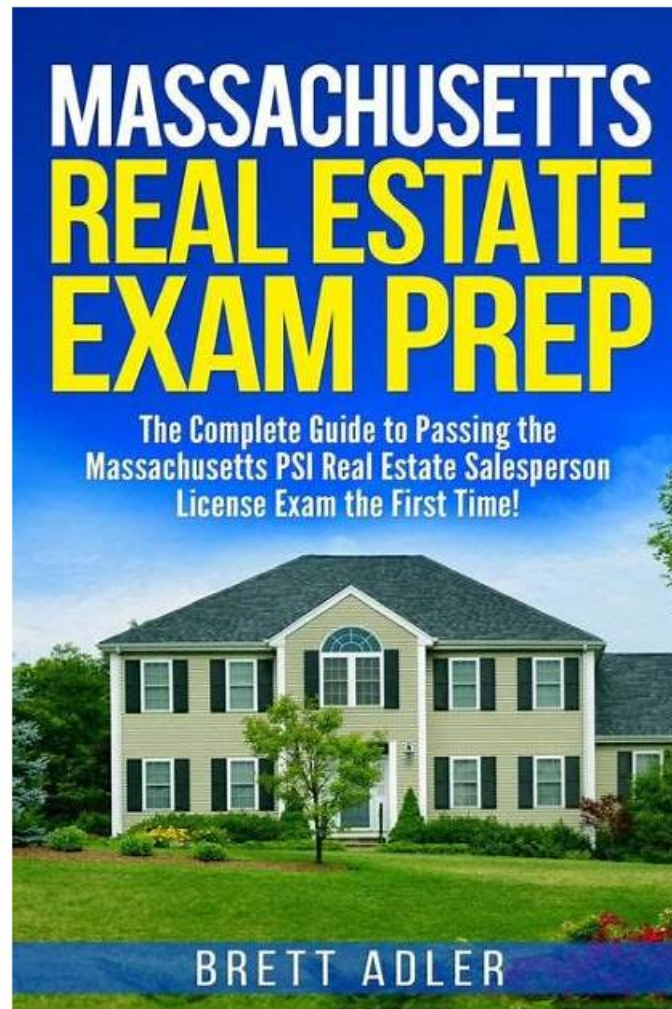


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Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q98-Q103):

NEW QUESTION # 98

Broker N has five affiliated salespersons. On Monday at 10:00 a.m., Salesperson J submitted an offer to purchase from a prospective buyer. The offer price was \$300,000. An hour later, Salesperson R submitted an offer of \$296,000. However, Broker N held the second offer until the seller rejected the first offer. Broker N's conduct in this situation is

- A. Permissible as long as both salespeople share a commission on either of the offers accepted by the seller.
- B. Not permissible because a broker must inform all potential buyers of existing offers.
- **C. Not permissible because a broker must present all offers to the principal forthwith.**
- D. Permissible as long as both salespeople knew of Broker N's action.

Answer: C

Explanation:

Massachusetts law and professional practice require that all offers must be presented to the seller forthwith (immediately). A broker may not withhold or delay offers, regardless of their order of arrival, price, or terms.

In this scenario, Broker N violated fiduciary duty to the seller by withholding the second \$296,000 offer until the first was rejected.

The seller is entitled to see all offers promptly in order to make an informed decision.

The broker has no authority to filter, delay, or prioritize offers.

The law does not require informing other buyers about competing offers (that would be a separate issue of disclosure), but the broker's obligation is always to the client-the seller-to present all offers immediately.

Reference: 254 CMR 3.00 - Duties of Licensees; NAR Code of Ethics, Article 1.

NEW QUESTION # 99

Which of the following will NOT be considered relevant if HUD investigates a prospective home buyer's allegation of discriminatory treatment by a licensee in a brokerage office?

- A. the reports of undercover testers who visited the office
- B. records of the houses shown and properties suggested to the prospective buyer
- C. whether or not the HUD Equal Housing Opportunity poster is displayed in the office
- **D. whether the licensee believed they were acting in the best interests of the prospective buyer**

Answer: D

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

HUD enforces the Fair Housing Act, investigating allegations of discrimination in housing. Relevant evidence in such investigations includes objective records such as listings shown, properties suggested, office policies, whether the HUD Fair Housing poster is displayed, and even reports from undercover testers.

The licensee's personal belief or intent (C) is irrelevant. The law focuses on the effect of the action, not the subjective intent of the broker. Even if the broker believes they were "acting in the client's best interest," if the conduct results in steering, blockbusting, or other discriminatory practices, it is still a violation.

Therefore, the only irrelevant factor is the licensee's personal belief, making C the correct answer.

Reference: Fair Housing Act, 42 U.S.C. 3600; HUD Fair Housing Investigative Procedures; Massachusetts Real Estate Salesperson Candidate Handbook - Fair Housing.

NEW QUESTION # 100

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

Answer: A

Explanation:

□

NEW QUESTION # 101

If a lender has granted a VA-guaranteed loan to a veteran, the veteran

- A. cannot prepay any of the principal amount of the loan.
- B. may sell the property to another veteran who assumes the loan.
- C. cannot apply for another VA loan in the veteran's lifetime.
- D. makes the down payment directly to the VA.

Answer: B

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

A VA-guaranteed loan allows veterans to purchase with little or no down payment. Once the loan is made, the veteran deals directly with the lender - not the VA. The VA guarantees repayment to the lender if default occurs.

A: Down payments, if required, are paid to the lender, not the VA.

B: Veterans may obtain multiple VA loans in a lifetime, depending on eligibility and entitlement.

C: VA loans allow prepayment without penalty.

D: VA loans are assumable, meaning another veteran (or even non-veteran, with lender approval) may assume the existing financing, often a benefit if the loan has a favorable interest rate.

Correct answer: D.

Reference: VA Lender's Handbook; Massachusetts Real Estate Salesperson Candidate Handbook - Financing /VA Loans.

NEW QUESTION # 102

Two top licensees in a small town have agreed not to show listings of a new real estate firm charging a low commission rate to sellers. This behavior is a violation of the

- A. Equal Credit Opportunity Act.
- B. Sherman Antitrust Act.
- C. Blue-Sky laws.
- D. federal fair housing laws.

Answer: B

Explanation:

The Sherman Antitrust Act is a federal law that prohibits any contract, combination, or conspiracy that restrains trade or creates monopolies. In the context of real estate, antitrust violations include price fixing, market allocation, group boycotts, and tie-in arrangements.

The situation described - where two licensees agree not to show listings from a competing brokerage charging lower commissions - is a classic example of a group boycott. By conspiring to cut out competition, they are restraining trade and harming both consumers and the new brokerage.

The Equal Credit Opportunity Act (A) deals with lending discrimination, Blue-Sky laws (B) regulate securities, and federal fair housing laws (D) prohibit housing discrimination. Only the Sherman Antitrust Act applies here.

Massachusetts licensees are specifically tested on recognizing antitrust violations. The penalties for Sherman Act violations are

severe, including fines, loss of license, and even imprisonment.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Real Estate Practice & Antitrust Laws; Sherman Antitrust Act, 15 U.S.C.1-7.

NEW QUESTION # 103

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