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Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q10-Q15):

NEW QUESTION # 10

The Massachusetts Consumer Protection Act requires that

- A. The buyer be informed of all offers.
- B. The seller's information be kept confidential.
- C. The seller disclose all offers received.
- D. The broker disclose known material defects.

Answer: D

Explanation:

The Massachusetts Consumer Protection Act (M.G.L. c. 93A) prohibits unfair or deceptive practices in trade or commerce. In real estate, this means that a broker must disclose known material defects to prospective buyers. Failing to do so constitutes a deceptive act and can subject the broker to liability, including double or treble damages, attorney's fees, and court costs.

While sellers and buyers have their own disclosure obligations, the statute specifically imposes consumer protection responsibilities on businesses, including real estate brokers. Confidentiality of client information is a fiduciary duty under agency law, not a requirement of Chapter 93A. Offers themselves must always be presented to clients, but Chapter 93A focuses primarily on material misrepresentation and nondisclosure.

Reference: M.G.L. c. 93A; 254 CMR 3.00; Massachusetts Real Estate Candidate Information Bulletin - Consumer Protection Law.

NEW QUESTION # 11

A seller wants \$120,000 for a home and still owes \$20,000 of the original loan at 7% interest. The current interest rate is 12%. A buyer can pay \$60,000 down and wants to carry a mortgage that includes the seller's \$20,000 existing mortgage and the remaining \$40,000 for a total of \$60,000 at an interest rate of 10%. What kind of mortgage loan is this?

- A. buydown
- **B. wraparound**
- C. equity
- D. blanket

Answer: B

Explanation:

A wraparound mortgage is a type of seller financing in which the new loan "wraps around" an existing loan.

The buyer makes one combined payment to the seller, who continues paying the original loan while retaining the difference.

In this case:

The seller owes \$20,000 at 7%.

The buyer wants to borrow \$60,000 total (\$20,000 existing + \$40,000 new).

The new loan is structured at 10% interest, covering both debts.

This is exactly how a wraparound mortgage works: the seller finances the buyer's loan, keeps the existing mortgage in place, and earns the difference between the interest rates.

The other options:

Blanket mortgage (A): covers multiple parcels.

Equity loan (B): based on homeowner equity.

Buydown (D): involves prepaying interest to reduce borrower's rate.

Correct answer: C: wraparound.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Financing; Real Estate Finance Principles.

NEW QUESTION # 12

The broker has a single agency relationship with the seller. The broker will show the property to a buyer who is a customer. The broker must disclose that the

- A. home has a lake view.
- B. seller does not like the next door neighbor.
- C. seller needs to move soon.
- **D. home has a leaky roof in heavy rains.**

Answer: D

Explanation:

In Massachusetts, when a broker represents the seller, the buyer is treated as a customer (not a client). While the broker owes fiduciary duties to the seller, they also have a duty of honest dealing and disclosure of material defects to customers.

A leaky roof in heavy rains is a material defect that affects the property's value and safety. The broker must disclose it regardless of agency relationship.

The seller's urgency to move (A) and dislike of a neighbor (D) are not material facts.

A positive feature like a lake view (B) may be marketed but is not a required disclosure.

Thus, the correct answer is C: leaky roof.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Agency & Disclosure; 254 CMR 3.00 (Licensee Obligations).

NEW QUESTION # 13

A buyer and seller agreed upon a selling price for a property and both signed a written agreement. As part of the contract, the buyer reserved the right to cancel the sale if the buyer's house, which was on the market, did not sell within 30 days. This contract is

- A. an executory contract.
- B. a unilateral contract.
- C. an executed contract.
- D. an implied contract.

Answer: A

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

An executory contract is one in which one or more terms remain to be performed. In this case, although the purchase agreement is signed, the buyer's performance is contingent upon selling their home within 30 days.

Until that contingency is satisfied, the contract remains executory.

A (executed contract): would mean all terms have been performed.

B (unilateral contract): involves only one party making a promise, e.g., an option. This is bilateral.

D (implied contract): arises by conduct, not by a written agreement.

Thus, the correct answer is C: executory contract.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Contracts; Executory vs. Executed Contracts.

NEW QUESTION # 14

The provisions of the Real Estate License Law apply to which of the following individuals?

- A. A licensed person who for a fee receives a referral from a licensed broker
- B. A property manager who handles the sale of units within a managed condominium complex
- C. Salespersons who sell their primary residences
- D. A regular employee of a property owner who conducts lease transactions on the property

Answer: B

Explanation:

The Massachusetts Real Estate License Law (M.G.L. c. 112, §§ 87PP-87DDD) applies to anyone who engages in the business of buying, selling, leasing, or negotiating real estate transactions for a fee, commission, or other valuable consideration, unless specifically exempt.

Exemptions include:

Regular salaried employees of property owners who lease or manage property owned by their employer (no license needed).

Salespersons selling their own primary residence (no license needed, as owners always may sell their own property).

Referrals: A licensed person may receive compensation, but unlicensed referral fees are prohibited.

A property manager who handles sales of units (not just leasing or maintenance) is engaged in brokerage activities requiring a license.

Therefore, the Real Estate License Law applies in this case.

Reference: M.G.L. c. 112, §§ 87QQ, 87RR; Massachusetts Real Estate Candidate Information Bulletin - Licensing Requirements.

NEW QUESTION # 15

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