

Massachusetts-Real-Estate-Salesperson합격보장가능공 부자료인증덤프는Massachusetts Real Estate Salesperson Exam시험패스에유효한자료

Real Estate Salesperson exam 174 Questions with Answers 2024

What agency issues real estate licenses?
✓ New York State Dept of State (NYDOS) Division of Services

At what age can you become a real estate sales person?
✓ 18

Do you need experience in the field to become a salesperson?
✓ No

What is the minimum age to become a real estate broker?
✓ 20

Do you need experience in the field to become a broker?
✓ 2 years and 3500 points

If your license is revoked, how long do you have to wait to re-apply for it?
✓ 1 year

As a licensed salesperson, I can receive compensation from _____.
✓ Sponsoring broker

As a real estate licensee, you will more often than not be an _____,
will receive a _____ from your broker, and will file a _____ on your tax
return to detail your earning vs your expenses.
✓ Independent contractor, 1099, schedule C

Attorneys admitted to the bar in NYS are _____ from the licensure law, unless they
take on salesperson.
✓ Exempt

If you mix your client's money with the office operating funds, its called _____
and you have violated which of the fiduciary obligations?
✓ Commingling, accountability

For how long does a broker need to keep all of his/her paperwork and records?
✓ 3 years

If my license has expired, for how long can i continue to practice real estate sales? In
other words, what is the grace period?
✓ 30 days

참고: ITDumpsKR에서 Google Drive로 공유하는 무료 2025 Real Estate Massachusetts-Real-Estate-Salesperson 시험 문제
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>> Massachusetts-Real-Estate-Salesperson합격보장 가능 공부자료 <<

시험패스 가능한 Massachusetts-Real-Estate-Salesperson합격보장 가능 공 부자료 덤프 샘플문제 다운

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최신 Massachusetts Real Estate Massachusetts-Real-Estate-Salesperson 무료 샘플문제 (Q91-Q96):

질문 # 91

An owner signed a contract to sell an apartment building. Just before closing, the owner informed the buyers that the owner would NOT sell the property. A lawsuit filed by the buyers would be for

- A. specific performance.
- B. a deficiency judgment.
- C. quiet title action.
- D. lis pendens.

정답: A

설명:

In real estate contract law, when a seller refuses to close after entering into a valid purchase and sale agreement, the buyer can sue for specific performance. This legal remedy compels the seller to perform the exact terms of the contract, meaning they must proceed with the sale.

A lis pendens (B) is merely a recorded notice that litigation is pending, not a lawsuit itself. A quiet title action (C) is used to resolve disputes over property ownership or defects in title, not to enforce a sales contract. A deficiency judgment (D) arises when a foreclosure sale does not produce enough funds to cover the outstanding loan, which is unrelated to this scenario.

Massachusetts recognizes specific performance as an equitable remedy available to real estate buyers because each parcel of real estate is unique. Courts often side with the buyer in such cases, ordering the seller to transfer title as originally agreed.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Contracts Section; Massachusetts General Laws, Contract Remedies in Real Estate Transactions.

질문 # 92

A seller wants \$120,000 for a home and still owes \$20,000 of the original loan at 7% interest. The current interest rate is 12%. A buyer can pay \$60,000 down and wants to carry a mortgage that includes the seller's \$20,000 existing mortgage and the remaining \$40,000 for a total of \$60,000 at an interest rate of 10%. What kind of mortgage loan is this?

- A. equity
- B. blanket
- C. buydown
- D. wraparound

정답: D

설명:

A wraparound mortgage is a type of seller financing in which the new loan "wraps around" an existing loan.

The buyer makes one combined payment to the seller, who continues paying the original loan while retaining the difference.

In this case:

The seller owes \$20,000 at 7%.

The buyer wants to borrow \$60,000 total (\$20,000 existing + \$40,000 new).

The new loan is structured at 10% interest, covering both debts.

This is exactly how a wraparound mortgage works: the seller finances the buyer's loan, keeps the existing mortgage in place, and earns the difference between the interest rates.

The other options:

Blanket mortgage (A): covers multiple parcels.

Equity loan (B): based on homeowner equity.

Buydown (D): involves prepaying interest to reduce borrower's rate.

Correct answer: C: wraparound.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Financing; Real Estate Finance Principles.

질문 # 93

The two clauses in a mortgage which allow the lender to proceed with a foreclosure sale are which of the following?

- A. escalation clause and alienation clause
- **B. acceleration clause and power of sale clause**
- C. foreclosure clause and alienation clause
- D. escalation clause and power of sale clause

정답: B

설명:

Comprehensive and Detailed Explanation (150-250 words):

Two key clauses permit a lender to enforce foreclosure:

Acceleration clause - allows the lender to declare the entire debt immediately due and payable if the borrower defaults. Without this clause, the lender could only sue for past-due installments.

Power of sale clause - common in Massachusetts "title theory" mortgages, it authorizes the lender to sell the property at public auction without going through full judicial foreclosure.

The alienation clause (also called a "due-on-sale" clause) allows the lender to demand payoff when the property is transferred, not for foreclosure. The escalation clause allows interest rate or payment adjustments, not foreclosure.

Therefore, the correct pair that authorizes foreclosure is D: acceleration clause and power of sale clause.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Financing Instruments; M.G.L. c. 183 21 (Power of Sale Foreclosure).

질문 # 94

Disclosure of licensee relationships to prospective buyers and sellers is required

- **A. At the first personal meeting to discuss a specific single-family property.**
- B. When responding to a telephone or internet inquiry.
- C. When discussing any real estate issue.
- D. When listing commercial properties.

정답: A

설명:

In Massachusetts, licensee relationship disclosure is governed by M.G.L. c. 112, § 87AAA and 254 CMR

3.00. State law requires that real estate agents disclose their agency relationship to prospective buyers and sellers at the first personal meeting to discuss a specific property. This requirement is primarily intended for residential transactions involving one- to four-family properties.

This disclosure clarifies whether the agent represents the seller, the buyer, or is functioning in another capacity (such as a facilitator). It ensures that consumers are fully informed about where the licensee's loyalty lies before substantive discussions occur.

The law does not require agency disclosure for mere inquiries (phone or internet), for general real estate discussions, or for commercial property listings. The specific trigger is the first personal meeting to discuss a specific single-family property.

Reference: 254 CMR 3.00; Massachusetts Real Estate License Law Summary; Consumer Guide to Real Estate Agency Relationships.

질문 # 95

An appraisal made by a certified appraiser is required

- **A. when the buyer is using an FHA loan to purchase.**
- B. when heirs receive property.
- C. before any property settlement in a divorce.
- D. before real property can transfer from one owner to another.

정답: A

설명:

Comprehensive and Detailed Explanation (150-250 words):

Federal law (FIRREA, 1989) and HUD regulations require that FHA and VA loans be supported by an appraisal from a state-

licensed or certified appraiser. The purpose is to determine whether the property meets minimum standards and supports the loan amount.

A: Appraisals are not required for all property transfers, only certain financed ones.

B: Inheritances may require valuations for estate tax purposes, but not necessarily certified appraisals.

D: Divorce settlements may require appraisals for division of assets, but this is not federally mandated.

Thus, the correct answer is C.

Reference: HUD Handbook 4000.1; Massachusetts Real Estate Salesperson Candidate Handbook - Appraisal /Financing.

질문 # 96

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