

Valid New-Jersey-Real-Estate-Salesperson Exam Sample | New-Jersey-Real-Estate-Salesperson New Questions



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Real Estate New Jersey Real Estate Salesperson Exam Sample Questions

(Q35-Q40):

NEW QUESTION # 35

A purchase money note need NOT contain the:

- A. principal amount of the loan.
- **B. loan-to-value ratio.**
- C. time and method of payment.
- D. rate of interest.

Answer: B

Explanation:

A promissory note (purchase money note) is the borrower's written promise to repay a loan. It must include:

The principal amount of the loan.

The interest rate.

The time and method of repayment.

The loan-to-value ratio (LTV) is a lender's underwriting guideline but is not a required element of the promissory note.

Correct answer = C.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Financing Instruments (Promissory Notes & Mortgages)

NEW QUESTION # 36

Which of the following is a radioactive odorless gas which may require mitigation?

- **A. radon**
- B. asbestos
- C. carbon monoxide
- D. formaldehyde

Answer: A

Explanation:

Radon is a naturally occurring, colorless, tasteless, and odorless radioactive gas formed from the natural breakdown of uranium in soil and rock. It can accumulate in basements and lower levels of homes.

The New Jersey Department of Environmental Protection (NJDEP) identifies radon as a serious environmental hazard. Testing and mitigation systems (such as sub-slab ventilation) are required in certain areas of New Jersey where radon levels are high.

Asbestos is a fibrous mineral linked to lung disease but is not radioactive.

Formaldehyde is a chemical used in building materials but is not radioactive.

Carbon monoxide is a deadly, odorless gas from combustion, but again not radioactive.

Therefore, the correct answer is A (radon).

Reference: NJ Real Estate Salesperson Pre-Licensure Course Guide, Chapter on Environmental Issues; NJDEP Radon Awareness Statutes.

NEW QUESTION # 37

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. Civil Rights Act
- **C. Sherman Anti-trust Act**
- D. Diversity Jurisdiction

Answer: C

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 # 38

Two real estate firms shared equally a 6% commission on the sale of a house. The listing licensee was paid 60% of the broker's share. The house was sold for \$110,000. How much did the listing agent earn?

- A. \$2,640
- B. \$1,320
- C. \$3,980
- D. \$1,980

Answer: D

Explanation:

Calculation (Finance/Math section of the NJ Real Estate Salesperson Pre-Licensure Course Study Guide):

* Total commission = $\$110,000 \times 6\% = \$6,600$

* Two firms split equally: each broker gets \$3,300

* Listing licensee paid 60% of broker's share: $\$3,300 \times 0.60 = \$1,980$

Thus, the listing agent's earnings are \$1,980.

(Reference: NJ Real Estate Salesperson Pre-Licensure Course Study Guide, Math for Salespersons- Commission Splits.)

NEW QUESTION # 39

Which of the following can hold escrow accounts?

- A. lenders, brokers, and real estate commissions
- B. salespersons, brokers, and lenders
- C. banks, brokers, and attorneys
- D. banks, salespersons, and title companies

Answer: C

Explanation:

Under New Jersey law:

Salespersons may NOT hold escrow accounts.

Only brokers of record, attorneys, and financial institutions (banks) may lawfully maintain escrow accounts.

The Real Estate Commission itself does not hold escrow accounts.

Therefore, the correct grouping is banks, brokers, and attorneys.

Reference: NJREC Rules and Regulations, N.J.A.C. 11:5-5.1 (Trust Accounts); New Jersey Real Estate Salesperson Study Guide, Chapter on Escrow and Trust Funds.

NEW QUESTION # 40

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