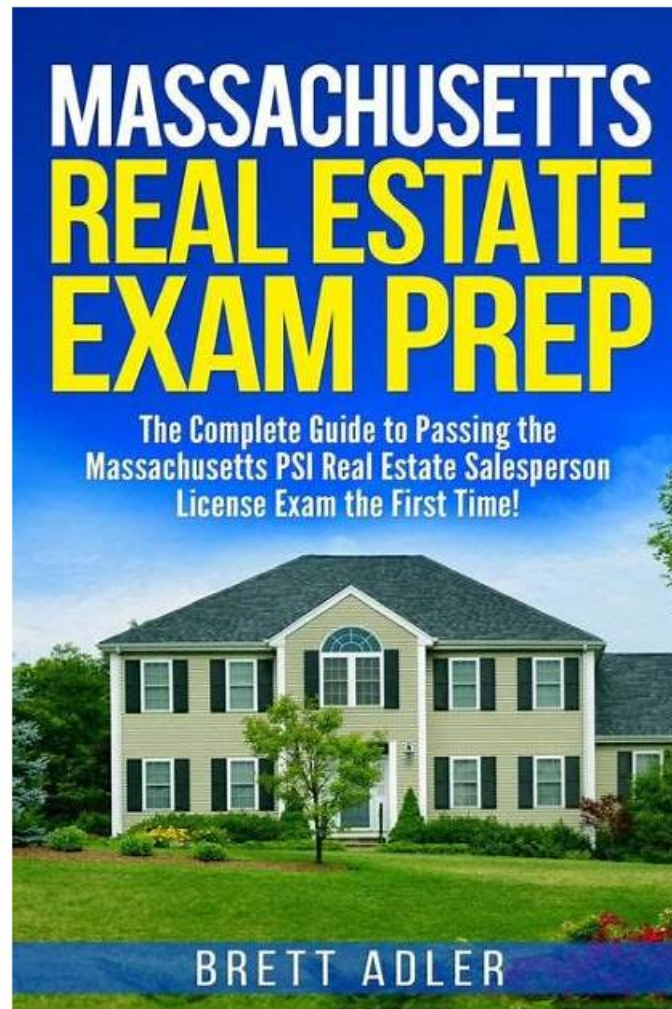


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Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q34-Q39):

NEW QUESTION # 34

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

Answer: C

Explanation:

□ 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 # 35

Rules for Truth in Lending and RESPA call for disclosure documents to borrowers. How can a managing broker best prepare associated licensees to manage these disclosures?

- A. The managing broker should train licensees to advise borrowers to accept the Loan Estimate right away.
- B. Because the listing broker will be primarily responsible for completing the Loan Estimate to send to the lender, the broker should train associated licensees to collect all the necessary information in a timely fashion.
- C. Because the lender has primary responsibility to provide these forms, the broker and licensees should be aware of the items required for the lender to comply.
- D. The buyer's broker can provide samples so that when the licensee and the borrower prepare the forms they are following a good example.

Answer: C

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

Under TILA-RESPA Integrated Disclosure (TRID) rules, lenders are responsible for providing the Loan Estimate (LE) within three business days of application and the Closing Disclosure (CD) at least three business days before closing. Brokers and agents do not prepare these forms but must understand their content so they can answer client questions and ensure compliance.

The managing broker's best preparation is to train licensees to be knowledgeable about the disclosures and timelines, and to understand what information lenders require from buyers to complete them. This helps prevent delays and ensures borrowers are protected.

Options A, C, and D are incorrect because licensees neither prepare the LE/CD nor advise acceptance "right away." The lender bears responsibility; brokers must only ensure that clients understand their rights and obligations.

Thus, the correct answer is B.

Reference: CFPB TRID Rule (12 C.F.R.1026); Massachusetts Real Estate Salesperson Candidate Handbook

- Financing/RESPA.

NEW QUESTION # 36

What kind of lease would require the lessee to pay the taxes, insurance, repairs, and other operating expenses of the premises in addition to the regular rental payment?

- A. percentage lease
- **B. net lease**
- C. graduated lease
- D. gross lease

Answer: B

Explanation:

In a net lease, the tenant (lessee) is responsible not only for the base rent but also for additional property expenses such as real estate taxes, insurance, maintenance, and sometimes repairs. This is common in commercial leasing, particularly for office buildings and retail space.

A gross lease (B) means the landlord pays all expenses, while the tenant pays only rent. A percentage lease (A) bases rent partly on tenant sales (common in retail malls). A graduated lease (C) allows rent increases at set intervals.

Because the question describes a tenant paying rent plus taxes, insurance, and operating expenses, this is a net lease.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Leasing & Property Management; Commercial Leasing Practices.

NEW QUESTION # 37

In Massachusetts, deeds are recorded at the

- **A. County registry.**
- B. State registry.
- C. Massachusetts Board of Registration.
- D. City or town hall.

Answer: A

Explanation:

In Massachusetts, deeds are recorded at the county registry of deeds. The county registry is where all real estate documents (such as deeds, mortgages, and liens) are officially recorded. These records are public and provide legal notice of ownership and other property rights.

City or town halls may have certain records, such as local property tax assessments, but deeds must be recorded at the county level. The Massachusetts Board of Registration handles licensing and disciplinary actions for real estate professionals, but it does not record deeds.

Reference: M.G.L. c. 36, 1-10; Massachusetts Real Estate Candidate Information Bulletin - Property Records.

NEW QUESTION # 38

A buyer is purchasing a \$625,000 property. The lender requires a 20% down payment to avoid mortgage insurance. The buyer provided \$5,000 in earnest money. The buyer closing costs are \$13,000. What is the amount the buyer must bring to settlement to close the transaction?

- A. \$143,000
- B. \$120,000
- **C. \$133,000**
- D. \$138,000

Answer: C

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

First compute the down payment at 20% of \$625,000:

Down payment = $\$625,000 \times 0.20 = \$125,000$.

□ Mortgage insurance is avoided because the LTV is 80% (loan of \$500,000 on \$625,000 purchase), consistent with typical underwriting. Massachusetts exam math emphasizes accurate handling of down payment percentages, credits for deposits, and inclusion of buyer's closing costs. The only choice that matches this computation is \$133,000.

References: Massachusetts Real Estate Salesperson Candidate Handbook - Real Estate Math (Down payments, buyer credits/debits, cash to close); Financing basics (LTV and PMI thresholds).

NEW QUESTION # 39

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