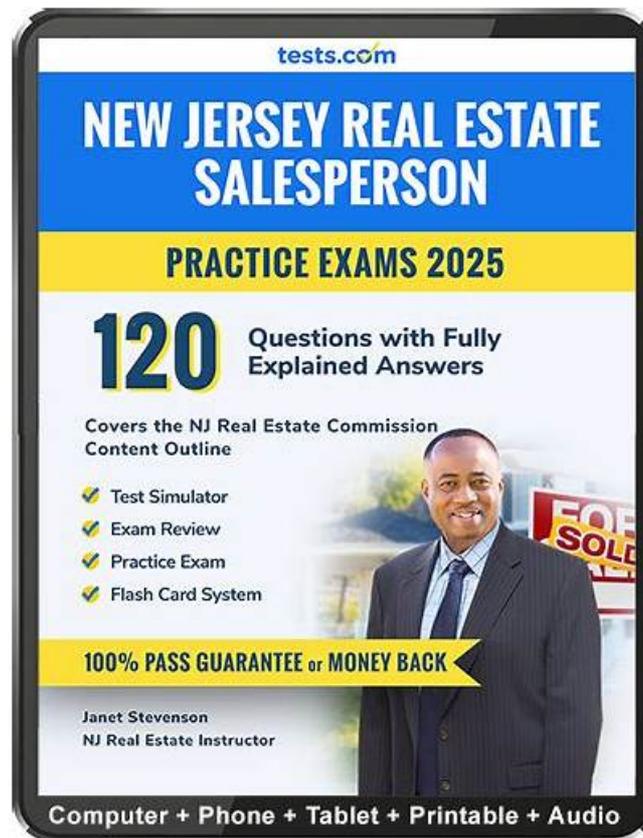


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Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q112-Q117):

NEW QUESTION # 112

A licensee must provide disclosure of licensed status when acting as a principal if

- A. the licensee has any economic interest in the property.
- B. the licensee does not have errors and omission insurance.
- C. any relative of the licensee has ever lived in the residence.
- D. the agent of the other party asks about this specifically.

Answer: A

Explanation:

Under N.J.A.C. 11:5-6.4, any licensed New Jersey real estate broker, salesperson, or broker-salesperson must disclose in writing their licensed status when they have a direct or indirect ownership interest in property being sold, purchased, or leased. This is known as disclosure of economic interest.

The purpose of this regulation is to ensure the public is fully aware that they are dealing with a licensed real estate professional, who may have specialized knowledge or influence in the transaction. Disclosure must appear in the contract of sale, lease, or any offer made.

Therefore, the correct answer is C, since a licensee must disclose whenever they have an economic interest in the property.

Reference: NJREC Rules and Regulations, N.J.A.C. 11:5-6.4; New Jersey Real Estate Salesperson Pre- Licensure Course Guide, Chapter on Ethical and Legal Responsibilities.

NEW QUESTION # 113

A married couple is planning to purchase a house that costs \$86,000. If they obtain a 60% loan and the lender charges a 2.5% loan origination fee and 0.5 discount points, what is the cost of these expenses?

- A. \$2,150
- B. \$2,580
- C. \$1,548
- D. \$1,290

Answer: C

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

Step 1: Calculate loan amount:

$$86,000 \times 60\% = 51,600$$

Step 2: Loan origination fee (2.5%):

$$51,600 \times 0.025 = 1,290$$

Step 3: Discount points (0.5%):

$$51,600 \times 0.005 = 258$$

Step 4: Total cost:

$$1,290 + 258 = 1,548$$

Correct answer = \$1,548 (B)

Reference: New Jersey Real Estate Salesperson Pre-Licensure Course Guide, Chapter on Financing and Loan Calculations.

NEW QUESTION # 114

New Jersey Real Estate Commission regulations require a licensee to terminate membership in a real estate board or multiple listing service whenever the organization:

- A. lobbies against legislation that the licensee personally favors
- B. suggests uniform commission rates among all member brokers
- C. charges dues that the licensee feels are excessive
- D. advocates rules, practices, and/or standards with which the licensee does not agree

Answer: B

Explanation:

The NJ Real Estate Commission prohibits price-fixing or collusion regarding commission rates. If a real estate board, trade association, or MLS suggests or enforces uniform commission rates among member brokers, participation in such a practice would violate antitrust laws as well as NJREC regulations.

In such cases, licensees must terminate their membership immediately to avoid disciplinary action. Lobbying, dues disputes, or general disagreements with rules are not grounds for mandatory termination.

Reference: NJREC Rules and Regulations; NJ Real Estate Salesperson Study Guide, Chapter on Antitrust and Commission Rules.

NEW QUESTION # 115

A broker maintains a real estate agency and terminated two salespersons. In this situation, the broker is REQUIRED to take all the following actions with regard to these two salespersons EXCEPT:

- A. provide each with a written accounting of all monies due each salesperson.
- B. pay any undisputed compensation due within ten days of the broker's receipt of such funds.
- C. permit them to remove original sales or listing contracts from the broker's office.
- D. abide by the post-termination compensation clause contained in their employment agreements or provide a written explanation for not doing so.

Answer: C

Explanation:

According to NJREC Rules and Regulations (N.J.A.C. 11:5-4.1) and the Broker-Salesperson employment agreement requirements: Brokers must provide a full written accounting of monies due.

Any undisputed commission due must be paid within 10 business days of the broker receiving the funds.

The broker must honor the compensation provisions of the terminated salesperson's written employment agreement. However, salespersons are not permitted to remove original sales or listing contracts, which remain the property of the broker. Therefore, the action the broker is NOT required to take is B.
Reference: NJREC Rules and Regulations, N.J.A.C. 11:5-4.1 (Employment Agreements and Compensation).

NEW QUESTION # 116

Which of the following statements about branch offices is INCORRECT?

- A. Two salespersons may be designated to share supervising responsibilities.
- B. The name of the branch office supervisor must be recorded with the commission.
- C. The employing broker is ultimately responsible for all licensees employed at the branch office.
- D. A licensed broker-salesperson must supervise the office on a full-time basis.

Answer: A

Explanation:

According to NJREC Rules and Regulations (N.J.A.C. 11:5-6.4 & 6.5):

A branch office must be supervised by a broker or broker-salesperson designated by the employing broker.

The supervisor's name must be recorded with the Commission.

The supervising broker/broker-salesperson must work full-time at that location.

The employing broker remains ultimately responsible for all licensees.

It is not permitted to designate two salespersons to share supervisory responsibilities.

Thus, the incorrect statement is C.

Reference: NJREC Rules and Regulations, N.J.A.C. 11:5-6.4, 11:5-6.5; NJ Real Estate Salesperson Study Guide, Chapter on Licensing Requirements.

NEW QUESTION # 117

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