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Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q36-Q41):

NEW QUESTION # 36

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

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

Answer: C

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 # 37

A broker has a single agency relationship with the seller. Any required property condition disclosure would be completed by the

- A. broker.
- B. listing agent on behalf of broker.
- C. seller.
- D. listing agent on behalf of seller.

Answer: C

Explanation:

In Massachusetts, the seller is legally responsible for completing the property condition disclosure form. The listing broker or agent may provide the form and ensure it is delivered to prospective buyers, but they do not complete it on behalf of the seller.

The rationale is that the seller is the party with direct knowledge of the property's condition. Licensees must never fill out the disclosure themselves, as this could expose them to liability for inaccuracies. The broker's duty is limited to ensuring the disclosure is provided in accordance with Massachusetts law (M.G.L. c.93, 114) but not to make representations or complete the document.

Thus, the correct answer is A: seller.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Agency & Disclosure Obligations; M.G.L. c. 93,114.

NEW QUESTION # 38

Who establishes zoning ordinances?

- A. individual states
- B. the federal government
- C. regional councils
- **D. local authorities**

Answer: D

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

Zoning ordinances are enacted at the local (municipal) level-cities and towns-under police power delegated by the state. While states pass enabling legislation and can set broad land-use frameworks, the actual creation and administration of zoning (district maps, permitted uses, dimensional regulations, variances, special permits) is done by local authorities such as city or town councils and implemented by local planning and zoning boards. Federal and regional bodies may influence land use through funding or environmental regulations, but they do not enact local zoning ordinances. On the Massachusetts exam, candidates are expected to know that municipalities adopt zoning bylaws/ordinances to promote public health, safety, and welfare, and administer them via local boards, inspectors, and appeals processes. Thus, the correct answer is D.

References: Massachusetts Real Estate Salesperson Candidate Handbook - Land Use Controls (Public restrictions: zoning); M.G.L. c. 40A (The Zoning Act).

NEW QUESTION # 39

A buyer makes an offer on a property and asks the Seller's broker to recommend a good home inspector. The Seller's broker may

- A. Recommend a specific home inspector.
- **B. Provide the complete list of home inspectors prepared by the Commonwealth of Massachusetts.**
- C. Provide a list of no fewer than 20 licensed home inspectors in the county where the property is located.
- D. Provide business cards of local home inspectors.

Answer: B

Explanation:

Massachusetts law (M.G.L. c. 112, 221-226, Home Inspector Licensing Act) regulates the relationship between real estate agents and home inspectors. To prevent conflicts of interest and protect consumers, a real estate broker or salesperson may not directly recommend one specific home inspector. Instead, they are required to provide buyers with the official list of licensed home inspectors prepared by the Commonwealth of Massachusetts.

This rule ensures impartiality and prevents brokers from steering buyers to inspectors who might be biased.

Giving out business cards or providing a shortened list of inspectors violates this regulation. The buyer is free to choose any licensed inspector from the state-approved list.

Reference: M.G.L. c. 112, 221-226; 266 CMR (Massachusetts Home Inspector Regulations).

NEW QUESTION # 40

If a seller defaults in performance of a contract, any of the following actions would be likely to help the buyer recover any losses EXCEPT

- A. bringing an action against the seller for payment of compensatory damages.
- B. canceling the contract and recovering the earnest money.
- **C. filing a complaint with the Real Estate Commission.**
- D. suing the seller for specific performance.

Answer: C

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

When a seller defaults on a purchase agreement, the buyer's remedies typically include:

Specific performance (A): Court order requiring the seller to perform.

Canceling and recovering earnest money (C).

Suing for damages (D).

However, filing a complaint with the Real Estate Commission (B) is not a legal remedy against the seller because the Commission regulates licensees, not private sellers. Unless the seller is also a licensee, the Commission cannot enforce the contract or award damages.

Thus, the correct answer is B: filing a complaint with the Real Estate Commission.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Contracts; Buyer Remedies.

NEW QUESTION # 41

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