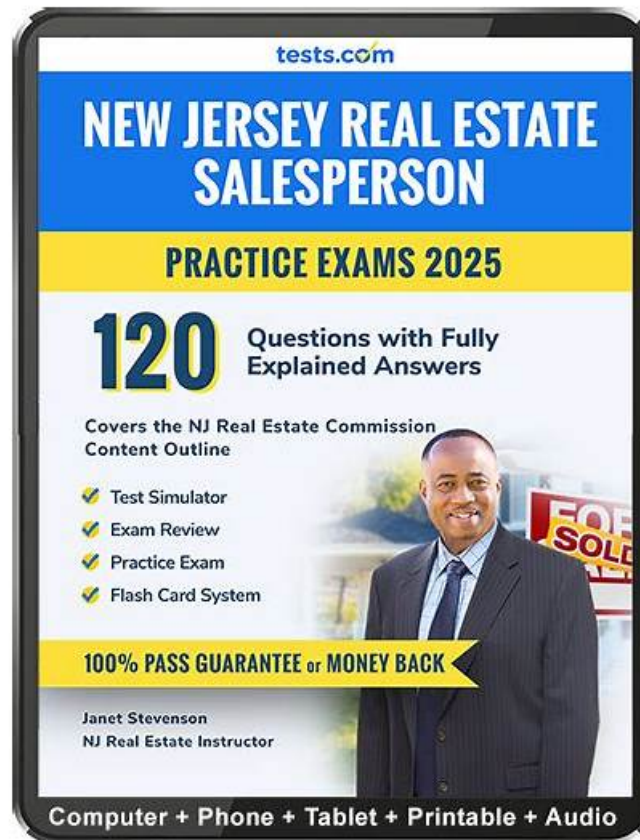


Key New-Jersey-Real-Estate-Salesperson Concepts - New-Jersey-Real-Estate-Salesperson Questions Answers



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Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q111-Q116):

NEW QUESTION # 111

A licensed broker may establish a commission rate at a predetermined amount that reflects the broker's general office policy provided the broker:

- A. advises the New Jersey Consumer Affairs Division that the broker will not negotiate this commission rate
- B. advertises the commission rate at least once per month
- C. has the percentage or fixed amount printed on all listing agreement forms
- **D. negotiates all commissions with sellers**

Answer: D

Explanation:

Under New Jersey Real Estate Commission rules and antitrust law, commissions are always negotiable between the broker and the client. A broker may set a general office policy or customary rate, but legally the rate cannot be mandatory or fixed without negotiation. It must be negotiated in each listing agreement.

* Options A, B, and C would constitute unlawful practices or misleading advertising.

* Only D is correct: all commissions must be negotiated with sellers.

(Reference: NJ Real Estate Salesperson Pre-Licensure Course Study Guide, Commission Rates & Antitrust; NJAC 11:5 on advertising and business conduct.)

NEW QUESTION # 112

Under the New Jersey Real Estate Sales Full Disclosure Act, the Act does NOT apply to a development project:

- A. already approved by the Department of Commerce.
- B. extending over a 5 year period only.
- C. consisting of 10 units.
- **D. where the purchaser's total financial obligation is less than \$5,000.**

Answer: D

Explanation:

The NJ Real Estate Sales Full Disclosure Act (RESFDA) regulates sales or leases of subdivided land and certain developments to protect consumers.

Exemptions exist for small-scale projects or when the total financial obligation to the purchaser is less than \$5,000.

Developments with 100+ lots typically require registration and a Public Offering Statement.

Thus, the Act does not apply where the financial obligation is under \$5,000.

Reference: NJ Real Estate Sales Full Disclosure Act, N.J.S.A. 45:15-16.27; NJ Real Estate Salesperson Study Guide, Chapter on Land Sales.

NEW QUESTION # 113

A married couple is planning to purchase a house that costs \$86,000. If they obtain a 60% loan and the lender charges a 2.5% loan

origination fee and 0.5 discount points, what is the cost of these expenses?

- A. \$1,548
- B. \$1,290
- C. \$2,150
- D. \$2,580

Answer: A

Explanation:

Reference: New Jersey Real Estate Salesperson Pre-Licensure Course Guide, Chapter on Financing and Loan Calculations.

NEW QUESTION # 114

Which of the following statements correctly describes a standard feature of a buyer-agency agreement?

- A. A buyer-agency agreement is an option rather than an employment contract.
- B. A retainer fee is normally paid at the time the agreement is signed.
- C. It establishes a fiduciary relationship with the buyer.
- D. The source of compensation determines the agency relationship.

Answer: C

Explanation:

Under the New Jersey Real Estate Commission rules on agency disclosure and the Salesperson Study Guide (Chapter on Buyer Agency):

A buyer-agency agreement is a form of employment contract creating a fiduciary relationship between the buyer and the broker.

A is incorrect because it is not just an option; it's a binding agreement.

B may or may not be true - a retainer fee is not required in NJ.

C is false because the source of compensation does not determine agency; agency is determined by the agreement and consent of the parties.

D is correct: a buyer-agency agreement creates fiduciary duties such as loyalty, disclosure, confidentiality, and obedience to the buyer.

Reference: NJ Real Estate Salesperson Pre-Licensure Course Study Guide, Agency & Fiduciary Duties section; NJREC Agency Disclosure Rules.

NEW QUESTION # 115

Are electronic signatures enforceable on a real estate contract?

- A. No, because they must be signed and witnessed.
- B. Yes, because they are legal in real estate transactions.
- C. Yes, because they are allowed by the federal government.
- D. No, because they are only allowed on deeds.

Answer: B

Explanation:

Electronic signatures are legally enforceable under the federal Electronic Signatures in Global and National Commerce Act (E-SIGN Act, 2000) and the New Jersey Uniform Electronic Transactions Act (UETA, N.J.S.

A). 12A:12-1 et seq.).

These laws confirm that electronic signatures are valid and binding in real estate contracts, listings, leases, and other documents.

They are not restricted to deeds, and do not require witnessing to be valid.

Therefore, the correct answer is B.

Reference: Federal E-SIGN Act (2000); NJ Uniform Electronic Transactions Act; NJ Real Estate Salesperson Study Guide, Chapter on Contracts and Closing.

NEW QUESTION # 116

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