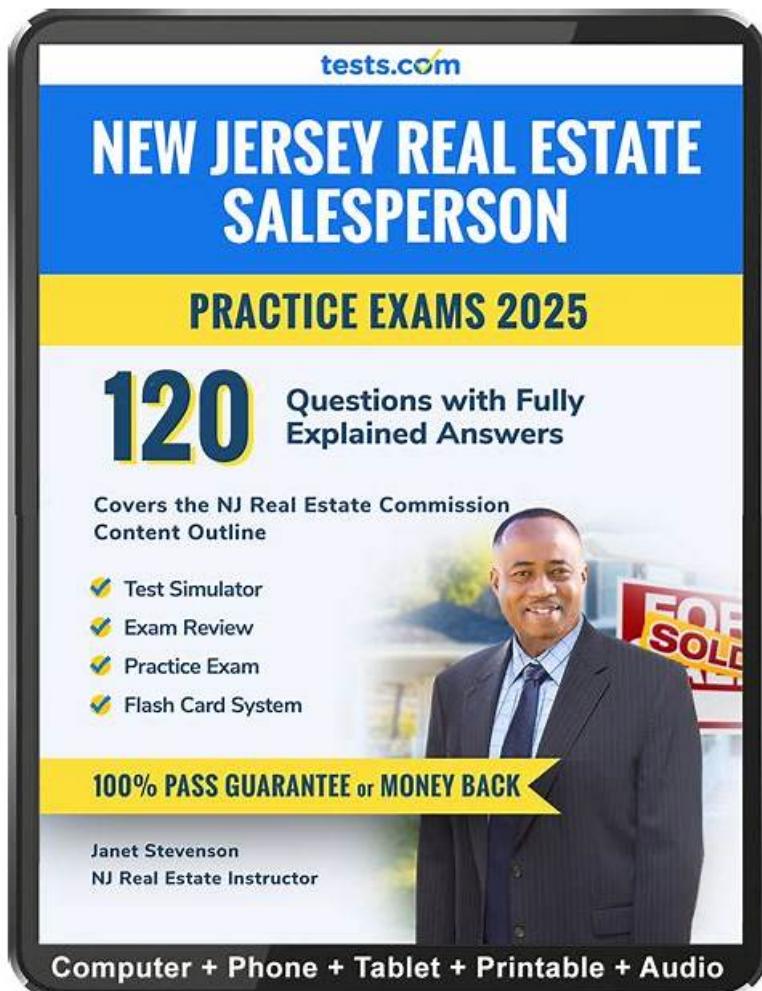


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Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q64-Q69):

NEW QUESTION # 64

The Multiple Listing Service (MLS) board members decided that the population of each area of the city would be best served by the brokerages who have offices actually located within those areas. The board established boundaries dividing the city into six districts and voted to limit listings for each district to only those brokerages with offices within the district. Brokerages who tried to advertise beyond their own district would be prohibited from listing properties in the MLS. This action violates what Real Estate Law?

- A. Housing and Community Development Act of 1974
- B. Diversity Jurisdiction
- C. Civil Rights Act
- D. **Sherman Anti-trust Act**

Answer: D

Explanation:

Restricting brokers to certain areas and dividing territories constitutes market allocation, which is a violation of the Sherman Antitrust Act.

Antitrust laws prohibit price-fixing, group boycotts, and territorial/market allocation among competitors.

Correct answer = C.

Reference: Sherman Antitrust Act (1890); NJ Real Estate Salesperson Study Guide, Chapter on Antitrust Laws.

NEW QUESTION # 65

A seller is offering his property for sale in as-is condition. A buyer enters into a contract with the seller and has the home inspected. The inspection reveals a latent defect known to, but not disclosed by, the seller. The buyer:

- A. must go through with the purchase because the house is being sold as is.
- B. can force the seller to correct the defect.
- C. can reduce the contract sales price by the cost of correcting the defect.
- D. **can void the contract due to the seller's failure to disclose the latent defect.**

Answer: D

Explanation:

In New Jersey:

An "as is" sale does not relieve the seller from the duty to disclose known latent (hidden) defects.

If a seller fails to disclose a known material defect, the buyer has grounds to rescind (void) the contract or pursue legal remedies.

The buyer is not required to proceed with the purchase.

Correct answer = A.

Reference: NJREC Rules and Regulations; NJ Real Estate Salesperson Study Guide, Chapter on Seller's Disclosure and "As Is" Transactions.

NEW QUESTION # 66

A lender may add 1/12th of the estimated cost of the annual property taxes and hazard insurance on the mortgaged property to the monthly loan payment for deposit in:

- A. a PMI account
- B. an adjustment account
- C. **an impound, escrow, or reserve account**

- D. a margin account

Answer: C

Explanation:

Lenders often require borrowers to pay 1/12th of annual taxes and insurance each month into an escrow (impound or reserve) account.

The lender then pays property taxes and insurance premiums when due.

PMI accounts relate to mortgage insurance, not taxes/insurance.

Margin and adjustment accounts relate to investment or adjustable-rate loans.

Correct answer = C.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Financing and Escrow Accounts.

NEW QUESTION # 67

Standard title insurance would protect a buyer:

- A. when the seller has forged an ex-partner's signature on the deed.
- B. in a purchase where the buyer had knowledge of a shed violating setback requirements.
- C. if after closing, the HOA placed a lien on the property for the previous owners' unpaid dues.
- D. for the purchase of a property bought sight unseen where the buyer discovers a tenant living at the property.

Answer: A

Explanation:

Standard title insurance protects against defects in title that existed before closing, such as forged documents, undisclosed heirs, or improperly executed deeds.

It does not cover issues arising after closing (like new HOA liens).

It does not protect against defects the buyer already knew about.

It also does not insure physical possession or condition of property.

Thus, the correct answer is A.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Title and Title Insurance.

NEW QUESTION # 68

A home sold for \$400,000. It was appraised for \$402,000, and the assessed value was \$320,000. Assume in this situation, the real estate transfer tax of 1% is paid by the grantee. How much will the seller owe at closing for transfer fees?

- A. \$4,000
- B. \$0
- C. \$4,020
- D. \$3,200

Answer: B

Explanation:

In New Jersey, the Realty Transfer Fee (RTF) is typically paid by the seller, but the question specifies that the tax is paid by the grantee (buyer). When the buyer pays the transfer tax, the seller does not owe any amount at closing for transfer fees.

Additionally, the RTF is calculated based on the consideration amount (sale price), not the appraised or assessed value. But since liability is shifted to the buyer here, the seller's responsibility = \$0.

Reference: New Jersey Realty Transfer Fee Statute, N.J.S.A. 46:15-7; New Jersey Real Estate Salesperson Study Guide, Chapter on Closing and Transfer Taxes.

NEW QUESTION # 69

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