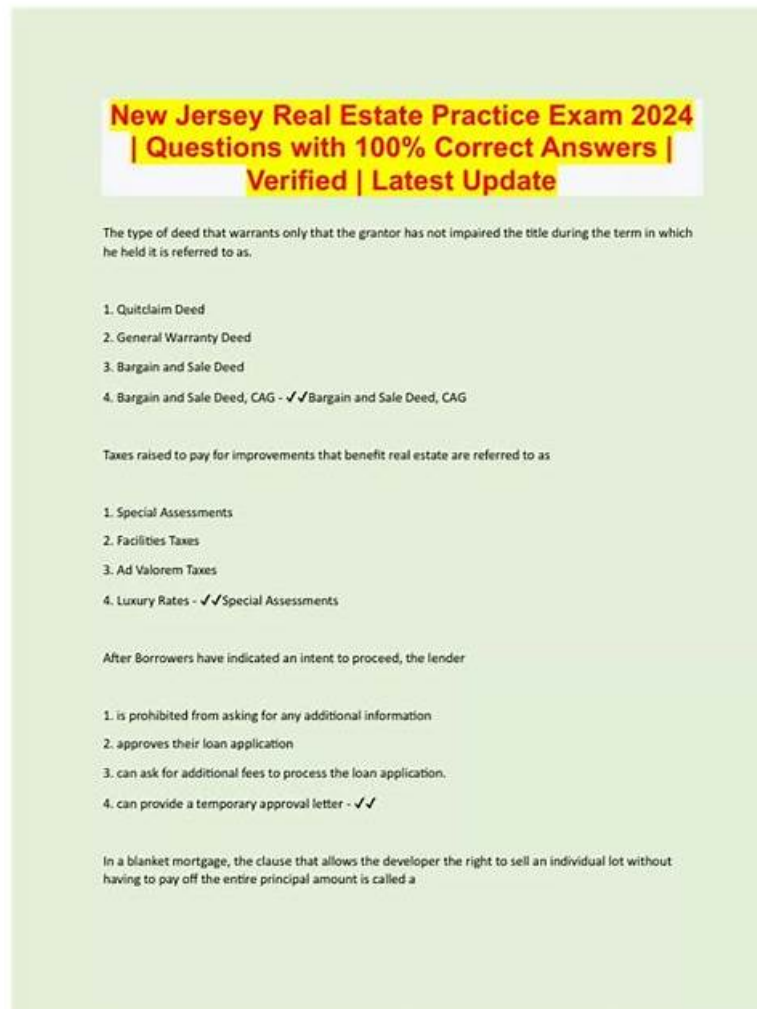


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Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q70-Q75):

NEW QUESTION # 70

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

Answer: D


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:

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

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 # 71

A low loan-to-value ratio indicates a:

- A. higher equity in the property.
- B. greater risk of foreclosure.
- C. greater use of leverage.
- D. lower equity in the property.

Answer: A

Explanation:

The loan-to-value (LTV) ratio compares the loan amount to the property's value or purchase price.

A low LTV means the borrower made a large down payment.

This results in higher equity in the property and lower risk for the lender.

Conversely, a high LTV means lower equity and higher lender risk.

Correct answer = C: higher equity in the property.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Financing and Loan Concepts.

NEW QUESTION # 72

Under New Jersey Real Estate Commission rules, a licensee's obligations to the public include all of the following responsibilities EXCEPT:

- A. accepting any reasonable commission offered by a seller in the course of negotiating a listing agreement
- B. disclosing material defects in a property to a prospective purchaser
- C. dealing honestly with all parties
- D. protecting and promoting the interests of the licensee's principal when acting as an agent

Answer: A

Explanation:

According to NJREC Rules (N.J.A.C. 11:5-6.3 and 11:5-6.4), obligations to the public include:

Dealing honestly and fairly with all parties.

Disclosing material defects known to the licensee.

Protecting and promoting the interests of the principal when acting as agent.

There is no requirement that a licensee must accept "any reasonable commission" offered. Commission rates are always negotiable and must be agreed upon voluntarily.

Correct answer = A.

Reference: NJREC Rules and Regulations; NJ Real Estate Salesperson Study Guide, Chapter on Fiduciary Duties.

NEW QUESTION # 73

In a jurisdiction where the common law of agency applies, a broker has listed a home and then presented to the seller an offer from another client of the broker. The offer has been accepted. The broker has what type of agency relationship with the parties?

- A. seller agency, no agency relationship with buyer
- B. seller agency, buyer sub-agency
- C. no agency relationship; in this situation the broker becomes a facilitator only
- D. dual agency

Answer: D

Explanation:

Under the common law of agency, when a broker represents both the seller and the buyer in the same transaction, the broker is acting as a dual agent.

The broker has a fiduciary duty to both parties.

This arrangement is only legal if both parties give informed, written consent.

A sub-agency relationship would apply if another agent brought the buyer as a subagent of the seller's broker, not if the buyer is directly the broker's own client.

Therefore, the correct agency type in this case is dual agency.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Agency Relationships and Disclosure; Common Law of Agency Principles.

NEW QUESTION # 74

If an owner wants to list a property for sale "as is," the listing agent should:

- A. assume that the house is a "fixer-upper."
- B. conclude that if the buyer later discovers defects that were not disclosed the listing agent is relieved of any responsibility.
- C. question the seller as to any known defects.
- D. assume that the owner will accept a relatively low price for the property.

Answer: C

Explanation:

"As is" does not relieve a seller or listing agent from disclosure obligations.

The licensee must still make reasonable inquiries about known defects.

All material facts must be disclosed, regardless of the "as is" designation.

"As is" simply means the seller will not make repairs or improvements.

Thus, the agent must ask the seller about known defects = C.

Reference: NJREC Rules and Regulations on Disclosure; NJ Real Estate Salesperson Study Guide, Chapter on Seller Disclosures and "As Is" Sales.

NEW QUESTION # 75

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