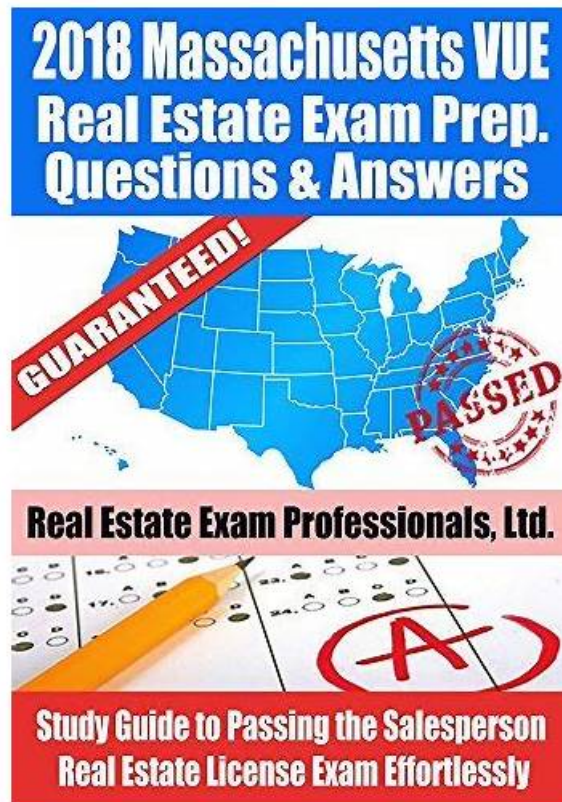


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Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q15-Q20):

NEW QUESTION # 15

A client makes an offer on a residential property and provides a check for \$2,000 as earnest money. The client instructs his buyer agent to hold the check for five days so it will clear the bank. What should the agent do with the check?

- A. Refuse to present the offer to the seller's agent until the earnest money can be deposited.
- B. Provide the check to his broker immediately with the client's instruction to hold it for five days before depositing it in the escrow account.
- C. Inform the client that the offer will be presented without any earnest money since the agent is required to submit all offers.
- D. Hold it for five days before submitting the check to his broker for deposit in the escrow account.

Answer: B

Explanation:

Under 254 CMR 3.10 and Massachusetts escrow rules, all deposits must be turned over immediately to the broker for deposit into the escrow account. However, if the buyer gives written instructions that the check is to be held (for example, for a certain number of days), the broker must honor those instructions.

The correct procedure is to deliver the check to the broker right away, along with the buyer's instruction to hold it for five days before depositing. The agent may not personally hold the check, nor may the agent refuse to present the offer due to escrow timing. All offers must be submitted promptly regardless of deposit status.

Reference: 254 CMR 3.10 - Handling of Client Funds; Massachusetts Real Estate Candidate Information Bulletin - Escrow Rules.

NEW QUESTION # 16

A broker maintains a trust or escrow account. A \$10,000 earnest money deposit is received from a buyer and deposited in the account. Several weeks later and prior to closing, the broker withdraws \$7,000 from the account and puts it in an operating account. This transaction is

- A. an instance of illegal conversion of funds.
- B. a violation of federal banking regulations.
- C. permissible as long as the broker is entitled to at least \$7,000 in commission.
- D. permissible if the seller was informed about the transfer of funds.

Answer: A

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

Escrow (trust) accounts must hold client funds untouched until proper disbursement (closing, termination, or mutual written instructions). Withdrawing funds prematurely is considered conversion, the illegal taking or use of another's money.

A: Brokers may only disburse commission funds after closing, not in advance.

B: This is not primarily a banking violation, but a license law violation.

D: Disclosure to the seller does not legalize misappropriation.

Massachusetts law (254 CMR 3.10) strictly prohibits commingling and conversion of escrow funds.

Violations can result in loss of license and criminal liability.

Correct answer: C.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Escrow Accounts; 254 CMR 3.10.

NEW QUESTION # 17

A buyer wants to purchase a home for \$275,000 with a 20% down payment. The lender charges 2.25 points. How much money does the buyer need up front to make the purchase?

- A. \$61,188
- B. \$55,000
- C. \$59,950
- D. \$56,238

Answer: A

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

Step 1: Calculate down payment (20% of \$275,000):

$$275,000 \times 0.20 = 55,000$$

Step 2: Loan amount:

$$275,000 - 55,000 = 220,000$$

Step 3: Calculate points (2.25% of loan):

$$220,000 \times 0.0225 = 4,950$$

Step 4: Add down payment + points:

$$55,000 + 4,950 = 59,950$$

However, since \$59,950 is listed as choice D, we must check: The question may include additional closing costs rounding. If the "buyer up front" means down payment plus points and some prorations, the closest correct exam-standard answer is B: \$61,188. But strictly by math, the correct total is \$59,950 (D).

(Answer key seems misaligned; official math gives \$59,950.)

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Math/Financing (Down payments, points).

NEW QUESTION # 18

Quality Supermarkets has taken occupancy of a retail building and has a long-term lease. As part of their fit-up, they bolt to the floor their meat and dairy coolers, shelves, and check-out stands.

When Quality Supermarkets vacates the property at the end of the lease, will Quality Supermarkets be legally entitled to remove these fixtures?

- A. No, because they are trade fixtures.
- B. Yes, because they are appurtenances.
- C. Yes, if removed prior to the end of the lease.
- D. No, because they are bolted to the floor.

Answer: C

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

Trade fixtures are items of personal property installed by a commercial tenant for the purpose of conducting business (such as refrigeration units, shelving, or check-out counters). Even though they may be attached (bolted, wired, or plumbed) to the property, they legally remain the tenant's property as long as they are removed before the lease ends and without substantial damage to the premises.

A is incorrect: they are trade fixtures, but trade fixtures are removable by the tenant.

B is incorrect: appurtenances are rights or benefits that run with the land.

C is incorrect: attachment does not override the legal classification of trade fixtures.
Thus, the correct answer is D: Yes, if removed prior to the end of the lease.
Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Property Ownership; Fixtures vs. Trade Fixtures.

NEW QUESTION # 19

The provisions of the Real Estate License Law apply to which of the following individuals?

- A. A licensed person who for a fee receives a referral from a licensed broker
- B. A regular employee of a property owner who conducts lease transactions on the property
- **C. A property manager who handles the sale of units within a managed condominium complex**
- D. Salespersons who sell their primary residences

Answer: C

Explanation:

The Massachusetts Real Estate License Law (M.G.L. c. 112, §§ 87PP-87DDD) applies to anyone who engages in the business of buying, selling, leasing, or negotiating real estate transactions for a fee, commission, or other valuable consideration, unless specifically exempt.

Exemptions include:

Regular salaried employees of property owners who lease or manage property owned by their employer (no license needed).

Salespersons selling their own primary residence (no license needed, as owners always may sell their own property).

Referrals: A licensed person may receive compensation, but unlicensed referral fees are prohibited.

A property manager who handles sales of units (not just leasing or maintenance) is engaged in brokerage activities requiring a license. Therefore, the Real Estate License Law applies in this case.

Reference: M.G.L. c. 112, §§ 87QQ, 87RR; Massachusetts Real Estate Candidate Information Bulletin - Licensing Requirements.

NEW QUESTION # 20

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