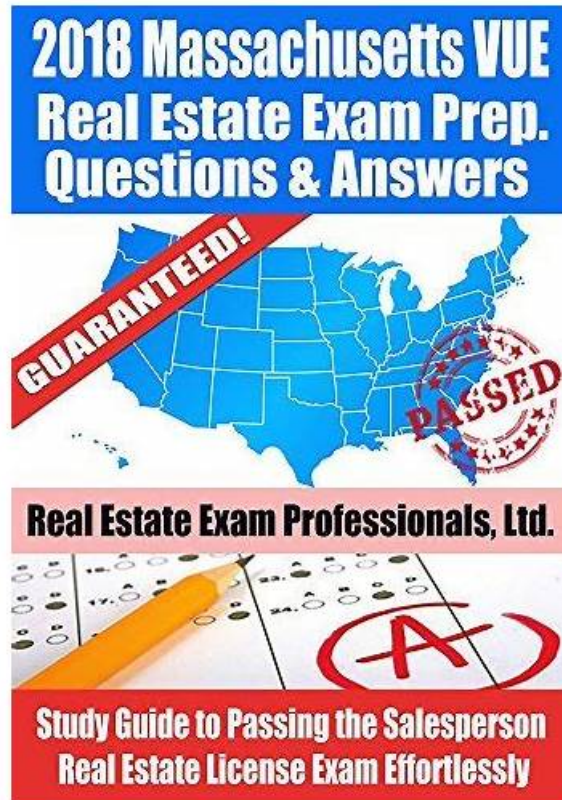


# Massachusetts-Real-Estate-Salesperson Real Questions Effective to Pass Real Estate Exam



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### Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q14-Q19):

#### NEW QUESTION # 14

A broker may withdraw money from the broker's escrow account

- A. To cover the broker's commission.
- **B. When the transaction has been consummated.**
- C. When ordered by the seller's attorney.
- D. To pay for advertising expenses related to the sale.

**Answer: B**

Explanation:

Escrow accounts are regulated under 254 CMR 3.10 and Massachusetts licensing law. All deposits, such as earnest money, must be kept in a separate escrow account maintained by the broker. These funds remain the property of the client until the transaction is consummated (closed) or otherwise terminated by mutual agreement or legal judgment.

A broker may only withdraw money when the transaction has been completed or when the parties have agreed in writing how the funds should be disbursed. Brokers cannot use escrow funds to pay commissions, marketing expenses, or other business costs until the closing. Misuse or commingling of escrow funds is a serious violation and can result in license suspension or revocation.

Reference: 254 CMR 3.10 - Handling of Client Funds; M.G.L. c. 112, 87AAA-87DDD.

#### NEW QUESTION # 15

A licensee whose license has been suspended is required to

- A. Do nothing; no action is required.
- B. Appeal the decision within 14 days.
- C. Stop working, but may still make referrals.
- **D. Surrender the license to the Board of Registration.**

**Answer: D**

Explanation:

When a real estate license is suspended in Massachusetts, the licensee must surrender their license to the Board of Registration immediately. Suspension means the licensee is temporarily prohibited from engaging in real estate activities.

The licensee cannot continue to work, make referrals, or conduct any real estate transactions during the suspension period. They must follow the suspension terms set by the Board, and the license will be reinstated after the suspension period has ended, provided they comply with any further requirements. The licensee may appeal the decision, but this must be done separately from the immediate surrender requirement.

Reference: M.G.L. c. 112, § 87FF; 254 CMR 5.00 - Disciplinary Action.

#### NEW QUESTION # 16

Which of the following is used in the cost approach when estimating the value of improvements?

- A. The assessed value of the property including the land.
- **B. How much it would cost to build a similar building at today's cost.**
- C. The price per square foot of comparable properties.
- D. Location, available financing, and depreciation.

**Answer: B**

Explanation:

The cost approach to value is based on the principle of substitution, which states that a buyer will not pay more for a property than the cost to build a comparable one. In this method, the appraiser estimates the current cost of constructing the improvements using either the replacement cost (cost to build a similar building with modern materials and methods) or the reproduction cost (exact duplicate of the original).

The appraiser then subtracts depreciation (physical deterioration, functional obsolescence, or economic obsolescence) and adds the land value (determined separately). This approach is most often used for special-purpose properties (schools, churches, government buildings) where comparable sales are limited.

The other options are incorrect:

Assessed value (A) is for taxation, not appraisal.

Price per square foot (C) is a sales comparison method.

Location/financing (D) are factors but not a direct step in the cost approach.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Appraisal Methods; USPAP Standards.

### NEW QUESTION # 17

Which of the following property valuation estimates or reports would have to be prepared by a licensed or certified appraiser?

- A. a reconciliation report for an FHA loan
- B. a broker's price opinion
- C. a comparative market analysis
- D. a value analysis for a non-residential property valued below \$250,000

**Answer: A**

Explanation:

Under federal law (FIRREA - Financial Institutions Reform, Recovery, and Enforcement Act of 1989), any appraisal used in connection with a federally related transaction (such as FHA-insured or VA-guaranteed loans) must be prepared by a state-licensed or state-certified appraiser.

While brokers and salespersons in Massachusetts may prepare broker price opinions (BPOs) and comparative market analyses (CMAs), these are considered marketing tools and cannot substitute for a certified appraisal in federally related transactions.

Likewise, although smaller non-residential properties under \$250,000 may sometimes qualify for alternative valuation methods, FHA loan underwriting requires a formal appraisal with reconciliation prepared by a licensed appraiser.

Thus, the correct answer is C: reconciliation report for an FHA loan.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Appraisal; FIRREA (12 U.S.C. 3331-3351).

### NEW QUESTION # 18

A broker has been engaged to locate a property for a buyer. The broker has determined that a suitable property for the buyer is for sale and is owned by the broker's cousin. The broker has not informed the buyer of the broker's relationship with the owner. If the buyer purchases the property under these circumstances, the broker is

- A. Violating the license law because it is illegal to purchase family property for a principal.
- B. Not violating the license law because a relative's interest is an exception to the fiduciary duty rule.
- C. Violating the license law because a relative's interest shall be made known to all parties.
- D. Not violating the license law because the broker in this situation has no duty of disclosure.

**Answer: C**

Explanation:

Under Massachusetts real estate license law, a broker must disclose any personal interest, or the interest of an immediate family member, in a transaction to all parties. This is a matter of fiduciary duty and is explicitly required under 254 CMR 3.00.

Failing to disclose that the seller is the broker's cousin constitutes a conflict of interest and violates the duty of loyalty, disclosure, and honesty to the client (the buyer). While it is not illegal to buy or sell property involving relatives, the relationship must always be made known to avoid misrepresentation or concealment of material facts.

Therefore, the broker is in violation because the familial relationship was not disclosed.

Reference: 254 CMR 3.00 - Duties of Licensees; M.G.L. c. 112, § 87AAA; Massachusetts Real Estate Candidate Information Bulletin - Agency & Disclosure.

## NEW QUESTION # 19

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