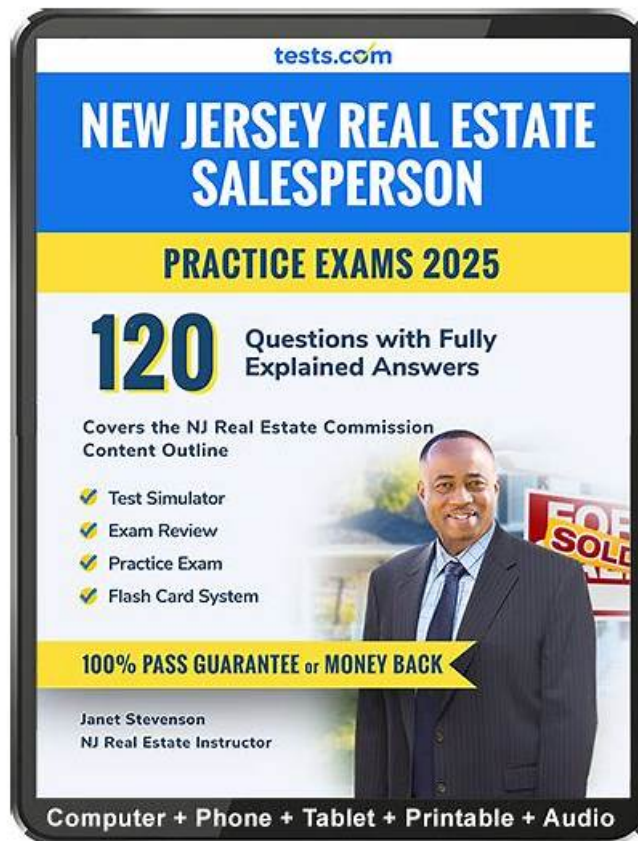


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Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q16-Q21):

NEW QUESTION # 16

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

Explanation:

Under TILA-RESPA Integrated Disclosure (TRID) rules, the lender is primarily responsible for preparing and delivering the Loan Estimate and Closing Disclosure.

Brokers and licensees do not prepare these forms.

However, licensees must be knowledgeable about the disclosures so they can help clients understand the process and provide necessary information for lender compliance.

Thus, the best practice is B: brokers should ensure licensees are aware of what the lender requires.

Reference: Truth in Lending Act (Regulation Z); RESPA (Regulation X); NJ Real Estate Salesperson Study Guide, Chapter on Federal Lending Laws.

NEW QUESTION # 17

A CORRECT statement about transaction brokers is that they:

- A. represent neither the buyer nor the seller
- B. may conduct transactions without an active real estate license
- C. represent both the buyer and the seller
- D. are required to disclose confidential information

Answer: A

Explanation:

A transaction broker facilitates a real estate transaction without representing either party as an agent.

They owe both parties honesty and fairness but do not owe fiduciary duties such as loyalty or confidentiality.

They do not require client-level agency agreements.

They must still be licensed.

Correct answer = B.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Agency and Non-Agency Relationships.

NEW QUESTION # 18

An intoxicated buyer made an offer on a house. The owners accepted the offer. This contract is

- A. unilateral.

- B. voidable.
- C. void.
- D. illegal.

Answer: B

Explanation:

Per the Contracts chapter of the NJ Real Estate Salesperson Pre-Licensure Course Study Guide, contractual capacity is required. Agreements entered into by a party who is intoxicated to the point of incapacity are voidable at that party's option (once sober), not void per se. The contract is not illegal, and it's bilateral (both parties promise performance), not unilateral.

* Thus, the contract is voidable by the intoxicated party.

(Reference: NJ Real Estate Salesperson Pre-Licensure Course Study Guide, Contracts-Capacity; Void vs. Voidable Contracts.)

NEW QUESTION # 19

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. \$1,548
- B. \$2,150
- C. \$1,290
- D. \$2,580

Answer: A

Explanation:

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

NEW QUESTION # 20

After announcing that a new city park will soon be developed, homes in the immediate area experience a rise in value. This is an example of which of the following principles of value?

- A. anticipation
- B. highest and best use
- C. contribution
- D. change

Answer: A

Explanation:

Principle of anticipation: Value is created by the expectation of future benefits (e.g., new park development).

Change: value is constantly influenced by natural and economic changes.

Contribution: value of an improvement is measured by its contribution to the property's value.

Highest and best use: most profitable legal use of the land.

Here, the increase is due to anticipated future benefits # C.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Appraisal Principles.

NEW QUESTION # 21

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