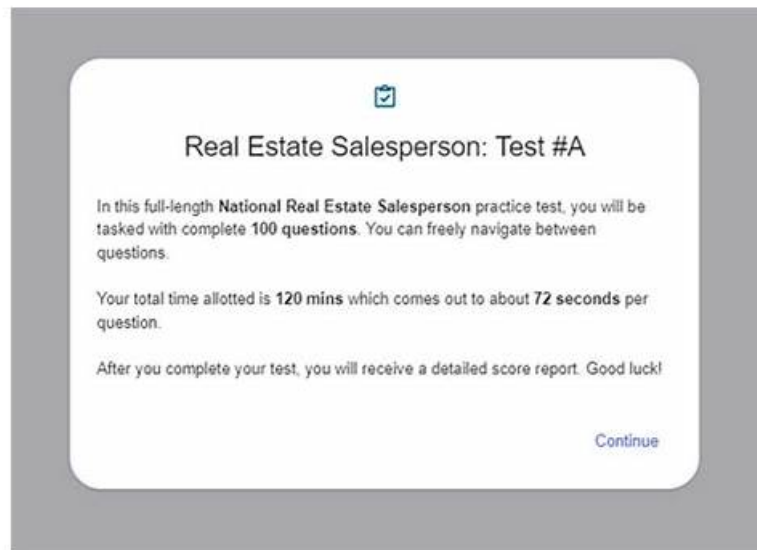


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## Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q89-Q94):

### NEW QUESTION # 89

When performing its duties, the Board of Registration protects and safeguards the interests of the

- A. State legislature.
- B. General public.

- C. Licensees.
- D. Governor's office.

**Answer: B**

Explanation:

The Massachusetts Board of Registration of Real Estate Brokers and Salespersons is a regulatory agency under the Division of Professional Licensure. Its mission is to protect the general public, not licensees.

The Board enforces the real estate licensing laws (M.G.L. c. 112, §§ 87PP-87DDD), establishes regulations (254 CMR), administers licensing exams, investigates complaints, and disciplines licensees for violations.

Although the Board interacts with licensees, its role is to ensure consumers are protected from fraud, incompetence, or misconduct in real estate transactions.

Thus, the Board's primary duty is safeguarding the general public, not serving the interests of licensees or government branches.

Reference: M.G.L. c. 13, § 54; M.G.L. c. 112, 87PP-87DDD.

### NEW QUESTION # 90

Which of the following groups are protected under the Massachusetts Fair Housing Laws?

- A. Smokers
- B. Students
- C. Public assistance recipients
- D. Sex offenders

**Answer: C**

Explanation:

The Massachusetts Fair Housing Law (M.G.L. c. 151B) prohibits discrimination based on race, color, religion, sex, sexual orientation, gender identity, national origin, familial status, disability, and receipt of public assistance.

This includes protection for individuals who are recipients of public assistance (e.g., Section 8 housing voucher recipients). Sex offenders, students, and smokers are not protected classes under the law. While landlords can regulate smoking and may have policies on students or criminal history, they cannot discriminate based on receipt of public assistance, which is a specifically protected category under Massachusetts law.

Reference: M.G.L. c. 151B; Massachusetts Fair Housing Guidelines.

### NEW QUESTION # 91

Licensee A and Licensee B work for a principal broker for ABC Realty. For Licensee A, the principal broker supervises the work as a listing/buyer's agent, collects commissions, and pays out based on their commission split agreement. Licensee A works from home and attends training meetings at the office. Licensee B works 8 a.m. to 4 p.m. in the ABC Realty office for relocations, showing local properties to relocating clients.

Licensee B is licensed to show homes and submits offers for purchase from individuals who are relocating but is paid by salary based on hours worked, with a bonus for production. What are Licensee A and B's relationships with ABC Realty?

- A. Licensee A is a contractor and Licensee B is an employee.
- B. Licensee A is an employee and Licensee B is a contractor.
- C. Licensee A and Licensee B are both employees.
- D. Licensee A and Licensee B are both contractors.

**Answer: A**

Explanation:

Massachusetts real estate law (M.G.L. c.112 87RR) and IRS guidelines distinguish between independent contractors and employees based on supervision, pay structure, and benefits.

Licensee A: Works on commission, covers own business expenses, sets flexible work hours, and is paid according to production. This is the hallmark of an independent contractor relationship.

Licensee B: Works fixed hours (8-4), is paid by salary with possible bonuses, and has employer-like supervision. This structure makes Licensee B an employee of ABC Realty.

Thus, the correct classification is: A is a contractor; B is an employee.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - License Law; IRS Independent Contractor Guidelines.

### NEW QUESTION # 92

A licensee lists a property and discovers that the property is too far away to market effectively. The licensee's firm retains the listing, but does not advertise or show it. Which of the following has been violated?

- A. fiduciary responsibility
- B. statute of frauds
- C. Consumer Protection Act
- D. seller disclosure laws

**Answer: A**

Explanation:

When a broker accepts a listing agreement, they enter into a fiduciary relationship with the seller. This relationship requires loyalty, obedience, disclosure, confidentiality, accounting, and reasonable care/diligence.

If the licensee fails to market, advertise, or show the property, they are breaching their duty of diligence and care as well as loyalty to the seller's best interests. This is a direct violation of fiduciary responsibility.

The Consumer Protection Act (B) addresses deceptive business practices, seller disclosure laws (C) apply to condition disclosures, and the Statute of Frauds (D) requires certain contracts (like real estate sales) to be in writing. None apply as directly as fiduciary duties in this scenario.

Thus, the correct answer is A: fiduciary responsibility.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Agency & Fiduciary Duties; 254 CMR 3.00 (Board of Registration).

### NEW QUESTION # 93

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

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

**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 # 94

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