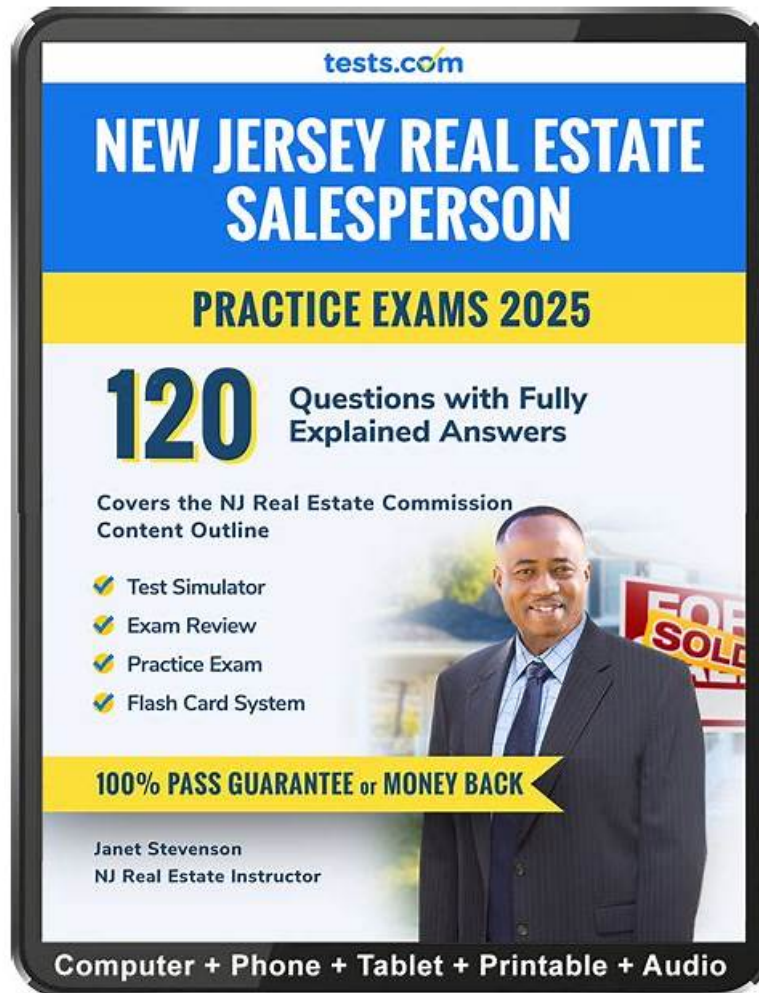


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Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q28-Q33):

NEW QUESTION # 28

In many states, usury laws:

- A. establish a maximum rate of interest allowed for loans.
- B. determine the possible legal use of land.
- C. impose a tax on a purchaser of personal property for resale or use.
- D. provide a right to use property belonging to another.

Answer: A

Explanation:

Usury laws are designed to protect borrowers from being charged excessively high interest rates.

These laws set the maximum legal interest rate that lenders may charge.

The other options (land use, easements, and sales tax) are unrelated to usury laws.

Correct answer: D.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Financing and Loan Regulations.

NEW QUESTION # 29

Rents on a duplex total \$600 monthly and are due the first of each month. If the sale of the duplex closes on the 15th of a month, the rental income will be reflected on the closing statement as a

- A. debit to the seller of \$300 and a credit to the buyer of \$300.
- B. credit of \$600 to the buyer only.
- C. credit of \$600 to the seller only.
- D. credit to the seller of \$300 and a debit to the buyer of \$300.

Answer: A

Explanation:

In closing statements and prorations (Finance/Closing section of the NJ Real Estate Salesperson Pre-Licensure Study Guide), prepaid rents must be adjusted as of the closing date. Rent for the entire month (\$600) was paid in advance to the seller on the 1st.

On closing day (15th), the seller has received payment for the entire month, but the buyer is entitled to the income from the 15th through the end of the month. Half the rent (\$300) must be credited to the buyer and debited to the seller.

(Reference: NJ Real Estate Salesperson Pre-Licensure Course Study Guide, Real Estate Finance-Prorations.)

NEW QUESTION # 30

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

- A. 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.
- B. 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.
- C. 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.
- D. 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.

Answer: A

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 # 31

According to the New Jersey Law Against Discrimination, which of the following descriptions may be used in advertising properties in a townhome development?

- A. Singles only
- B. Close to synagogues and churches
- C. Senior housing
- D. Ethnic neighborhood

Answer: C

Explanation:

Under the New Jersey Law Against Discrimination (LAD) and HUD advertising guidelines:

Ads cannot reference religion, ethnicity, or familial status (e.g., "singles only" or "close to synagogues").

However, housing for older persons (senior housing) is a permitted exception under the Housing for Older Persons Act (HOPA).

Correct answer = D. Senior housing.

Reference: NJ Law Against Discrimination (N.J.S.A. 10:5-1 et seq.); HUD Fair Housing Advertising Guidelines.

NEW QUESTION # 32

A licensee faxes a list of available properties to prospective buyers. Which of the following is true?

- A. The fax must contain an opt-out provision for future communications.
- B. The licensee must include only a phone number to reply.
- C. The licensee must mail an identical list to all parties.
- D. The licensee's company's name does not need to be listed.

Answer: A

Explanation:

Under the federal Telephone Consumer Protection Act (TCPA) and Junk Fax Prevention Act:

Any unsolicited fax must include a clear opt-out provision allowing the recipient to request no further communications.

The fax must also identify the sender, including company name.

There is no requirement to mail identical lists.

Correct answer = A.

Reference: Telephone Consumer Protection Act (TCPA); Junk Fax Prevention Act; NJ Real Estate Salesperson Study Guide, Chapter on Advertising Rules.

NEW QUESTION # 33

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