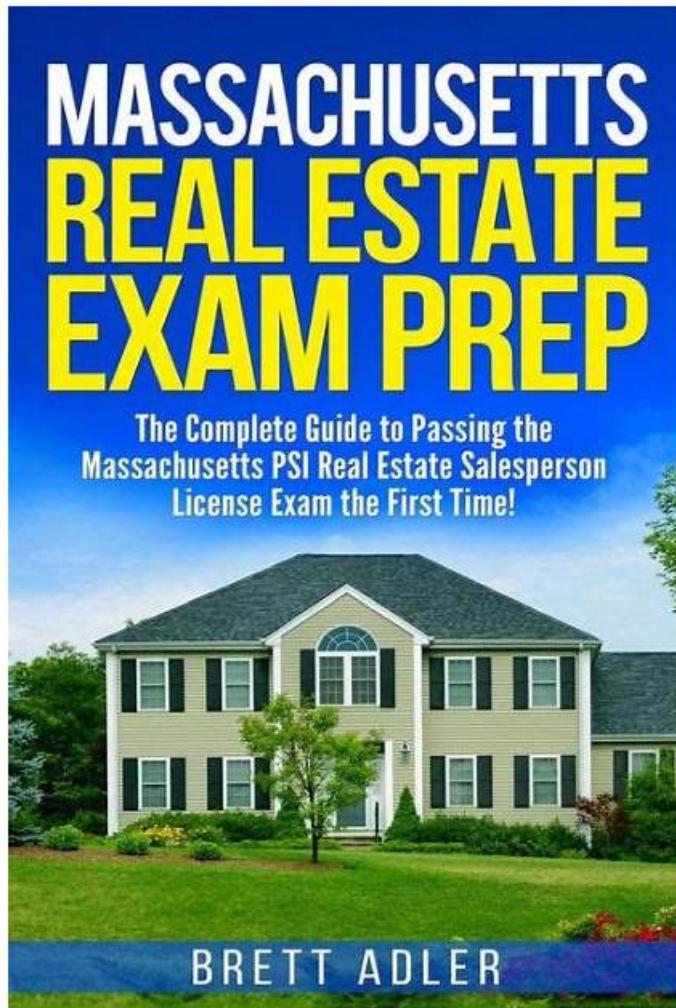


# Massachusetts-Real-Estate-Salesperson Exam Objectives, Valid Test Massachusetts-Real-Estate-Salesperson Test



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## Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q109-Q114):

### NEW QUESTION # 109

A prescriptive easement is proven by a

- A. title policy.
- B. **quiet title action.**
- C. recorded abstract.
- D. previous recorded deed.

### Answer: B

Explanation:

A prescriptive easement is established through open, notorious, continuous, and adverse use of another's land for a statutory period (in Massachusetts, typically 20 years).

To legally recognize and establish the easement, the claimant must usually bring a quiet title action in court.

This court proceeding clarifies ownership rights and confirms the existence of the easement.

A (deed): not applicable since prescriptive easements arise without written agreements.

C (abstract): summarizes recorded documents but would not establish prescriptive rights.

D (title policy): insures title, does not prove an easement.

Thus, the correct answer is B: quiet title action.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Easements & Rights; M.G.L. c. 187, §2.

### NEW QUESTION # 110

Which of the following statements about the leasing of apartments in Massachusetts is correct?

- A. Interest on security deposits begins after the first year of tenancy.
- B. **Tenancies at will are enforceable under the law.**
- C. Leases terminate when the property is sold.
- D. Death of the landlord terminates residential leases.

### Answer: B

Explanation:

In Massachusetts, tenancies at will are legally enforceable and governed by M.G.L. c. 186, 12. This type of tenancy exists without a fixed lease term and continues until terminated by proper notice (30 days or one full rental period, whichever is longer).

Other options are incorrect:

Security deposits (M.G.L. c. 186, 15B) accrue interest from the date received, not after one year.

