

# **New-Jersey-Real-Estate-Salesperson Latest Real Exam | The Best New Jersey Real Estate Salesperson Exam 100% Free Free Pdf Guide**



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## Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q120-Q125):

### NEW QUESTION # 120

Who may give a supportable opinion of market value to be used in seeking a federally-related loan to finance a real estate transaction?

- A. any real estate licensee, in each state in which the licensee is licensed
- B. a licensed real estate broker
- C. a Certified Public Accountant
- D. a certified appraiser

**Answer: D**

Explanation:

For federally-related transactions (most residential loans regulated by federal agencies), the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA, 1989) requires an appraisal by a state- licensed or certified appraiser.

Brokers and salespersons may prepare CMAs (Comparative Market Analyses) or BPOs, but these are not acceptable for federally-related loans.

Correct answer = A.

Reference: FIRREA (1989); NJ Real Estate Salesperson Study Guide, Chapter on Appraisal and Valuation.

### NEW QUESTION # 121

A landlord may require that a disabled tenant

- A. not install grab bars in the tile shower if drilling holes in the tile is required.
- B. pay an additional fee for using the swimming pool to cover the added insurance cost.
- C. remove the wheelchair ramp from the apartment upon vacating the unit.
- D. pay double the usual \$500 security deposit.

**Answer: C**

Explanation:

Under the Federal Fair Housing Act (as applied in New Jersey), landlords must permit disabled tenants to make reasonable modifications to the premises at the tenant's expense, such as installing ramps or grab bars.

However:

The landlord cannot charge additional fees (answers A and B are discriminatory).

The landlord cannot prohibit installation of necessary accessibility aids (answer D is illegal).

The landlord can require the tenant to restore the property to its original condition upon vacating, which includes removing modifications such as ramps if they were installed.

Therefore, the correct answer is C.

Reference: NJ Real Estate Salesperson Pre-Licensure Course Guide, Chapter on Fair Housing; Federal Fair Housing Act, Title VIII.

### NEW QUESTION # 122

A ranch house with a double garage is being valued. The house next door, which is similar except that it lacks a garage and has an outside deck, was sold last month for \$138,000. Experience in that area shows that a two- car garage is probably worth \$10,000 to buyers, while in general, they will pay only \$500 extra for a deck.

The ranch house is most likely to sell for around:

- A. \$128,500
- B. \$123,500
- C. \$147,500
- D. \$148,500

**Answer: C**

Explanation:

### Comprehensive and Detailed Explanation From Exact Extract:

This is an **adjusted sales comparison** approach problem.

Step 1: Comparable sale (neighbor's house) = \$138,000.

- The subject has a **garage** worth +\$10,000.
- The comparable has a **deck** worth -\$500.

Step 2: Adjust comparable price:

$$138,000 + 10,000 - 500 = 147,500$$

Therefore, the subject property is most likely to sell for **\$147,500 (C)**.

Therefore, the subject property is most likely to sell for \$147,500 (C).

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Appraisal Methods (Sales Comparison Approach).

### NEW QUESTION # 123

Which of the following items would be prorated at closing with the credit going to the seller?

- **A. prepaid property taxes**
- B. unearned rent collected in advance
- C. earnest money
- D. accrued interest on an assumed mortgage

**Answer: A**

Explanation:

Prepaid items (like property taxes already paid by seller) are prorated at closing, with the buyer reimbursing the seller for the period after closing. The credit therefore goes to the seller.

Accrued interest is typically credited to the buyer (since the seller owes it).

Earnest money is applied to buyer's costs, not prorated.

Unearned rent collected in advance is credited to the buyer, since the seller must pass future rent benefit to the buyer.

Correct answer = B.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Closings and Prorations.

### NEW QUESTION # 124

According to the Real Estate Licensing Law, a real estate licensee can provide a rebate of the commission to a buyer

- A. if notated on the contract of sale.
- **B. if a writing confirming the terms of the rebate is provided to the buyer at closing.**
- C. if the licensee is the broker.
- D. provided it does not exceed 50% of the total commission.

**Answer: B**

Explanation:

New Jersey law (P.L. 2009, c. 273; NJ Real Estate Licensing Law) permits brokers to rebate a portion of their commission to a buyer provided that:

The rebate does not constitute a violation of RESPA or other federal laws.

The terms of the rebate are disclosed in writing to the buyer prior to closing.

The rebate must be documented in the transaction records maintained by the broker.

There is no statutory 50% cap, and it does not have to be written directly into the contract of sale. It is also not limited to the broker personally-salespersons may provide a rebate under the broker's supervision.

Reference: New Jersey Real Estate Commission - Licensing Law, Commission Rebates to Buyers, N.J.S.A.

## NEW QUESTION # 125

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