

Hot Hot Massachusetts-Real-Estate-Salesperson Spot Questions Free PDF | Valid Massachusetts-Real-Estate-Salesperson Brain Dumps: Massachusetts Real Estate Salesperson Exam

Massachusetts Real Estate Exam 2023-2024 Questions & Answers 100% Accurate!!

Estoppel - ANSWER-one promises to do something and another relies on that promise and is harmed by them not following through

Encroachment - ANSWER-illegal intrusion or trespass into or over the property of another, such as a wall or fence

Nuisance - ANSWER-interferes with quiet enjoyment and is an encroachment. Private nuisance= small area and can take court action
Public Nuisance = large area and takes city action

Rectangular Survey System - ANSWER-system of rectangles to locate and specify the boundaries for land parcels.
Baselines run EAST and WEST.
Meridians run NORTH and SOUTH.
this unit of land approx 24mi sq. is divided into areas 6 miles sq. called townships.
Townships are divided into 36 sections.

Primary Mortgage - ANSWER-lenders who originate funds to borrowers, the lenders retain mortgage investments for themselves or sell them to investors

Secondary Mortgage - ANSWER-firms/agencies who buy mortgages from those lenders who originate them (FNMA-Fannie Mae).

Net Listing - ANSWER-illegal - get me \$ and everything else is yours

Open Listing - ANSWER-listing with several brokers in which any of them can sell, a seller may sell home himself without paying a commission

Exclusive Listing - ANSWER-1 broker can list and show the property, usually given for a period of time during which the seller reserves right to sell house himself without paying a commission.

Exclusive Right to Sell - ANSWER-a listing that gives the broker the right to collect a commission no matter who sells the property during the listing period

Disclosing Agency - ANSWER-first meet in person to discuss a specific property

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Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q74-Q79):

NEW QUESTION # 74

A broker has a single agency relationship with the seller. Any required property condition disclosure would be completed by the

- A. listing agent on behalf of broker.
- B. listing agent on behalf of seller.
- **C. seller.**
- D. broker.

Answer: C

Explanation:

In Massachusetts, the seller is legally responsible for completing the property condition disclosure form. The listing broker or agent may provide the form and ensure it is delivered to prospective buyers, but they do not complete it on behalf of the seller.

The rationale is that the seller is the party with direct knowledge of the property's condition. Licensees must never fill out the disclosure themselves, as this could expose them to liability for inaccuracies. The broker's duty is limited to ensuring the disclosure is provided in accordance with Massachusetts law (M.G.L. c.93, 114) but not to make representations or complete the document.

Thus, the correct answer is A: seller.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Agency & Disclosure Obligations; M.G.L. c. 93,114.

NEW QUESTION # 75

A landlord may require that a disabled tenant

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

Answer: A

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

Under the Fair Housing Amendments Act of 1988, landlords must allow tenants with disabilities to make reasonable modifications at their own expense if needed for full enjoyment of the premises. The landlord cannot refuse reasonable modifications (like grab bars) nor charge additional deposits or fees due to disability.

However, the landlord may require that the tenant restore the property to its original condition upon vacating, excluding normal wear and tear.

Therefore:

A: Increasing a security deposit because of disability is illegal.

B: Charging extra for facility use due to disability is discriminatory.

D: Tenants are allowed to install grab bars, even if drilling is required, as this is a reasonable modification.

Only C is consistent with the law: requiring the removal of modifications (like a ramp) when vacating.

Reference: Fair Housing Amendments Act (1988); Massachusetts Real Estate Salesperson Candidate Handbook - Fair Housing and Accessibility.

NEW QUESTION # 76

Which of the following are potential remedies for violating Massachusetts General Laws Chapter 93A?

- A. Fine of not more than \$11,000
- B. Imprisonment
- C. Double or triple damages, attorney's fees and court costs
- D. 1 year probation

Answer: C

Explanation:

The Massachusetts Consumer Protection Act (M.G.L. c. 93A) provides strong remedies against unfair or deceptive trade practices, including real estate transactions. If a licensee or business is found to have willfully or knowingly violated c. 93A, the court may award double or treble damages to the injured consumer, plus reasonable attorney's fees and court costs.

These remedies are civil, not criminal, so imprisonment, probation, or statutory fines are not the primary penalties under Chapter 93A. The law is designed to deter deceptive conduct and encourage settlement of consumer claims by making the consequences of violation financially severe.

For real estate licensees, violations can also overlap with Board of Registration discipline, but under c. 93A specifically, the primary remedies are monetary (compensatory and punitive damages) and reimbursement of legal costs.

Reference: M.G.L. c. 93A, 9-11; Massachusetts Real Estate Candidate Information Bulletin - Consumer Protection Law.

NEW QUESTION # 77

Which of the following assurances is provided to home buyers who purchase a \$75,000 property with an FHA- insured mortgage?

- A. A down payment is not required.
- B. The property is not subject to eminent domain.
- C. The property has been appraised for value.
- D. The neighborhood values will increase.

Answer: C

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

An FHA-insured mortgage ensures the lender against loss from borrower default but does not guarantee property values or eliminate government powers like eminent domain. FHA requires an FHA appraisal to confirm the property meets minimum standards of safety, soundness, and security, and to establish a value for loan purposes.

The FHA makes clear that the appraisal is for lender protection, not a guarantee to the buyer of condition or future value. A down payment (C) is still required (typically 3.5% minimum). Eminent domain (A) always remains a government power, and no program guarantees increasing neighborhood values (B).

Thus, the correct assurance FHA provides is that the property has been appraised for value.

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

NEW QUESTION # 78

Which type of deed provides the purchaser of real estate the greatest protection?

- A. quitclaim deed
- B. deed in trust
- C. trustee's deed
- D. general warranty deed

Answer: D

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

A general warranty deed offers the highest level of protection to a buyer because the grantor guarantees clear title against all claims, past and present, even those arising before the grantor's ownership. The grantor makes several covenants, including seisin (ownership), right to convey, freedom from encumbrances, quiet enjoyment, further assurances, and warranty forever.

Quitclaim deed (A): contains no warranties; it only conveys whatever interest the grantor may have, if any. In Massachusetts, quitclaim deeds are common for transfers but are not as protective as general warranty deeds.

Trustee's deed (B): conveys property held in trust, usually without full warranties.

Deed in trust (D): transfers property into a trust arrangement, not primarily for buyer protection.

Thus, the general warranty deed provides the greatest buyer protection.

NEW QUESTION # 79

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