Leases do not terminate when property is sold; the new owner assumes the landlord's obligations under the lease.

Death of the landlord does not terminate a lease; the landlord's estate or heirs become the landlord under Massachusetts law.

Therefore, the correct statement is that tenancies at will are enforceable under the law.

Reference: M.G.L. c. 186, 12 & 15B; Massachusetts Sanitary Code 105 CMR 410.

### NEW QUESTION # 111

A buyer is considering a property in one of the subdivisions of a Planned Unit Development (PUD). The buyer noticed nearby properties having detached garages and workshops. The buyer mentions to their agent that they want to build a detached building on

the back of the lot for a home business. There is an HOA for this subdivision. Additionally, there are overarching covenants, conditions, and restrictions (CC&Rs) for the PUD. What actions, if any, should be taken by the broker to assure the buyer can use the property as they wish?

- A. Recommend the buyer determine if architectural review requirements exist for the subdivision.
- B. Determine if home business use is allowed in the subdivision.
- C. **Recommend the buyer obtain the current CC&Rs and all current HOA documents.**
- D. Take no action because other properties have detached buildings.

**Answer: C**

Explanation:

In a Planned Unit Development (PUD), buyers are subject to both subdivision-level rules (via HOAs) and overarching covenants, conditions, and restrictions (CC&Rs) that govern the entire development. Even if other neighbors have similar structures, this does not guarantee that new construction or business use will be allowed.

The broker's role is to protect the buyer's interests by ensuring they review all current CC&Rs and HOA governing documents. These documents will reveal architectural review requirements, use restrictions (including home businesses), and other limitations. The broker should not assume permissibility based on observation alone.

Thus, the best and legally correct advice is D.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Property Ownership & PUDs; Restrictive Covenants.

**NEW QUESTION # 112**

A salesperson owns an apartment complex in Boston. The salesperson has decided to advertise the property for sale in a local newspaper and personally sell it. If the salesperson proceeds in this manner, the salesperson is

- A. Not violating the law because the broker-salesperson distinction does not apply to commercial properties.
- B. Violating the law because a salesperson may not sell an income-producing property.
- C. **Not violating the law because the salesperson has all the rights of a non-salesperson owner.**
- D. Violating the law because the salesperson is not a broker and cannot advertise.

**Answer: C**

Explanation:

A salesperson in Massachusetts, when selling their own property, has the same rights as a non-salesperson owner. The broker-salesperson distinction does not apply when an individual is selling their own property. A salesperson is not restricted from selling their own property, even if it is an income-producing property like an apartment complex.

The key distinction is that salespersons are prohibited from engaging in real estate activities for others without the supervision of a licensed broker. However, in this scenario, the salesperson is acting as an individual property owner and is free to advertise and sell the apartment complex without violating the law.

Therefore, the salesperson is not violating the law and has all the rights of a non-salesperson property owner.

Reference: M.G.L. c. 112, 87RR - Licensee Requirements; Massachusetts Real Estate Candidate Information Bulletin.

**NEW QUESTION # 113**

What type of loan would allow homeowners to utilize the equity built up in their home without having to sell?

- A. **reverse mortgage**
- B. sale-and-leaseback
- C. graduated payment
- D. accelerated mortgage

**Answer: A**

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

A reverse mortgage allows homeowners, typically aged 62 or older, to convert part of the equity in their home into cash without selling the home or making monthly payments. The loan is repaid when the homeowner sells the property, moves out permanently, or passes away. This program is particularly useful for seniors who are "house-rich but cash-poor." Accelerated mortgage (A): involves faster repayment, not equity access.

Graduated payment mortgage (B): starts with lower payments that increase over time.

Sale-and-leaseback (C): involves selling property and leasing it back, which requires giving up ownership.

Thus, the correct answer is D: reverse mortgage.

Reference: HUD Reverse Mortgage Program (HECM); Massachusetts Real Estate Salesperson Candidate Handbook - Financing

#### NEW QUESTION # 114

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