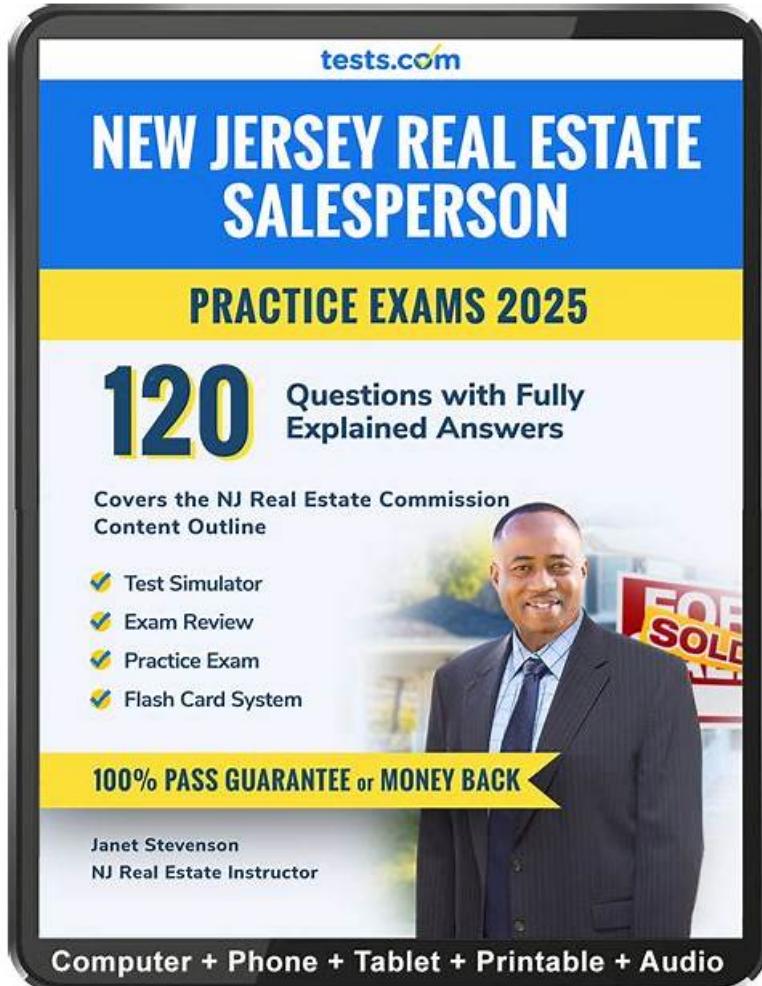


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Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q58-Q63):

NEW QUESTION # 58

Prospective buyers for a house want to operate a recycling center in their backyard. Local zoning laws do not allow this. What do they need to do first?

- A. Obtain a modification to the local master plan.
- B. Obtain a variance or special exception.
- C. File an appeal with the local court.
- D. Obtain a building permit.

Answer: B

Explanation:

Under New Jersey Municipal Land Use Law and the NJ Real Estate Salesperson study guide (Chapter on Land Use Regulations), when zoning ordinances restrict a particular use, the property owner or prospective buyer must request relief from the zoning board. The proper relief mechanism is a variance (sometimes called a special exception or conditional use permit).

A building permit (A) only allows construction according to existing zoning. It does not authorize a prohibited use.

A modification to the master plan (B) is a legislative act by the planning board/municipality and not the immediate remedy for individual property owners.

An appeal with the local court (D) may come later if denied, but the first step is to apply to the zoning board for a variance.

Therefore, the correct choice is C: obtain a variance or special exception.

Reference: NJ Real Estate Salesperson Pre-Licensure Course Study Guide, Land Use Controls/Zoning; N.J.S.

A). 40:55D (Municipal Land Use Law).

NEW QUESTION # 59

According to the New Jersey Law Against Discrimination, which of the following descriptions may be used in advertising properties in a townhome development?

- A. Senior housing
- B. Close to synagogues and churches
- C. Singles only
- D. Ethnic neighborhood

Answer: A

Explanation:

Under the New Jersey Law Against Discrimination (LAD) and HUD advertising guidelines:

Ads cannot reference religion, ethnicity, or familial status (e.g., "singles only" or "close to synagogues").

However, housing for older persons (senior housing) is a permitted exception under the Housing for Older Persons Act (HOPA).

Correct answer = D. Senior housing.

Reference: NJ Law Against Discrimination (N.J.S.A. 10:5-1 et seq.); HUD Fair Housing Advertising Guidelines.

NEW QUESTION # 60

A buyer wants to purchase a home for \$400,000 with a 15% down payment. The lender charges 1.5 points.

How much money does the buyer need up front to make the purchase?

- A. \$65,100
- B. \$60,900
- C. \$60,000
- D. \$66,000

Answer: A

Explanation:

Step 1: Calculate down payment:

$$400,000 \times 15\% = 60,000$$

Step 2: Loan amount:

$$400,000 - 60,000 = 340,000$$

Step 3: Points = 1.5% of loan amount:

$$340,000 \times 0.015 = 5,100$$

Step 4: Total cash needed upfront:

$$60,000 + 5,100 = 65,100$$

Correct answer = D (\$65,100).

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Financing and Points Calculations.

NEW QUESTION # 61

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

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

Answer: D

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 # 62

As required by the New Jersey Real Estate Sales Full Disclosure Act, before signing any contract for the purchase or lease of a property registered with the New Jersey Real Estate Commission, the purchaser or lessee MUST be provided with a copy of the:

- A. New Jersey Public Offering Statement approved by the Commission
- B. filed plat map identifying the location of the property being bought or leased
- C. deed or other instrument establishing title in the name of the developer
- D. Statement of Record filed by the developer with the Commission

Answer: A

Explanation:

The New Jersey Real Estate Sales Full Disclosure Act (RESFDA) requires developers of certain subdivided land, condominiums, and other registered developments to provide purchasers or lessees with a Public Offering Statement approved by the New Jersey Real Estate Commission.

This Public Offering Statement contains essential information about the development, financial and legal obligations, and rights of buyers.

The Statement of Record is filed with the Commission but is not delivered to the purchaser.

Deeds or plat maps are not substitutes for the disclosure document required by law.

Thus, the correct answer is B.

Reference: N.J.S.A. 45:15-16.27 et seq., New Jersey Real Estate Sales Full Disclosure Act; NJ Real Estate Salesperson Study

Guide, Chapter on Land Sales.

NEW QUESTION # 63

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