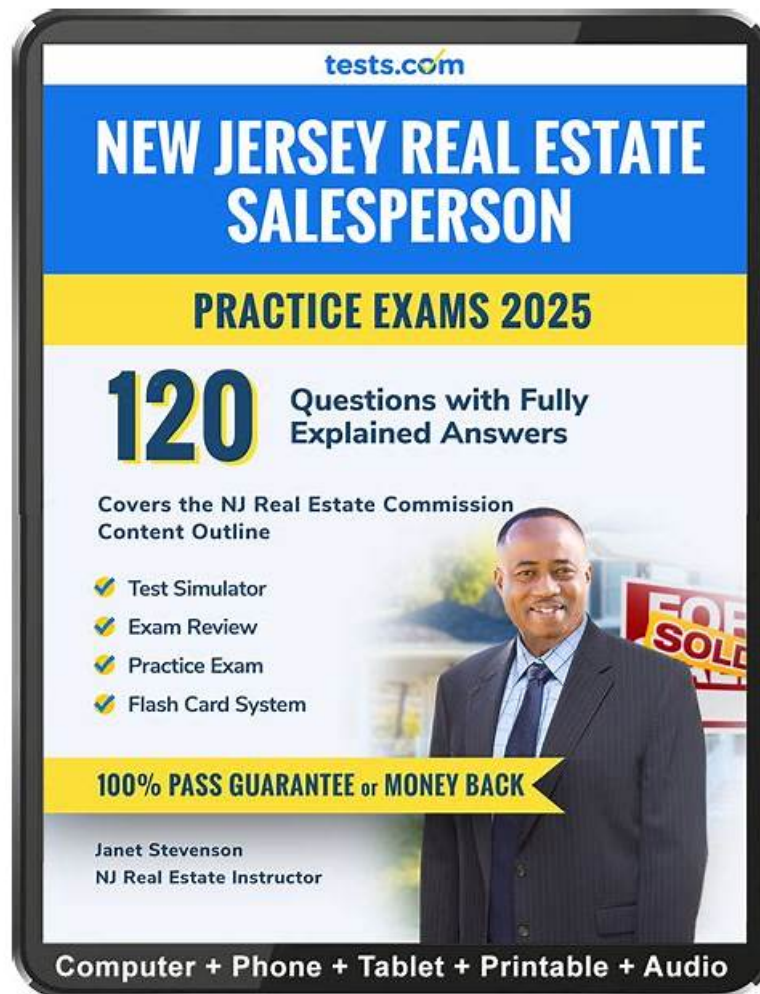


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## Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q44-Q49):

### NEW QUESTION # 44

Which of the following differentiates a bilateral contract from a unilateral contract?

- A. performance obligations of the parties
- B. type of property specified in the contract
- C. relative value of the object of the contract
- D. number of parties involved

**Answer: A**

Explanation:

A bilateral contract involves mutual promises where both parties are obligated to perform (e.g., a sales contract: buyer promises to pay, seller promises to transfer title).

A unilateral contract involves only one party making a promise contingent on the performance of the other (e.g., an option contract).

Thus, the key difference is performance obligations of the parties.

Correct answer = B.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Contracts.

### NEW QUESTION # 45

A home sold for \$400,000. It was appraised for \$402,000, and the assessed value was \$320,000. Assume in this situation, the real estate transfer tax of 1% is paid by the grantee. How much will the seller owe at closing for transfer fees?

- A. \$4,000
- B. \$4,020
- C. \$3,200
- D. \$0

**Answer: D**

Explanation:

In New Jersey, the Realty Transfer Fee (RTF) is typically paid by the seller, but the question specifies that the tax is paid by the grantee (buyer). When the buyer pays the transfer tax, the seller does not owe any amount at closing for transfer fees.

Additionally, the RTF is calculated based on the consideration amount (sale price), not the appraised or assessed value. But since liability is shifted to the buyer here, the seller's responsibility = \$0.

Reference: New Jersey Realty Transfer Fee Statute, N.J.S.A. 46:15-7; New Jersey Real Estate Salesperson Study Guide, Chapter on Closing and Transfer Taxes.

### NEW QUESTION # 46

If a salesperson or broker-salesperson maintains a webpage that is not linked to the webpage of their broker, the licensee's webpage must display the name of the broker as well as the

- A. broker's email address.
- B. broker's telephone number.
- C. address of the broker's main office.
- D. address of the branch office from which the licensee operates.

**Answer: C**

Explanation:

Under NJREC advertising rules (N.J.A.C. 11:5-6.1), any licensee maintaining an independent website (not directly linked to the broker's official site) must clearly and prominently display:

The name of their employing broker, and

The main office address of the broker.

This ensures the public understands the licensee works under a supervising broker, and prevents misleading advertising. It is not sufficient to only list a branch office or email.

Therefore, the correct answer is C.

Reference: NJREC Rules and Regulations, N.J.A.C. 11:5-6.1 (Advertising Requirements).

#### NEW QUESTION # 47

A contract of sale prepared by a licensee MUST include an attorney review clause if it pertains to which of the following types of properties?

- A. Subdivision of fifteen or more lots
- B. Commercial building that does not exceed 10,000 square feet
- C. Six-family dwelling unit, a portion of which is used for non-residential purposes
- D. Single family residential vacant lot

**Answer: D**

Explanation:

According to the New Jersey Supreme Court Mandated Attorney Review Clause (as adopted by NJREC, N.J.

A).C. 11:5-6.2(g)), all contracts prepared by licensees for the sale of one-to-four family residential properties and residential vacant lots must contain the three-day attorney review clause.

The purpose is to protect consumers in residential transactions by giving them the right to have their attorney review and potentially cancel or modify the contract within three business days.

Therefore, the correct answer is D, because the attorney review clause is mandatory for contracts involving a single-family residential vacant lot.

Reference: NJREC Rules and Regulations, N.J.A.C. 11:5-6.2(g); NJ Attorney Review Clause Requirement, New Jersey Real Estate Salesperson Pre-Licensure Course Guide.

#### NEW QUESTION # 48

A couple secured a home mortgage loan from a lender who appraised the property at \$92,500. If the loan-to-value ratio on the property was 85%, what was the minimum amount the couple needed for the down payment?

- A. \$6,166
- B. \$10,882
- C. \$7,862
- D. \$13,875

**Answer: C**

Explanation:

The loan-to-value (LTV) ratio is based on the appraised value (or purchase price, whichever is lower).

Appraised Value = \$92,500

$LTV = 85\% \# \text{ Loan Amount} = \$92,500 \times 0.85 = \$78,625$

$\text{Down Payment} = \$92,500 - \$78,625 = \$13,875$

Wait - let's carefully match the options:

\$13,875 is Option D.

Corrected answer: D

# The couple must provide \$13,875 as the minimum down payment.

Reference: NJ Real Estate Salesperson Study Guide, Real Estate Finance chapter; Loan-to-Value Calculations.

#### NEW QUESTION # 49

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