

100% Pass Real Estate - Pass-Sure Massachusetts-Real-Estate-Salesperson - Best Massachusetts Real Estate Salesperson Exam Practice

PSI REAL ESTATE SALESPERSON PRACTICE EXAM CORRECT 100%

A couple listed their home with a broker. After 2 months, the seller found a buyer, and the sale closed. The seller was not obligated to pay a commission to the broker. This listing was MOST likely

1. an exclusive agency listing.
2. an exclusive right to sell listing.
3. a net listing.
4. an advance fee listing. - ANSWER an exclusive agency listing

What critical aspect of the property inspection process MUST licensees convey to prospective buyers?

1. Difficulty of finding competent inspectors.
2. Appropriate fee splitting between inspectors and brokers.
3. Need for inspections to be completed within the time stated in the contract.
4. Likelihood that the inspection will generate a list of items sellers must repair. - ANSWER Need for inspections to be completed within the time stated in the contract.

An exception to title insurance coverage is

1. forged documents.
2. defects found in public newspapers.
3. incorrect records of marital status.
4. defects that clearly appear in the title search. - ANSWER defects that clearly appear in the title search.

If a borrower can afford to make monthly principal and interest payments of \$1,000 and the lender will make a 30-year loan at 5-1/2%, or a 20-year loan at 4-1/2%, what is the largest loan (rounded to the nearest \$100) this buyer can afford? (BE SURE TO USE THE AMORTIZATION TABLE.)

1. \$158,100
2. \$158,300
3. \$175,900
4. \$176,100 - ANSWER \$176,100

State laws differ on whether a buyer is entitled to know about

1. a suicide that occurred in the house last year.
2. possible lead paint in the property.
3. the flooding of the basement every spring.
4. the fact that the sellers are getting a divorce. - ANSWER a suicide that occurred in the house last year.

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The Massachusetts Real Estate Salesperson Exam (Massachusetts-Real-Estate-Salesperson) certification examination is an essential component of professional development, and passing this Real Estate Massachusetts-Real-Estate-Salesperson test can increase career options and a rise in salary. Nonetheless, getting ready for the Prepare for your Massachusetts-Real-Estate-Salesperson Exam may be difficult, and many working professionals have trouble locating the Massachusetts-Real-Estate-Salesperson practice questions they need to succeed in this endeavor.

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Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q92-Q97):

NEW QUESTION # 92

A prospective tenant wishes to rent an apartment and is told by the owner that the owner does not want to rent to anyone with children because of the lead paint. The prospective tenant, who has children ages four, six, and nine years old, is not concerned about lead paint and wants to rent the apartment for six months. The owner agrees to lease them the unit. Concerning the lead paint, the owner must

- A. Write into the lease that the tenant has agreed that de-leading is not necessary.
- **B. De-lead or make lead-safe whether the tenant requires it or not.**
- C. Wait to de-lead until the owner has sufficient funds.
- D. Not de-lead because this is only a six-month lease.

Answer: B

Explanation:

Under the Massachusetts Lead Law (M.G.L. c. 111, 189A-199B), the presence of lead paint in any residential property built before 1978 where children under six will be residing requires that the property be either delead or brought into interim control (made lead-safe). The law does not exempt short-term leases, and the landlord must comply regardless of the lease term (even for a six-month rental).

Since the tenant has children ages four, six, and nine, the landlord must take appropriate action to either de-lead or make the property lead-safe. The tenant's lack of concern does not exempt the owner from the obligation to comply with the law.

Reference: M.G.L. c. 111, 189A-199B; Massachusetts Lead Poisoning Prevention and Control Law.

NEW QUESTION # 93

A buyer is purchasing a 3-acre property and is paying \$12,000 per acre. The cooperating fee is 3½% of the sale price. The buyer's agent will receive 55% of the cooperating fee from a broker. How much commission did the buyer's agent receive?

