

Massachusetts-Real-Estate-Salesperson Test Questions Fee, Knowledge Massachusetts-Real-Estate-Salesperson Points

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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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The best strategy to enhance your knowledge and become accustomed to the Massachusetts-Real-Estate-Salesperson Exam Questions format is to test yourself. Exam4Labs Real Estate Massachusetts-Real-Estate-Salesperson practice tests (desktop and web-based) assist you in evaluating and enhancing your knowledge, helping you avoid viewing the Real Estate test as a potentially daunting experience. If the reports of your Real Estate practice exams (desktop and online) aren't perfect, it's preferable to practice more. Massachusetts-Real-Estate-Salesperson self-assessment tests from Exam4Labs works as a wake-up call, helping you to

strengthen your Massachusetts-Real-Estate-Salesperson preparation ahead of the Real Estate actual exam.

Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q73-Q78):

NEW QUESTION # 73

According to the Massachusetts Fair Housing Law, it is unlawful to ask prospective tenants questions about their

- A. Criminal history.
- B. Income.
- C. Occupation.
- D. Place of birth.

Answer: D

Explanation:

The Massachusetts Fair Housing Law (M.G.L. c. 151B) prohibits discrimination in housing based on race, color, religion, sex, sexual orientation, gender identity, national origin, age, ancestry, veteran status, familial status, disability, or receipt of public assistance. Asking about a tenant's place of birth could reveal information about national origin or ancestry, which are protected classes under both state and federal fair housing law.

By contrast, landlords and brokers are legally permitted to verify income and occupation to determine financial qualifications, and Massachusetts law also permits certain criminal history checks in compliance with state and federal guidelines. However, questioning applicants about their place of birth is directly discriminatory and unlawful.

Reference: M.G.L. c. 151B, 4; HUD Fair Housing Act Guidelines.

NEW QUESTION # 74

Under Housing and Urban Development guidelines, when an advertisement includes the phrase "walk to bus- stop," the advertisement is

- A. Only discriminatory against disabled individuals in some cases.
- B. Only discriminatory if the statement is false.
- C. Not discriminatory against disabled individuals.
- D. Discriminatory against individuals with disabilities.

Answer: C

Explanation:

HUD guidelines on advertising under the Fair Housing Act (42 U.S.C. §§ 3601-3619) prohibit language that expresses limitations, preferences, or discrimination based on a protected class (race, color, religion, sex, disability, familial status, or national origin). However, phrases describing the property's location or proximity to amenities (such as "walk to bus-stop" or "near shopping center") are not considered discriminatory under HUD's advertising rules.

HUD distinguishes between "steering language" and neutral descriptors. References to nearby services are acceptable because they do not discourage or exclude individuals with disabilities; they simply describe a geographic fact. HUD specifically lists "walk to transportation" as non-discriminatory advertising language in its Fair Housing Advertising Guidelines.

Reference: HUD Fair Housing Advertising Guidelines; Fair Housing Act (42 U.S.C. § 3604(c)).

NEW QUESTION # 75

When performing its duties, the Board of Registration protects and safeguards the interests of the

- A. Governor's office.
- B. State legislature.
- C. General public.
- D. Licensees.

Answer: C

Explanation:

The Massachusetts Board of Registration of Real Estate Brokers and Salespersons is a regulatory agency under the Division of Professional Licensure. Its mission is to protect the general public, not licensees.

The Board enforces the real estate licensing laws (M.G.L. c. 112, §§ 87PP-87DDD), establishes regulations (254 CMR), administers licensing exams, investigates complaints, and disciplines licensees for violations.

Although the Board interacts with licensees, its role is to ensure consumers are protected from fraud, incompetence, or misconduct in real estate transactions.

Thus, the Board's primary duty is safeguarding the general public, not serving the interests of licensees or government branches.

Reference: M.G.L. c. 13, § 54; M.G.L. c. 112, 87PP-87DDD.

NEW QUESTION # 76

A salesperson's client is the lessee. Who does the salesperson represent?

- A. lien holder
- B. lender
- C. landlord
- D. tenant

Answer: D

Explanation:

In a leasing transaction, the lessee is the tenant - the party obtaining the right to occupy and use the property.

The lessor is the landlord, who owns the property and grants possession through the lease.

Therefore, when a salesperson's client is the lessee, the salesperson represents the tenant in the transaction.

The role is similar to representing a buyer in a purchase transaction - the agent owes fiduciary duties such as loyalty, confidentiality, and disclosure to the tenant client.

The other options do not apply:

Lender (A) provides financing, not leasing services.

Landlord (C) would be the lessor, not the lessee.

Lien holder (D) is a creditor with a security interest in property, unrelated to this relationship.

Thus, the correct answer is B: tenant.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Agency Law; M.G.L. c.112,87AAA-112.

NEW QUESTION # 77

Rules for Truth in Lending and RESPA call for disclosure documents to borrowers. How can a managing broker best prepare associated licensees to manage these disclosures?

- A. Because the listing broker will be primarily responsible for completing the Loan Estimate to send to the lender, the broker should train associated licensees to collect all the necessary information in a timely fashion.
- B. Because the lender has primary responsibility to provide these forms, the broker and licensees should be aware of the items required for the lender to comply.
- C. The buyer's broker can provide samples so that when the licensee and the borrower prepare the forms they are following a good example.
- D. The managing broker should train licensees to advise borrowers to accept the Loan Estimate right away.

Answer: B

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

Under TILA-RESPA Integrated Disclosure (TRID) rules, lenders are responsible for providing the Loan Estimate (LE) within three business days of application and the Closing Disclosure (CD) at least three business days before closing. Brokers and agents do not prepare these forms but must understand their content so they can answer client questions and ensure compliance.

The managing broker's best preparation is to train licensees to be knowledgeable about the disclosures and timelines, and to understand what information lenders require from buyers to complete them. This helps prevent delays and ensures borrowers are protected.

Options A, C, and D are incorrect because licensees neither prepare the LE/CD nor advise acceptance "right away." The lender bears responsibility; brokers must only ensure that clients understand their rights and obligations.

Thus, the correct answer is B.

Reference: CFPB TRID Rule (12 C.F.R.1026); Massachusetts Real Estate Salesperson Candidate Handbook - Financing/RESPA.

NEW QUESTION # 78

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