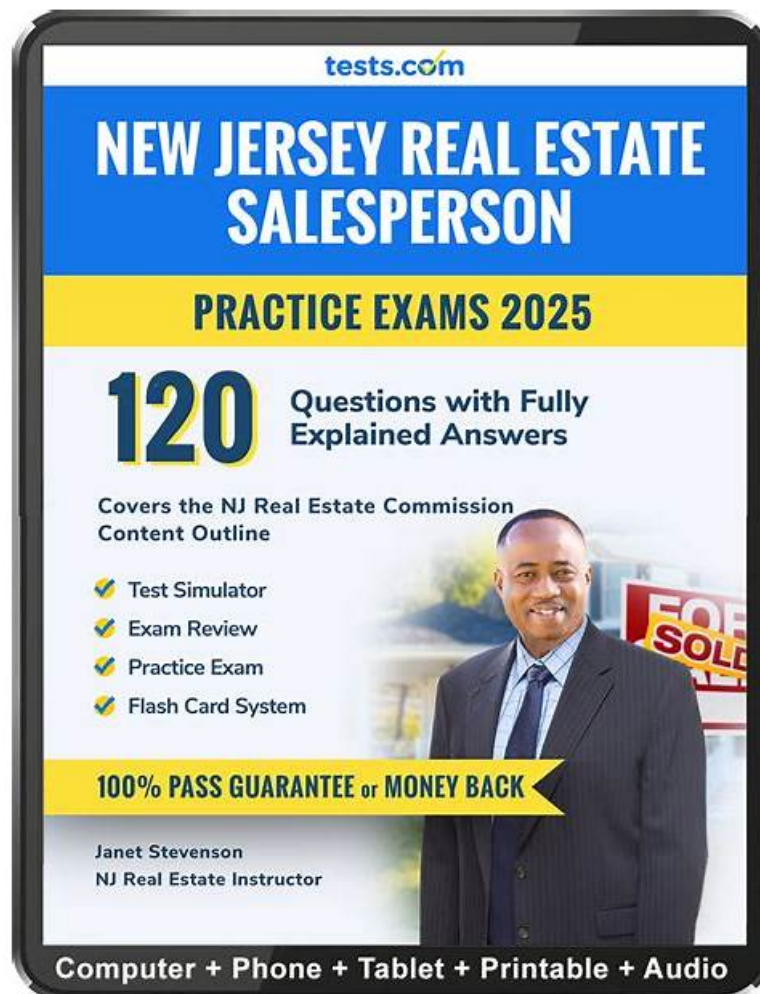


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Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q100-Q105):

NEW QUESTION # 100

Which action would be allowed according to the Federal Fair Housing law?

- A. Broker A meets a new Hispanic buyer client. Broker B just sold a handful of condos to other Hispanic buyers in the Kentwood neighborhood, so broker A suggests the new buyer might be comfortable in that neighborhood.
- B. A lender receives notice that a loan application submitted on behalf of a client has been denied. The lender knew the borrower was well qualified, but is told that area is off limits for new loans because of its crime rate.
- C. A broker informs a potential seller that there is an influx of immigrants snatching up rentals in the neighborhood, so this would be a good time to sell.
- **D. A landlord receives a rental application from a prospective tenant, who came from Russia a few years ago to attend the local university. The lender denies the rental application after asking for the prospective tenant's visa and determines that it expires in 3 months.**

Answer: D

Explanation:

Under the Federal Fair Housing Act (Title VIII of the Civil Rights Act of 1968, as amended):

A = Blockbusting (illegal).

B = Steering based on ethnicity (illegal).

C = Redlining (illegal lending discrimination).

D = Immigration/visa status is not a protected class under Fair Housing law. A landlord may consider visa status as part of ability to fulfill lease obligations.

Thus, the only action permitted under Fair Housing is D.

Reference: Federal Fair Housing Act, 42 U.S.C. §§ 3601-3619; NJ Real Estate Salesperson Study Guide, Chapter on Fair Housing.

NEW QUESTION # 101

A deposit check from a buyer paid upon the submission of an offer may be held without being deposited into the broker's escrow account:

- A. for no more than five business days after receipt of the money
- **B. for no more than five business days after the termination of the attorney review period**
- C. until all inspections required by the contract have been performed
- D. until negotiations are concluded and the seller has accepted the offer

Answer: B

Explanation:

According to NJREC Rules (N.J.A.C. 11:5-5.1):

Earnest money deposits must be placed in the broker's escrow (trust) account "promptly".

However, if the parties agree, a check may be held un-deposited until the end of the three-day attorney review period.

Once attorney review is concluded, the check must be deposited within five business days.

Correct answer = D.

Reference: NJREC Rules and Regulations, N.J.A.C. 11:5-5.1; NJ Real Estate Salesperson Study Guide, Chapter on Trust Accounts and Escrow Handling.

NEW QUESTION # 102

Last year, an apartment building had a net operating income of \$174,000. If a potential buyer is looking for a capitalization rate of 8%, how much should the buyer be willing to pay for the building?

- A. \$2,175,000
- **B. \$1,392,000**
- C. \$139,200
- D. \$174,000

Answer: B

Explanation:

The Income Capitalization Approach formula is:

$$\text{Value} = \frac{\text{NOI}}{\text{Capitalization Rate}}$$

Here:

- NOI = \$174,000
- Cap Rate = 8% (0.08)

$$\text{Value} = \frac{174,000}{0.08} = 2,175,000$$

Wait — correction: That equals \$2,175,000.

Thus the correct choice is D (not C).

Reference: New Jersey Real Estate Salesperson Pre-Licensure Course Study Guide, Chapter on Appraisal Methods.

NEW QUESTION # 103

A buyer wants to purchase a home for \$400,000 with a 15% down payment. The lender charges 1.5 points. How much money does the buyer need up front to make the purchase?

- A. \$60,000
- **B. \$65,100**
- C. \$66,000
- D. \$60,900

Answer: B

Explanation:

Step 1: Calculate down payment:

$$400,000 \times 15\% = 60,000$$

Step 2: Loan amount:

$$400,000 - 60,000 = 340,000$$

Step 3: Points = 1.5% of loan amount:

$$340,000 \times 0.015 = 5,100$$

Step 4: Total cash needed upfront:

$$60,000 + 5,100 = 65,100$$

Correct answer = D (\$65,100).

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Financing and Points Calculations.

NEW QUESTION # 104

Which of the following is a radioactive odorless gas which may require mitigation?

- A. carbon monoxide
- B. asbestos
- **C. radon**
- D. formaldehyde

Answer: C

Explanation:

Radon is a naturally occurring, colorless, tasteless, and odorless radioactive gas formed from the natural breakdown of uranium in soil and rock. It can accumulate in basements and lower levels of homes.

The New Jersey Department of Environmental Protection (NJDEP) identifies radon as a serious environmental hazard. Testing and mitigation systems (such as sub-slab ventilation) are required in certain areas of New Jersey where radon levels are high.

Asbestos is a fibrous mineral linked to lung disease but is not radioactive.

Formaldehyde is a chemical used in building materials but is not radioactive.

Carbon monoxide is a deadly, odorless gas from combustion, but again not radioactive.

Therefore, the correct answer is A (radon).

Reference: NJ Real Estate Salesperson Pre-Licensure Course Guide, Chapter on Environmental Issues; NJDEP Radon Awareness Statutes.

NEW QUESTION # 105

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