

# Massachusetts-Real-Estate-Salesperson Passed - Exam Massachusetts-Real-Estate-Salesperson Questions

## Massachusetts Real Estate Salesperson License Exam Questions and Answers (Latest Update 2023) Verified Solutions

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Also, if a Broker is a Realtor, all Salespeople/Agents associated with the office must be Realtors as well.

What is an Escrow Fund/Trust Accounts? - **Correct Answers** ✓ 1. Special bank accounts for holding Client's deposits to be handled by Broker only. 2. Brokers may have only one Escrow account.

3. Commingling is strictly forbidden.

4. No Salesperson Access.

5. Interest not mandatory but If yes the client must agree who gets it in writing. (Statute of Fraud)

6. Brokers must maintain Escrow Records (copies of checks, dates, transaction info) for 3 years which the RE Board may inspect at any time.

7. Conversion of a deposit into commission requires written permission from both parties. If not, can result in loss of license.

8. Court order needed to remove funds if there is a dispute.

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## **Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q70-Q75):**

### **NEW QUESTION # 70**

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

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

**Answer: B**

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 # 71**

A private integrated club refused to rent one of its condos to a minority family. The club explained that it did not rent the condos to the public since the condos were for members only. Is the club in violation of the federal Fair Housing Act, and if so, how?

- A. Yes, because the club had minority members, and therefore was not eligible for exemptions from the federal Fair Housing Act.
- B. No, because as an integrated club, they could discriminate on the basis of race in renting facilities.
- C. No, because a private club may restrict the rental of its own lodgings to its members as long as the lodgings are not operated commercially.
- **D. Yes, because when race is involved, no exceptions to the federal Fair Housing Act exist.**

**Answer: D**

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

The federal Fair Housing Act (Title VIII of the Civil Rights Act of 1968) prohibits housing discrimination based on race, color, religion, sex, national origin, familial status, or disability. While the Act contains limited exemptions for private clubs and religious organizations, no exemption applies when race is involved.

Therefore, even if the club limits occupancy to members, it cannot refuse to rent based on race. Race discrimination is always illegal, regardless of ownership type or membership restrictions.

B is incorrect: minority membership status does not determine exemption.

C is false: no private club exemption allows racial discrimination.

D misstates the exemption; private clubs may limit lodging to members, but not on the basis of race.

Thus, the correct answer is A: when race is involved, no exemptions apply.

Reference: Fair Housing Act, 42 U.S.C. 3604; Massachusetts Real Estate Salesperson Candidate Handbook

- Fair Housing.

### NEW QUESTION # 72

Active licensees renewing a real estate license must have completed how many hours of continuing education during the two years prior to the scheduled renewal?

- A. Sixteen
- B. Four
- C. Six
- D. Twelve

**Answer: C**

Explanation:

In Massachusetts, active real estate licensees are required to complete 12 hours of continuing education (CE) during the two-year period prior to their license renewal. This education is essential to ensure that real estate professionals stay updated on industry changes, including legal updates, ethical practices, and the latest regulations.

Among the 12 hours, 3 hours must be focused on the legal aspects of real estate, while the remaining 9 hours can be chosen from various real estate topics, such as ethics, property management, or fair housing laws.

Thus, the correct answer is that six hours are required for continuing education, not 4, 12, or 16.

Reference: 254 CMR 6.00 - Continuing Education Requirements; Massachusetts Real Estate License Law.

### NEW QUESTION # 73

Quality Supermarkets has taken occupancy of a retail building and has a long-term lease. As part of their fit-up, they bolt to the floor their meat and dairy coolers, shelves, and check-out stands.

When Quality Supermarkets vacates the property at the end of the lease, will Quality Supermarkets be legally entitled to remove these fixtures?

- A. No, because they are bolted to the floor.
- B. Yes, if removed prior to the end of the lease.
- C. Yes, because they are appurtenances.
- D. No, because they are trade fixtures.

**Answer: B**

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

Trade fixtures are items of personal property installed by a commercial tenant for the purpose of conducting business (such as refrigeration units, shelving, or check-out counters). Even though they may be attached (bolted, wired, or plumbed) to the property, they legally remain the tenant's property as long as they are removed before the lease ends and without substantial damage to the premises.

A is incorrect: they are trade fixtures, but trade fixtures are removable by the tenant.

B is incorrect: appurtenances are rights or benefits that run with the land.

C is incorrect: attachment does not override the legal classification of trade fixtures.

Thus, the correct answer is D: Yes, if removed prior to the end of the lease.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Property Ownership; Fixtures vs.

Trade Fixtures.

### NEW QUESTION # 74

The two clauses in a mortgage which allow the lender to proceed with a foreclosure sale are which of the following?

- A. acceleration clause and power of sale clause
- B. escalation clause and power of sale clause
- C. escalation clause and alienation clause
- D. foreclosure clause and alienation clause

**Answer: A**

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

Two key clauses permit a lender to enforce foreclosure:

Acceleration clause - allows the lender to declare the entire debt immediately due and payable if the borrower defaults. Without this clause, the lender could only sue for past-due installments.

Power of sale clause - common in Massachusetts "title theory" mortgages, it authorizes the lender to sell the property at public auction without going through full judicial foreclosure.

The alienation clause (also called a "due-on-sale" clause) allows the lender to demand payoff when the property is transferred, not for foreclosure. The escalation clause allows interest rate or payment adjustments, not foreclosure.

Therefore, the correct pair that authorizes foreclosure is D: acceleration clause and power of sale clause.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Financing Instruments; M.G.L. c.

183 21 (Power of Sale Foreclosure).

## NEW QUESTION # 75

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