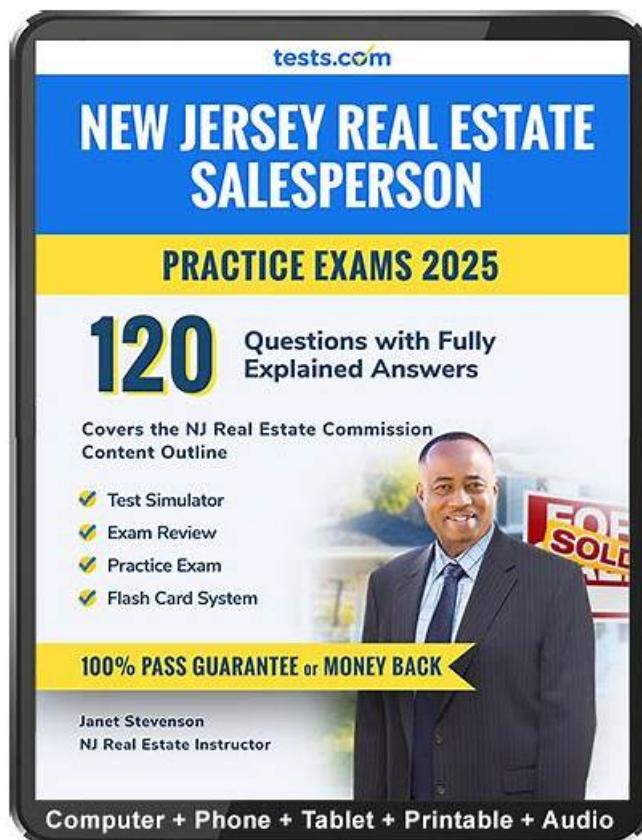


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Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q117-Q122):

NEW QUESTION # 117

In many states, usury laws:

- A. determine the possible legal use of land.
- B. provide a right to use property belonging to another.
- **C. establish a maximum rate of interest allowed for loans.**
- D. impose a tax on a purchaser of personal property for resale or use.

Answer: C

Explanation:

Usury laws are designed to protect borrowers from being charged excessively high interest rates.

These laws set the maximum legal interest rate that lenders may charge.

The other options (land use, easements, and sales tax) are unrelated to usury laws.

Correct answer: D.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Financing and Loan Regulations.

NEW QUESTION # 118

According to the New Jersey Real Estate Time Share Act, if a licensee is selling a timeshare located within the state of New Jersey, all of the following are true EXCEPT that the:

- A. timeshare must be approved by the Real Estate Commission.
- B. contract of sale must provide notice of a seven calendar day rescission period.
- **C. licensee must hold a timeshare sales license.**
- D. licensee must provide the buyer with a copy of the Public Offering Statement.

Answer: C

Explanation:

Under the NJ Real Estate Time Share Act (N.J.S.A. 45:15-16.50 et seq.), timeshares sold in New Jersey must be registered with the NJ Real Estate Commission.

Buyers must be given a Public Offering Statement.

Buyers are entitled to a 7-calendar-day rescission period.

There is no separate "timeshare sales license" - a standard NJ real estate license is sufficient.

Thus, the false statement is A.

Reference: New Jersey Real Estate Time Share Act; NJ Real Estate Salesperson Study Guide, Chapter on Timeshares and Condominiums.

NEW QUESTION # 119

The Freshwater Wetlands Protection Act of 1987 is a New Jersey law that:

- **A. restricts development of real estate in certain designated areas**
- B. requires environmental impact statements to be filed with the New Jersey Department of Environmental Protection before title to developed real estate can be transferred
- C. empowers the New Jersey Department of Environmental Protection to acquire title to certain real estate for less than its fair market value through condemnation
- D. requires the registration of residential development projects with the New Jersey Department of Community Affairs

Answer: A

Explanation:

The Freshwater Wetlands Protection Act (1987) gives the New Jersey Department of Environmental Protection (NJDEP) the authority to regulate activities in freshwater wetlands and transition areas (buffer zones). Its primary purpose is to restrict development in wetlands and certain protected areas to preserve environmental resources.

It does not require environmental impact statements prior to transfer of title, does not authorize below-market condemnation, and is unrelated to DCA residential project registration.

Reference: New Jersey Real Estate Salesperson Pre-Licensure Course Guide, Chapter on Environmental Issues; Freshwater Wetlands Protection Act, N.J.S.A. 13:9B-1 et seq.

NEW QUESTION # 120

A licensee lists a property with the knowledge that a major highway is projected to be built within fifty feet of the property and is instructed by the owner not to disclose this fact to prospective purchasers. The licensee should:

- A. comply with the owner's instructions to avoid a violation of his fiduciary obligations to the owner
- B. advise the seller that unless disclosure is permitted the licensee must refuse the listing
- C. service the listing and disclose the information to prospective purchasers without the owner's knowledge
- D. service the listing and disclose this information only when asked by a prospective purchaser

Answer: B

Explanation:

Material facts affecting a property's value (such as a planned highway) must always be disclosed to buyers.

If a seller instructs the licensee not to disclose such facts, the licensee must refuse the listing to avoid violating state disclosure laws and fiduciary duties.

Continuing with the listing and concealing the fact would expose the licensee to disciplinary action.

Correct answer = C.

Reference: NJREC Rules and Regulations on Disclosure; NJ Real Estate Salesperson Study Guide, Chapter on Fiduciary Duties and Material Defects.

NEW QUESTION # 121

Prospective buyers asked the licensee representing them if it would be a good idea to check the property they wish to purchase for radon. The licensee's best response would be to tell the buyers that:

- A. they should do so, because radon is now considered to be one of the causes of lung cancer.
- B. it is unlikely that radon would be a problem in that area.
- C. as long as they are non-smokers, it should not be an issue.
- D. they need not do so, because if radon were present, there would be an odor that would make it easy to detect.

Answer: A

Explanation:

Radon is a colorless, odorless, radioactive gas linked to lung cancer.

The EPA and NJDEP recommend testing homes for radon regardless of location.

Licensees should never minimize the risk or falsely suggest it is detectable by odor.

The best professional response is to recommend that buyers test for radon because it is a known health risk.

Correct answer = C.

Reference: NJDEP Radon Hazard Program; NJ Real Estate Salesperson Study Guide, Chapter on Environmental Issues.

NEW QUESTION # 122

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