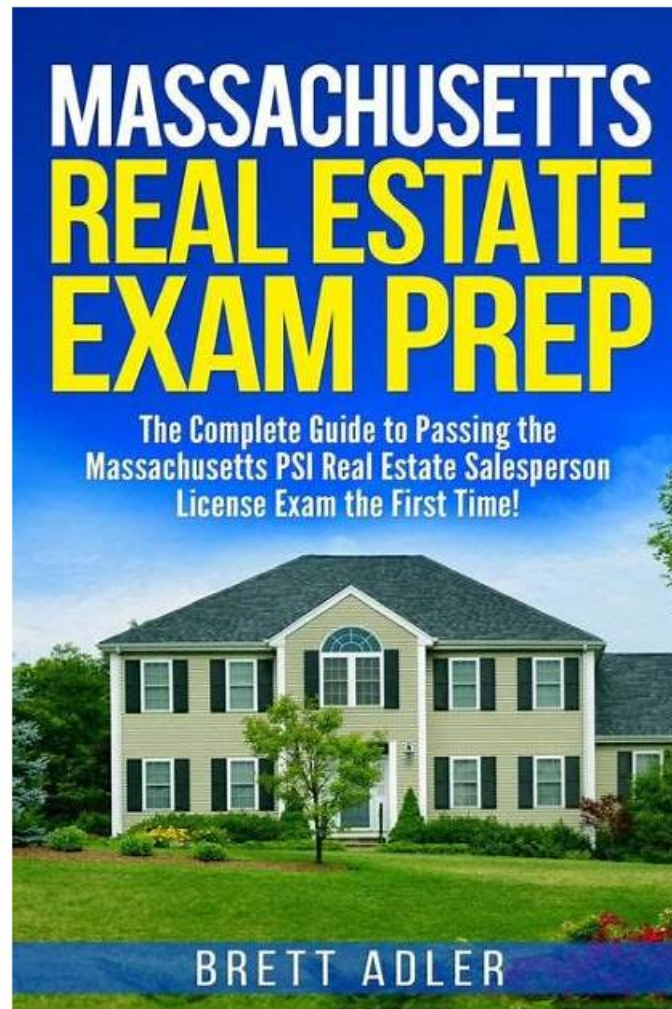


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Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q61-Q66):

NEW QUESTION # 61

An offer of \$569,000 is verbally accepted by a seller. Two hours later an offer of \$589,000 is presented to the seller, which the seller accepts in writing. Based on the above situation the first buyer is

- A. Not entitled to the status as a backup offer.
- B. Entitled to an additional offer.
- C. Not entitled to purchase the property.
- D. Entitled to purchase the property.

Answer: C

Explanation:

Under Massachusetts law and the Statute of Frauds (M.G.L. c. 259), all contracts for the sale of real property must be in writing and signed to be enforceable. A verbal acceptance of an offer does not create a binding real estate contract. Therefore, when the seller verbally accepted the first offer of \$569,000, no enforceable agreement was formed.

Later, when the seller accepted the \$589,000 offer in writing, that acceptance created the first legally binding contract because it was in writing and signed. The first buyer cannot compel the seller to sell to them, as there was no enforceable written agreement. Thus, the first buyer is not entitled to purchase the property. Only the second, written offer created enforceable contractual rights. Reference: Massachusetts General Laws Chapter 259 (Statute of Frauds); Massachusetts Real Estate Candidate Information Bulletin, Section: Contracts.

NEW QUESTION # 62

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

Answer: C

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 # 63

The Massachusetts Sanitary Code requires landlords to

- A. Inspect the property every six months.
- B. Provide a statement of condition within 30 days of the lease.
- C. Notify a tenant 24 hours prior to entering a property.
- **D. Maintain their properties in a safe and habitable condition.**

Answer: D

Explanation:

The Massachusetts State Sanitary Code (105 CMR 410) establishes minimum standards for human habitation.

Landlords are required to ensure that rental units are kept in a safe, sanitary, and habitable condition at all times. This includes maintaining heating systems, hot water, structural integrity, pest control, and ensuring compliance with health and safety standards.

While landlords may provide a statement of condition when collecting a security deposit (per M.G.L. c. 186,

§ 15B), this is not part of the Sanitary Code itself. Similarly, no law requires inspections every six months or a

24-hour notice of entry (although reasonable notice is considered best practice and is recommended in case law).

The essential legal requirement is habitability. Tenants have the right to withhold rent or seek remedies if the landlord fails to maintain the property in compliance with the Sanitary Code. Local boards of health enforce these regulations.

Reference: Massachusetts Sanitary Code, 105 CMR 410; M.G.L. c. 186, § 14; Massachusetts Real Estate Salesperson Study Guide - Landlord/Tenant Law.

NEW QUESTION # 64

Under an option to buy, the ownership of land will change when the

- A. specified time has expired.
- B. option is signed by the parties.
- **C. optionee exercises the option.**
- D. optionor does not fulfill the obligation.

Answer: C

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

An option to buy is a unilateral contract where the seller (optionor) gives the buyer (optionee) the exclusive right to purchase property within a set period at agreed terms. Ownership does not transfer when the option is signed - only when the optionee exercises the option and a purchase contract is completed.

A: The option itself does not transfer ownership.

B: Optionor has no further obligations beyond honoring the option.

D: Expiration ends the option with no transfer.

Thus, title passes only after the optionee exercises the option and proceeds with purchase.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Contracts; Options in Real Estate.

NEW QUESTION # 65

The common area of a condominium development is owned by

- A. any individuals who pay a prorated share of the taxes and maintenance.
- B. its duly elected Board of Directors.
- C. those owners who were original owners of the units.
- **D. all owners as tenants in common.**

Answer: D

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

In a condominium, each unit owner holds fee simple title to their individual unit, plus an undivided interest in the common areas (hallways, lobbies, grounds, recreational facilities). This interest is shared as tenants in common with all other owners, meaning no single owner can claim exclusive rights to any portion of the common elements.

A: The Board of Directors manages the property but does not own the common areas.

B: Original ownership does not confer unique rights; ownership passes with each sale.

C: Paying a prorated share of expenses is required, but ownership is based on deeded rights, not payment.

Therefore, the correct answer is D: all owners as tenants in common.

Reference: Massachusetts Condominium Act (M.G.L. c.183A); Massachusetts Real Estate Salesperson Candidate Handbook - Property Ownership.

NEW QUESTION # 66

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