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The Real Estate sector is an ever-evolving and rapidly growing industry that is crucial in shaping our lives today. With the growing demand for skilled Real Estate professionals, obtaining Massachusetts Real Estate Salesperson Exam (Massachusetts-Real-Estate-Salesperson) certification exam has become increasingly important for those who are looking to advance their careers and stay competitive in the job market.

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## Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q125-Q130):

### NEW QUESTION # 125

A buyer is purchasing a \$625,000 property. The lender requires a 20% down payment to avoid mortgage insurance. The buyer provided \$5,000 in earnest money. The buyer closing costs are \$13,000. What is the amount the buyer must bring to settlement to close the transaction?

- A. \$133,000
- B. \$143,000
- C. \$138,000
- D. \$120,000

**Answer: A**

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

First compute the down payment at 20% of \$625,000:

Down payment =  $\$625,000 \times 0.20 = \$125,000$ .

The buyer has already deposited **\$5,000** in earnest money, which is credited at closing and reduces the cash needed. Closing costs are **added** to cash to close.

Cash to close = (Down payment – Earnest money credit) + Closing costs

=  $(\$125,000 - \$5,000) + \$13,000$

=  $\$120,000 + \$13,000$

= **\$133,000.**

Mortgage insurance is avoided because the LTV is 80% (loan of \$500,000 on \$625,000 purchase), consistent with typical underwriting. Massachusetts exam math emphasizes accurate handling of down payment percentages, credits for deposits, and inclusion of buyer's closing costs. The only choice that matches this computation is \$133,000.

References: Massachusetts Real Estate Salesperson Candidate Handbook - Real Estate Math (Down payments, buyer credits/debits, cash to close); Financing basics (LTV and PMI thresholds).

#### NEW QUESTION # 126

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

**Answer: C**

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 # 127

A tenant in a building that is being converted to condominiums is required to receive an opportunity to purchase the unit the tenant occupies at terms

- A. Equal to or better than that offered to the general public.
- B. 15% less than that offered to the general public.
- C. 20% less than that offered to the general public.
- D. At a monthly payment equal to the tenant's current monthly rent.

**Answer: A**

Explanation:

Under Massachusetts law (specifically M.G.L. c. 183A), tenants in properties being converted to condominiums are given the right of first refusal to purchase the unit they occupy. The offer must be made at terms that are equal to or better than those offered to the general public.

This ensures that tenants have the opportunity to buy their units at the same price or better terms than any outside buyers. This protection allows tenants the chance to remain in their homes as owners, rather than being displaced.

The law does not stipulate that the unit must be offered at a discount (such as 20% or 15% off); rather, the terms must be equal or more favorable than those available to others.

Reference: M.G.L. c. 183A, 9; Massachusetts Real Estate Candidate Information Bulletin - Tenants' Rights.

### NEW QUESTION # 128

Multi-ethnic families were beginning to move into a neighborhood that had previously been all one ethnicity.

A local broker passed out flyers to homeowners that said, "Sell now before it's too late! We have beautiful new homes with attractive financing and good schools." These flyers would likely be viewed by the courts as

- A. redlining.
- B. blockbusting.
- C. steering.
- D. good marketing.

**Answer: B**

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

Blockbusting is the illegal practice of inducing homeowners to sell by suggesting that the entry of minority or ethnic families into the neighborhood will negatively affect property values. The flyer in this scenario explicitly encourages homeowners to sell "before it's too late," a textbook example of blockbusting under the Fair Housing Act of 1968.

A (good marketing) is wrong because the intent is discriminatory.

C (redlining) refers to lenders refusing to provide loans in certain areas, not brokers pressuring owners.

D (steering) involves directing buyers toward or away from certain neighborhoods.

Thus, the courts would identify this as blockbusting.

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

### NEW QUESTION # 129

A buyer is looking in several different cities for land to purchase for a shopping center. The buyer has decided to hire several real estate licensees, each representing the buyer in that licensee's city. Which type of agreement would protect the buyer from owing multiple commissions?

- A. nonexclusive buyer-agency
- B. exclusive right to sell
- C. exclusive agency representation
- D. nonexclusive right-to-lease

**Answer: A**

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

A nonexclusive buyer-agency agreement allows the buyer to work with multiple agents at the same time. The buyer is only responsible for paying commission to the agent who actually finds the property they purchase.

This prevents the buyer from being obligated to pay multiple commissions.

A (exclusive agency representation): binds the buyer to only one agent, but allows self-procurement.

B: Refers to leases, not purchases.

D: Exclusive right-to-sell applies to sellers, not buyers.

Thus, the correct agreement is C: nonexclusive buyer-agency.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Agency & Brokerage Agreements.

## NEW QUESTION # 130

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