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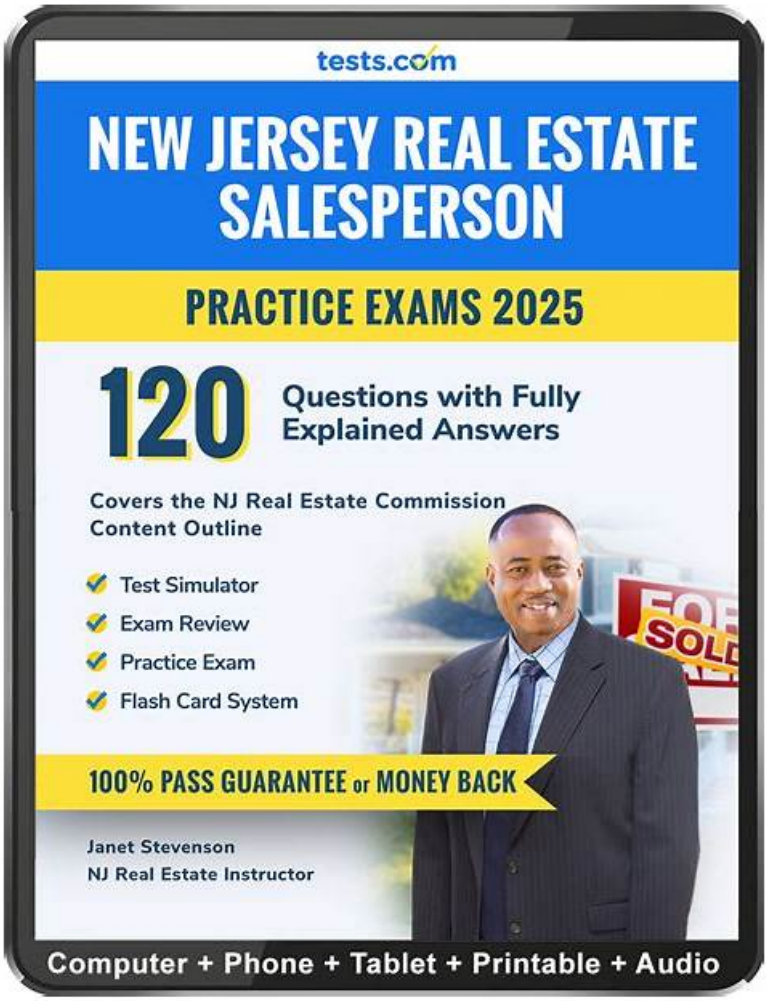

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Real Estate is one of the most powerful and rapidly growing fields nowadays. Everyone is trying to get the Real Estate New-Jersey-Real-Estate-Salesperson certification to improve their futures with it. Success in the test plays an important role in the up gradation of your CV and getting a good job or working online to achieve your dreams. The students are making up their minds for the Real Estate New-Jersey-Real-Estate-Salesperson test but they are mostly confused about where to prepare for it successfully on the first try.

To attain all these you just need to enroll in the Real Estate New-Jersey-Real-Estate-Salesperson certification exam and put in all your efforts and prepare well to crack the Real Estate New-Jersey-Real-Estate-Salesperson exam easily. For the perfect and instant Real Estate New-Jersey-Real-Estate-Salesperson preparation, you can get help from Real Estate New-Jersey-Real-Estate-Salesperson Questions. The Real4test New-Jersey-Real-Estate-Salesperson exam questions are real and will entirely assist you in New-Jersey-Real-Estate-Salesperson exam preparation and you can easily pass the final Real Estate New-Jersey-Real-Estate-Salesperson certification exam.

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Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q68-Q73):

NEW QUESTION # 68
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. $1,290
- B. $2,150
- C. $1,548
- D. $2,580

Answer: C

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

NEW QUESTION # 69
A couple who sell their principal residence may take up to $500,000 in federal capital gains tax-free only if:

- A. they have owned and occupied the house for at least 2 of the previous 5 years.
- B. at least one of them has reached the age of 65.
- C. neither has ever used the Homesellers Exclusion in the past.
- D. they buy a replacement home of equal or greater value than the one being sold within a year.

Answer: A

Explanation:
Under IRS Section 121 Exclusion (Home Sale Exclusion Rule):
Married couples filing jointly can exclude up to $500,000 of capital gains.
They must have owned and occupied the property as their primary residence for 2 of the past 5 years.
Age 65 requirement is obsolete (repealed).
They don't need to reinvest in another home.
The exclusion can be used once every 2 years.
Correct answer = D.
Reference: Internal Revenue Code §121; NJ Real Estate Salesperson Study Guide, Chapter on Taxation.

NEW QUESTION # 70
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 margin account
- B. an impound, escrow, or reserve account
- C. an adjustment account
- D. a PMI account

Answer: B

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 # 71
The main purpose of a deed is to

- A. provide documentation of legal possession.
- B. convey title.
- C. record and acknowledge title transfer.
- D. guarantee clear title.

Answer: B

Explanation:
Per the Property Ownership & Transfer section of the NJ Real Estate Salesperson Study Guide, the primary purpose of a deed is to transfer ownership (title) from the grantor to the grantee.
* A deed does not guarantee clear title (that would require a warranty or title insurance).
* A deed is not proof of possession; possession may occur without ownership.
* Recording and acknowledgment serve notice, but the deed's legal function is the act of conveyance.
Therefore, the correct answer is A: convey title.
(Reference: NJ Real Estate Salesperson Pre-Licensure Course Study Guide, Transfer of Title-Deeds.) D). verbally inform any buyer's agent of the proposed revision.
NJ Real Estate Agent said:

NEW QUESTION # 72
A national company desires a parcel of land which must be 4 times the size of its proposed building. If the building design includes 20,000 square feet, then which of the following minimum sized lots should be purchased?

- A. 1 acre
- B. 2 acres
- C. 8 acres
- D. 4 acres

Answer: C

Explanation:

NEW QUESTION # 73
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Many candidates find the Real Estate New-Jersey-Real-Estate-Salesperson exam preparation difficult. They often buy expensive study courses to start their Real Estate New-Jersey-Real-Estate-Salesperson certification exam preparation. However, spending a huge amount on such resources is difficult for many New Jersey Real Estate Salesperson Exam exam applicants. The latest Real Estate New-Jersey-Real-Estate-Salesperson Exam Dumps are the right option for you to prepare for the Real Estate New-Jersey-Real-Estate-Salesperson certification test at home.

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