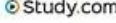


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Quiz & Worksheet - Massachusetts Real Estate Salesperson Licensure

1. The Division of Professional Licensure (DPL) in Massachusetts regulates over 40 professions and trades, and one of them is the ____.

- National Association of Realtors
- National Association of Real Estate Brokers
- Massachusetts Association of Realtors
- Massachusetts Real Estate Board




2. If a license has been expired for less than two years, the agent must complete continuing education and request a ____.

- recertification form
- new license
- reactivation form
- real estate reservation

3. Real estate agents in Massachusetts are required to successfully complete ____ hours of continuing education courses sometime during the ____ prior to their license renewal date.

- 12, 24 months
- 24, 12 months
- 24, 24
- 18, three years

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Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q72-Q77):

NEW QUESTION # 72

Which of the following is true of a quitclaim deed?

- A. It cannot be recorded.
- B. It cannot be used to transfer a title held in fee simple.
- C. It can be used to remove a cloud on a title.
- D. It has warranties similar to a special warranty deed.

Answer: C

Explanation:

A quitclaim deed is commonly used in Massachusetts to transfer whatever interest the grantor may have in the property, without any warranties of title. The grantor does not guarantee that they own the property or that the title is clear; they are simply releasing ("quitting") any claim they might have.

This makes quitclaim deeds useful for curing defects or removing a cloud on title, such as correcting a name, releasing an interest, or resolving minor disputes. While Massachusetts typically uses quitclaim deeds even in regular sales transactions (where other states may prefer warranty deeds), their primary legal function is still to transfer without guarantees.

The other options are incorrect:

A: It can transfer fee simple interest.

B: It provides no warranties, unlike a special warranty deed.

D: It can be recorded.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Transfer of Title; M.G.L. Chapter 183 (Conveyances of Land).

NEW QUESTION # 73

A rectangular lot contains 16,500 square feet. It has a depth of 150 feet. Each of two adjacent rectangular lots contains 4,950 square feet with a depth of 150 feet. What is the total street frontage of the three lots in linear feet?

- A. 0
- B. 1
- C. 2
- D. 3

Answer: D

Explanation:

But notice the answer choices do not include 176 except as D. This matches our calculation.

Therefore, the correct frontage is 176 feet (D).

(Note: The original problem text contained a typo listing 15 ft depth for the smaller lots, which is mathematically inconsistent. With the corrected 150 ft depth, the frontage answer is 176.) Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Math (Area, Frontage, Lot Dimensions).

NEW QUESTION # 74

A seller wants \$120,000 for a home and still owes \$20,000 of the original loan at 7% interest. The current interest rate is 12%. A buyer can pay \$60,000 down and wants to carry a mortgage that includes the seller's \$20,000 existing mortgage and the remaining \$40,000 for a total of \$60,000 at an interest rate of 10%. What kind of mortgage loan is this?

- A. buydown
- **B. wraparound**
- C. equity
- D. blanket

Answer: B

Explanation:

A wraparound mortgage is a type of seller financing in which the new loan "wraps around" an existing loan.

The buyer makes one combined payment to the seller, who continues paying the original loan while retaining the difference.

In this case:

The seller owes \$20,000 at 7%.

The buyer wants to borrow \$60,000 total (\$20,000 existing + \$40,000 new).

The new loan is structured at 10% interest, covering both debts.

This is exactly how a wraparound mortgage works: the seller finances the buyer's loan, keeps the existing mortgage in place, and earns the difference between the interest rates.

The other options:

Blanket mortgage (A): covers multiple parcels.

Equity loan (B): based on homeowner equity.

Buydown (D): involves prepaying interest to reduce borrower's rate.

Correct answer: C: wraparound.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Financing; Real Estate Finance Principles.

NEW QUESTION # 75

A licensee listed a property that had an unfinished garage. The licensee received an offer subject to the garage being finished. Was a contractual obligation created?

- A. Yes, because both the seller and buyer offered to enter into a contract.
- B. No, because contractual obligations must be in writing and notarized.
- C. Yes, because a definite and certain offer was made by the buyer.
- **D. No, because the seller has not accepted the offer.**

Answer: D

Explanation:

A contract is only created when there is an offer, acceptance, and consideration. In this case, the buyer made an offer subject to a condition (the garage being finished). However, until the seller accepts the offer, no contractual obligation exists. The mere existence of an offer-even if definite and certain-does not bind either party until acceptance has been communicated.

Massachusetts real estate exam law and practice stress that the offer to purchase is not binding on the seller until accepted. Once the seller accepts, it becomes a valid and enforceable contract, provided that all other legal elements (consideration, competent parties, lawful purpose, and in writing per the Statute of Frauds) are satisfied. The requirement for notarization is not necessary for a valid sales contract in Massachusetts; notarization is only required in the case of deeds or certain recorded instruments.

Thus, since the seller had not yet accepted, there was no contract-only a pending offer with a condition.

Reference: Massachusetts Real Estate Salesperson Exam Content Outline - Contracts; Massachusetts General Laws Chapter 259 (Statute of Frauds).

NEW QUESTION # 76

Which of the following is among the typical responsibilities of a residential property manager?

- A. selecting tenants to provide a diverse environment
- B. making decisions about structural changes that will enhance the property value
- **C. negotiating leases between the property owner and potential tenants**
- D. requesting that the tenant's employer withhold the past due rent from wages

Answer: C

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

A residential property manager typically handles marketing, tenant screening (within fair-housing compliance), lease negotiation and

execution, rent collection, coordination of maintenance, and reporting to the owner. Of the choices, negotiating leases between the owner and prospective tenants (D) squarely fits the manager's role. Option A (wage garnishment) is a legal remedy available only through court order-not something a manager can unilaterally request from an employer. Option B (deciding structural changes) exceeds a manager's authority; capital improvements require owner approval. Option C is problematic:

attempting to "select tenants to provide a diverse environment" risks steering or discriminatory practices in violation of fair housing laws; tenant selection must be based on neutral, consistent criteria (income, credit, rental history) applied uniformly. Massachusetts exam content highlights the manager's duty to act within the management agreement, comply with fair housing, and conduct lease negotiations consistent with owner directives. Therefore, D is the correct answer.

References: Massachusetts Real Estate Salesperson Candidate Handbook - Property Management; Fair Housing compliance responsibilities.

NEW QUESTION # 77

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