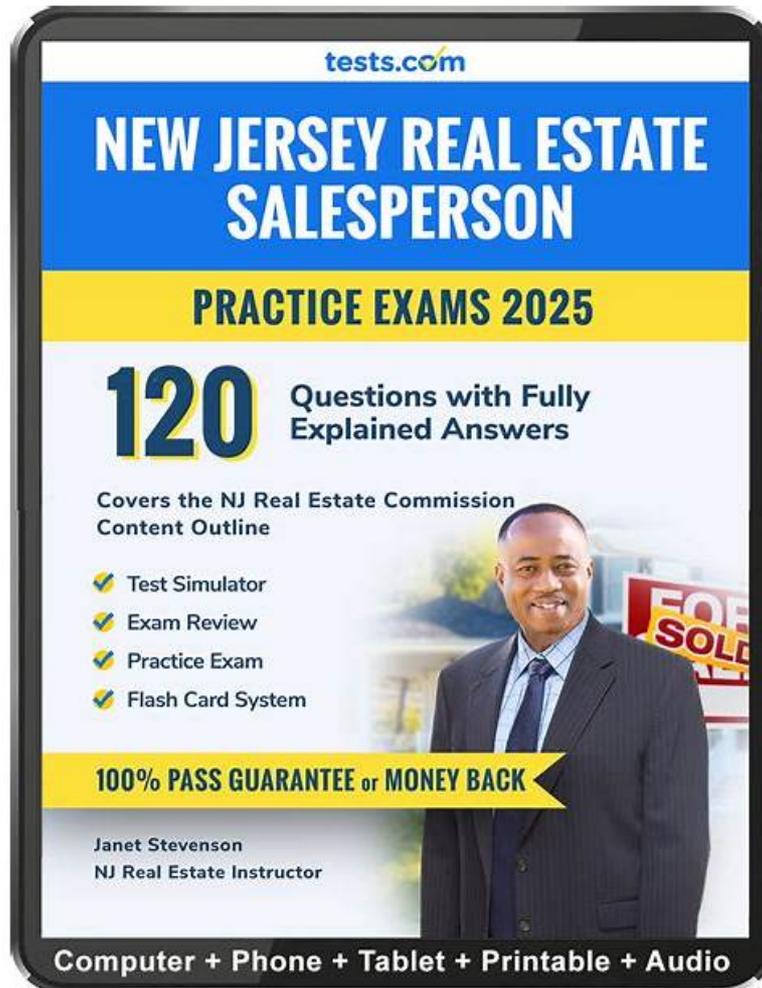


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## Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q39-Q44):

### NEW QUESTION # 39

In commercial property leasing, listing agents should ensure that the owner complies with:

- **A. the Americans with Disabilities Act**
- B. state and federal Fair Housing laws
- C. market lease rates
- D. their fiduciary responsibilities to the tenant

**Answer: A**

Explanation:

In commercial leasing, the Americans with Disabilities Act (ADA) applies.

The ADA requires that public accommodations and commercial facilities be accessible to persons with disabilities.

Fair Housing laws apply mainly to residential property, not commercial.

Fiduciary duties are owed by the agent to their client, not by an owner to tenants.

Market lease rates are economic factors, not legal requirements.

Correct answer = C.

Reference: Americans with Disabilities Act (ADA, 1990); NJ Real Estate Salesperson Study Guide, Chapter on Commercial Real Estate.

### NEW QUESTION # 40

A tenant has a commercial lease that requires that the tenant pay taxes, insurance, maintenance, and parking lot repairs. What kind of lease does the tenant have?

- A. ground
- B. percentage
- C. gross
- **D. net**

**Answer: D**

Explanation:

A net lease requires the tenant to pay some or all operating expenses, including taxes, insurance, maintenance, and sometimes repairs. Commercial leases often use this form (single, double, or triple net).

A gross lease means the landlord pays all expenses.

A ground lease is long-term land rental.

A percentage lease ties rent partly to sales volume.

This is a net lease.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Leases and Property Management.

### NEW QUESTION # 41

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. 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.**
- B. The buyer's broker can provide samples so that when the licensee and the borrower prepare the forms they are following a good example.
- C. The managing broker should train licensees to advise borrowers to accept the Loan Estimate right away.
- D. 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.

**Answer: A**

Explanation:

Under TILA-RESPA Integrated Disclosure (TRID) rules, the lender is primarily responsible for preparing and delivering the Loan Estimate and Closing Disclosure.

Brokers and licensees do not prepare these forms.

However, licensees must be knowledgeable about the disclosures so they can help clients understand the process and provide necessary information for lender compliance.

Thus, the best practice is B: brokers should ensure licensees are aware of what the lender requires.

Reference: Truth in Lending Act (Regulation Z); RESPA (Regulation X); NJ Real Estate Salesperson Study Guide, Chapter on Federal Lending Laws.

#### **NEW QUESTION # 42**

A salesperson is convicted of a crime which involved activities as a real estate licensee. The Commission obtains a certified copy of the judgment of conviction against the salesperson. According to the New Jersey Real Estate License Law, the Commission MUST:

- A. revoke the salesperson's license
- B. suspend the salesperson's license
- **C. determine, at its discretion, what disciplinary action to take against the salesperson**
- D. notify the salesperson's employing broker of the circumstances pertaining to the conviction

**Answer: C**

Explanation:

Under N.J.S.A. 45:15-17, the New Jersey Real Estate Commission (NJREC) has discretionary authority to determine appropriate disciplinary action when a licensee is convicted of a crime related to their licensed activities.

The Commission may choose to suspend, revoke, or otherwise discipline the licensee depending on circumstances.

It is not automatic that the license must be revoked or suspended; the Commission evaluates the case.

Correct answer = C.

Reference: NJ Real Estate Licensing Law, N.J.S.A. 45:15-17; NJ Real Estate Salesperson Study Guide, Chapter on Disciplinary Actions.

#### **NEW QUESTION # 43**

If a salesperson or broker-salesperson maintains a webpage that is not linked to the webpage of their broker, the licensee's webpage must display the name of the broker as well as the

- **A. address of the broker's main office.**
- B. broker's email address.
- C. address of the branch office from which the licensee operates.
- D. broker's telephone number.

**Answer: A**

Explanation:

Under NJREC advertising rules (N.J.A.C. 11:5-6.1), any licensee maintaining an independent website (not directly linked to the broker's official site) must clearly and prominently display:

The name of their employing broker, and

The main office address of the broker.

This ensures the public understands the licensee works under a supervising broker, and prevents misleading advertising. It is not sufficient to only list a branch office or email.

Therefore, the correct answer is C.

Reference: NJREC Rules and Regulations, N.J.A.C. 11:5-6.1 (Advertising Requirements).

#### **NEW QUESTION # 44**

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