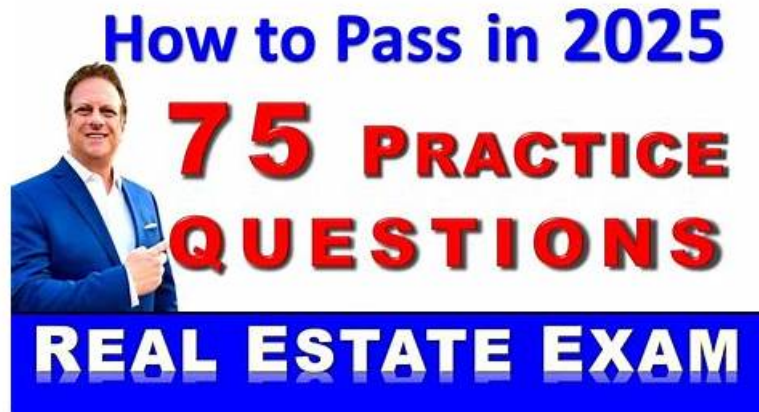


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## Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q74-Q79):

### NEW QUESTION # 74

Which of the following best completes the following metes and bounds description? "Beginning at the intersection of Bunker Hill Road and Munson Avenue, thence 150 feet south; thence 85 feet west; thence 150 feet north; thence"

- A. 150 feet west to the Point of Beginning.
- B. 85 feet west to the Point of Beginning.
- C. 85 feet east to the Point of Beginning.
- D. 150 feet south to the Point of Beginning.

**Answer: C**

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

A metes and bounds description closes by returning to the Point of Beginning (POB) using the necessary final course to complete the perimeter. Here, the sequence runs: 150 feet south, 85 feet west, and 150 feet north.

After going south 150' and later north 150', you are back aligned with the original east-west line at the POB but 85 feet west of it.

To close, you must travel 85 feet east back to the POB. Therefore, the only correct final call is "85 feet east to the Point of Beginning." This reflects the standard principle that metes and bounds must form a closed polygon, ending exactly where they started. Massachusetts exam content treats metes and bounds as a valid legal description method emphasizing a closed traverse that returns to the POB and uses calls of direction and distance to define boundaries precisely.

References: Massachusetts Real Estate Salesperson Candidate Handbook - Property Ownership & Legal Descriptions; Modern Real Estate Practice (legal descriptions: metes and bounds).

### NEW QUESTION # 75

A private integrated club refused to rent one of its condos to a minority family. The club explained that it did not rent the condos to the public since the condos were for members only. Is the club in violation of the federal Fair Housing Act, and if so, how?

- A. Yes, because when race is involved, no exceptions to the federal Fair Housing Act exist.
- B. No, because a private club may restrict the rental of its own lodgings to its members as long as the lodgings are not operated commercially.
- C. No, because as an integrated club, they could discriminate on the basis of race in renting facilities.
- D. Yes, because the club had minority members, and therefore was not eligible for exemptions from the federal Fair Housing Act.

**Answer: A**

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

The federal Fair Housing Act (Title VIII of the Civil Rights Act of 1968) prohibits housing discrimination based on race, color, religion, sex, national origin, familial status, or disability. While the Act contains limited exemptions for private clubs and religious organizations, no exemption applies when race is involved.

Therefore, even if the club limits occupancy to members, it cannot refuse to rent based on race. Race discrimination is always illegal, regardless of ownership type or membership restrictions.

B is incorrect: minority membership status does not determine exemption.

C is false: no private club exemption allows racial discrimination.

D misstates the exemption; private clubs may limit lodging to members, but not on the basis of race.

Thus, the correct answer is A: when race is involved, no exemptions apply.

Reference: Fair Housing Act, 42 U.S.C. 3604; Massachusetts Real Estate Salesperson Candidate Handbook - Fair Housing.

### NEW QUESTION # 76

Which of the following will NOT be considered relevant if HUD investigates a prospective home buyer's allegation of discriminatory treatment by a licensee in a brokerage office?

- A. the reports of undercover testers who visited the office
- B. whether or not the HUD Equal Housing Opportunity poster is displayed in the office
- C. records of the houses shown and properties suggested to the prospective buyer
- D. whether the licensee believed they were acting in the best interests of the prospective buyer

**Answer: D**

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

HUD enforces the Fair Housing Act, investigating allegations of discrimination in housing. Relevant evidence in such investigations includes objective records such as listings shown, properties suggested, office policies, whether the HUD Fair Housing poster is displayed, and even reports from undercover testers.

The licensee's personal belief or intent (C) is irrelevant. The law focuses on the effect of the action, not the subjective intent of the broker. Even if the broker believes they were "acting in the client's best interest," if the conduct results in steering, blockbusting, or other discriminatory practices, it is still a violation.

Therefore, the only irrelevant factor is the licensee's personal belief, making C the correct answer.

Reference: Fair Housing Act, 42 U.S.C. 3600; HUD Fair Housing Investigative Procedures; Massachusetts Real Estate Salesperson Candidate Handbook - Fair Housing.

### NEW QUESTION # 77

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 managing broker should train licensees to advise borrowers to accept the Loan Estimate right away.
- C. 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.
- 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: A**

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 # 78

Time is of the essence means

- A. time limits stated in the contract may not be modified, even by mutual agreement of the parties.
- B. the closing must occur as soon as possible.
- C. time limits set forth in the contract must be carefully observed.
- D. every act under the contract must be performed on the exact date specified.

**Answer: C**

Explanation:

The phrase "time is of the essence" is a standard clause in Massachusetts real estate contracts. It means that contract deadlines are legally binding and must be strictly observed. Failure to perform within the time specified constitutes a breach of contract.

It does not mean that the closing must occur "as soon as possible" (A) but rather on the date agreed upon.

C overstates - while performance must be timely, contracts may allow flexibility in exact timing if not specified.

D is incorrect because deadlines may be modified if both parties agree in writing.

Thus, the best legal definition is B: time limits set forth in the contract must be carefully observed.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Contracts; M.G.L. c.106, Uniform Commercial Code §2-309 (time requirements).

### NEW QUESTION # 79

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