valid physical postal address (B).

Must provide a clear, simple way to opt out of future emails (C).

Opt-out requests must be honored within 10 business days, not 180 days.

Thus, advising that it will take 180 days to remove an email address is not compliant.

Correct answer: D.

Reference: CAN-SPAM Act (15 U.S.C. 7704); Massachusetts Real Estate Salesperson Candidate Handbook

- Advertising Compliance.

### NEW QUESTION # 61

A buyer is purchasing a \$625,000 property. The lender requires a 20% down payment to avoid mortgage insurance. The buyer provided \$5,000 in earnest money. The buyer closing costs are \$13,000. What is the amount the buyer must bring to settlement to close the transaction?

- A. \$133,000
- B. \$138,000
- C. \$143,000
- D. \$120,000

**Answer: A**

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

First compute the down payment at 20% of \$625,000:

Down payment =  $\$625,000 \times 0.20 = \$125,000$ .

The buyer has already deposited \$5,000 in earnest money, which is credited at closing and reduces the cash needed. Closing costs are added to cash to close.

Cash to close = (Down payment – Earnest money credit) + Closing costs

=  $(\$125,000 - \$5,000) + \$13,000$

=  $\$120,000 + \$13,000$

= **\$133,000.**

Mortgage insurance is avoided because the LTV is 80% (loan of \$500,000 on \$625,000 purchase), consistent with typical underwriting. Massachusetts exam math emphasizes accurate handling of down payment percentages, credits for deposits, and inclusion of buyer's closing costs. The only choice that matches this computation is \$133,000.

References: Massachusetts Real Estate Salesperson Candidate Handbook - Real Estate Math (Down payments, buyer credits/debits, cash to close); Financing basics (LTV and PMI thresholds).

#### NEW QUESTION # 62

Active licensees renewing a real estate license must have completed how many hours of continuing education during the two years prior to the scheduled renewal?

- A. Sixteen
- B. Twelve
- C. Six
- D. Four

**Answer: C**

Explanation:

In Massachusetts, active real estate licensees are required to complete 12 hours of continuing education (CE) during the two-year period prior to their license renewal. This education is essential to ensure that real estate professionals stay updated on industry changes, including legal updates, ethical practices, and the latest regulations.

Among the 12 hours, 3 hours must be focused on the legal aspects of real estate, while the remaining 9 hours can be chosen from various real estate topics, such as ethics, property management, or fair housing laws.

Thus, the correct answer is that six hours are required for continuing education, not 4, 12, or 16.

Reference: 254 CMR 6.00 - Continuing Education Requirements; Massachusetts Real Estate License Law.

#### NEW QUESTION # 63

What kind of lease would require the lessee to pay the taxes, insurance, repairs, and other operating expenses of the premises in addition to the regular rental payment?

- A. graduated lease
- B. percentage lease
- C. net lease
- D. gross lease

**Answer: C**

Explanation:

In a net lease, the tenant (lessee) is responsible not only for the base rent but also for additional property expenses such as real estate taxes, insurance, maintenance, and sometimes repairs. This is common in commercial leasing, particularly for office buildings and retail space.

A gross lease (B) means the landlord pays all expenses, while the tenant pays only rent. A percentage lease (A) bases rent partly on tenant sales (common in retail malls). A graduated lease (C) allows rent increases at set intervals.

Because the question describes a tenant paying rent plus taxes, insurance, and operating expenses, this is a net lease.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Leasing & Property Management; Commercial Leasing Practices.

#### NEW QUESTION # 64

A prescriptive easement is proven by a

- A. title policy.
- B. previous recorded deed.
- C. recorded abstract.
- D. quiet title action.

**Answer: D**

Explanation:

A prescriptive easement is established through open, notorious, continuous, and adverse use of another's land for a statutory period (in Massachusetts, typically 20 years).

To legally recognize and establish the easement, the claimant must usually bring a quiet title action in court.

This court proceeding clarifies ownership rights and confirms the existence of the easement.

A (deed): not applicable since prescriptive easements arise without written agreements.

C (abstract): summarizes recorded documents but would not establish prescriptive rights.

D (title policy): insures title, does not prove an easement.

Thus, the correct answer is B: quiet title action.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Easements & Rights; M.G.L. c. 187, §2.

## NEW QUESTION # 65

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