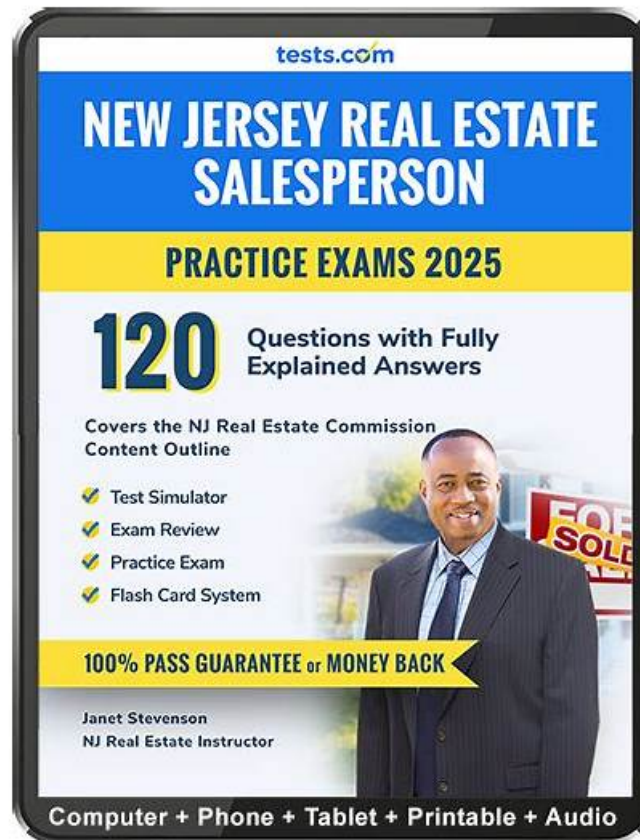


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The DumpsReview New Jersey Real Estate Salesperson Exam (New-Jersey-Real-Estate-Salesperson) exam dumps are being offered in three different formats. The names of these formats are New-Jersey-Real-Estate-Salesperson PDF questions file, desktop practice test software, and web-based practice test software. All these three New Jersey Real Estate Salesperson Exam in New-Jersey-Real-Estate-Salesperson Exam Dumps formats contain the real Real Estate New-Jersey-Real-Estate-Salesperson exam questions that will help you to streamline the New-Jersey-Real-Estate-Salesperson exam preparation process.

Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q84-Q89):

NEW QUESTION # 84

Last year, an apartment building had a net operating income of \$174,000. If a potential buyer is looking for a capitalization rate of 8%, how much should the buyer be willing to pay for the building?

- A. \$139,200
- B. \$2,175,000
- C. \$1,392,000
- D. \$174,000

Answer: C

Explanation:

The Income Capitalization Approach formula is:

NEW QUESTION # 85

A buyer made an offer to purchase a home using a VA loan, but the property's appraised value was determined to be less than the contract price. If the buyer really wants the property, which of the following choices is the buyer's best option?

- A. Make up the difference between the contract price and appraised value in cash.
- B. Do nothing, because the seller must sell the property at the appraised value.
- C. Hire an appraiser and see if a second appraisal yields a higher appraised value.
- D. Seek an FHA lender who will automatically make up the difference between the contract price and the appraised value.

Answer: A

Explanation:

VA loans include an escape clause: buyers cannot be forced to purchase a home for more than its appraised value. However, if the buyer still wants the property, they can:

Pay the contract price, but must cover any amount above the VA appraised value in cash, since the VA will only guarantee the appraised portion.

Sellers are not forced to lower their price to the appraisal amount.

An FHA loan will not automatically cover the shortfall.

Thus, the best option is B.

Reference: U.S. Department of Veterans Affairs Loan Guaranty Program; NJ Real Estate Salesperson Study Guide, Chapter on VA and FHA Financing.

NEW QUESTION # 86

A broker who charges or collects an advance fee in excess of \$25 for services to be rendered MUST:

- A. give the principal receipts for all expenditures
- B. retain the difference between the amount of money collected and the amount spent
- C. deduct the amount collected from the commission or settlement
- D. furnish within ninety days of its collection an accounting of how the money was used

Answer: D

Explanation:

According to N.J.A.C. 11:5-6.1(j), any broker who collects an advance fee greater than \$25 for services to be rendered must provide the client with a written accounting within 90 days of the collection date. This accounting must detail how the money was used and what services were performed.

This rule prevents abuse of advance fees and ensures transparency between brokers and clients. Brokers cannot simply keep advance fees without providing an itemized report.

Therefore, the correct answer is C.

Reference: NJREC Rules and Regulations, N.J.A.C. 11:5-6.1(j); NJ Real Estate Salesperson Pre-Licensure Course Guide, Chapter on Brokerage Business Practices.

NEW QUESTION # 87

A salesperson is selling a leased commercial property. What will happen to the lease after the sale is consummated?

- A. The tenant and the new owner must negotiate a new lease.
- **B. The lease is assigned to the new owner.**
- C. The lease expires and the tenant must move.
- D. The new owner has the option of canceling the lease or accepting the lease.

Answer: B

Explanation:

In New Jersey, under landlord-tenant law, a lease is considered a contract that runs with the land. When a property is sold while a lease is in effect, the new owner automatically assumes the rights and responsibilities of the landlord under the existing lease.

The tenant does not need to renegotiate and cannot be forced to vacate until the lease term expires, unless both parties agree otherwise. This transfer is known as an assignment of lease to the new owner.

Therefore, the correct answer is A.

Reference: NJ Real Estate Salesperson Pre-Licensure Course Guide, Chapter on Leases; NJ Landlord-Tenant Law principles.

NEW QUESTION # 88

A lender may add 1/12th of the estimated cost of the annual property taxes and hazard insurance on the mortgaged property to the monthly loan payment for deposit in:

- A. a margin account
- B. an adjustment account
- C. a PMI account
- **D. an impound, escrow, or reserve account**

Answer: D

Explanation:

Lenders often require borrowers to pay 1/12th of annual taxes and insurance each month into an escrow (impound or reserve) account.

The lender then pays property taxes and insurance premiums when due.

PMI accounts relate to mortgage insurance, not taxes/insurance.

Margin and adjustment accounts relate to investment or adjustable-rate loans.

Correct answer = C.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Financing and Escrow Accounts.

NEW QUESTION # 89

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