- **A. \$693**
- B. \$1,386
- C. \$231
- D. \$1,260

Answer: A

Explanation:

Step 1: Calculate sale price.

$$3 \text{ acres} \times 12,000 = 36,000$$

Step 2: Calculate cooperating fee (3.5%).

$$36,000 \times 0.035 = 1,260$$

Step 3: Buyer's agent split (55%).

$$1,260 \times 0.55 = 693$$

Thus, the buyer's agent receives \$693.

Correct answer: B.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Math & Commissions.

NEW QUESTION # 94

A contract is delivered to the listing broker by a cooperating broker. The listing broker makes an appointment with the owner to present the offer at 7 p.m. of that day. Before 7 p.m., two more offers arrive on the same property. Which offer should be presented to the owner at the 7 p.m. appointment?

- A. All three of the offers
- B. The offer with the highest sale price
- C. The offer most favorable to the seller, including price and all terms
- D. The first offer received

Answer: A

Explanation:

A Massachusetts real estate licensee has a fiduciary duty of full disclosure and obedience to the client (the seller). That means the listing broker must present all offers promptly and in full to the seller, regardless of the order received or whether one seems more favorable.

The Massachusetts Board of Registration of Real Estate Brokers and Salespersons emphasizes that withholding offers or "screening" them based on price, terms, or timing constitutes a violation of fiduciary duty and can result in disciplinary action. The seller has the exclusive right to decide which offer to accept, reject, or counter. The broker's responsibility is only to deliver all offers in a timely fashion.

Therefore, at the 7 p.m. appointment, the listing broker must present all three offers that had been received. It would be improper to withhold later offers or to select the "best" offer unilaterally.

Reference: Massachusetts Real Estate Salesperson Candidate Information Bulletin; 254 CMR 3.00: Obligations to the Client; National Association of REALTORS Code of Ethics, Article 1.

NEW QUESTION # 95

When real estate brokers and salespersons engage in renting residential dwelling units, they must provide a prospective tenant with written notice of the

- A. Amount of the rent.
- B. Amount of fee, if any, that the prospective tenant will have to pay for the broker's services.
- C. Name and address of the landlord.
- D. Presence of any sex offenders living in the neighborhood.

Answer: B

Explanation:

Under M.G.L. c. 112, § 87DDD½, Massachusetts law requires real estate brokers and salespersons engaged in renting residential property to provide prospective tenants with a written notice stating the amount of any broker's fee, and whether the tenant will be responsible for paying it. This disclosure must be made before the tenant is obligated to pay any fee.

This law protects tenants from unexpected costs and ensures transparency in rental transactions. While rental amount, landlord details, and public information such as the state's sex offender registry may be relevant, the statutory requirement specifically addresses broker compensation. Failure to provide this written notice may result in disciplinary action by the Massachusetts Board of Registration of Real Estate Brokers and Salespersons.

Reference: M.G.L. c. 112, 87DDD½; 254 CMR 7.00.

NEW QUESTION # 96

A buyer wants to purchase a home for \$150,000 with a 30% down payment. The lender charges 1.75 points. How much money does the buyer need up front to make the purchase?

- A. \$46,838
- B. \$45,788
- C. \$47,625
- D. \$45,000

Answer: C

Explanation:

$$45,000 + 1,837.50 = 46,837.50$$

Step 1: Calculate the down payment (30% of \$150,000):

$$150,000 \times 0.30 = 45,000$$

Step 2: Determine the loan amount:

$$150,000 - 45,000 = 105,000$$

Step 3: Calculate the cost of points (1.75% of loan):

$$105,000 \times 0.0175 = 1,837.50$$

Step 4: Add the down payment + points:

$$45,000 + 1,837.50 = 46,837.50$$

Rounded, the buyer needs \$47,625 up front.

Thus, the correct answer is B.

Rounded, the buyer needs \$47,625 up front.

Thus, the correct answer is B.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Financing & Math (Points, Down Payments, Loan Calculations).

NEW QUESTION # 97

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