

Massachusetts-Real-Estate-Salesperson퍼펙트최신덤프 자료, Massachusetts-Real-Estate-Salesperson인증덤프공 부문제



참고: ITDumpsKR에서 Google Drive로 공유하는 무료, 최신 Massachusetts-Real-Estate-Salesperson 시험 문제집이 있습니다: https://drive.google.com/open?id=1_nrbAQIRn67JbHPNPTTrBRS7CBS-qFj4g

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관심있는 인증시험과목Real Estate Massachusetts-Real-Estate-Salesperson덤프의 무료샘플을 원하신다면 덤프구매사이트의 PDF Version Demo 버튼을 클릭하고 메일주소를 입력하시면 바로 다운받아Real Estate Massachusetts-Real-Estate-Salesperson덤프의 일부분 문제를 체험해 보실수 있습니다. PDF버전외에 온라인버전과 테스트엔버전 Demo도 다운받아 보실수 있습니다.

>> Massachusetts-Real-Estate-Salesperson퍼펙트 최신 덤프자료 <<

시험준비에 가장 좋은 Massachusetts-Real-Estate-Salesperson퍼펙트 최신 덤프자료 덤프데모 다운로드

Real Estate인증 Massachusetts-Real-Estate-Salesperson시험은 IT인증자격증중 가장 인기있는 자격증을 취득하는 필수 시험 과목입니다. Real Estate인증 Massachusetts-Real-Estate-Salesperson시험을 패스해야만 자격증 취득이 가능합니다. ITDumpsKR의Real Estate인증 Massachusetts-Real-Estate-Salesperson는 최신 시험문제 커버율이 높아 시험패스가 아주 간단합니다. Real Estate인증 Massachusetts-Real-Estate-Salesperson덤프만 공부하시면 아무런 우려없이 시험 보셔도 됩니다. 시험합격하면 좋은 소식 전해주세요.

최신 Massachusetts Real Estate Massachusetts-Real-Estate-Salesperson 무료 샘플문제 (Q86-Q91):

질문 # 86

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

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

정답: D

설명:

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.

질문 # 87

Under Housing and Urban Development guidelines, when an advertisement includes the phrase "walk to bus- stop," the advertisement is

- A. Only discriminatory against disabled individuals in some cases.
- B. Discriminatory against individuals with disabilities.
- C. Only discriminatory if the statement is false.
- D. Not discriminatory against disabled individuals.

정답: D

설명:

HUD guidelines on advertising under the Fair Housing Act (42 U.S.C. §§ 3601-3619) prohibit language that expresses limitations, preferences, or discrimination based on a protected class (race, color, religion, sex, disability, familial status, or national origin). However, phrases describing the property's location or proximity to amenities (such as "walk to bus-stop" or "near shopping center") are not considered discriminatory under HUD's advertising rules. HUD distinguishes between "steering language" and neutral descriptors. References to nearby services are acceptable because they do not discourage or exclude individuals with disabilities; they simply describe a geographic fact. HUD specifically lists "walk to transportation" as non-discriminatory advertising language in its Fair Housing Advertising Guidelines. Reference: HUD Fair Housing Advertising Guidelines; Fair Housing Act (42 U.S.C. § 3604(c)).

질문 # 88

The commission rate included in a listing contract is determined by

- A. local custom.
- B. state statute.
- C. negotiation.
- D. national trade organizations.

정답: C

설명:

Comprehensive and Detailed Explanation (150-250 words):

Real estate commissions are always negotiable between the broker and the client. Neither the state, local customs, nor trade associations (like NAR) may fix commission rates, as that would violate the Sherman Antitrust Act (prohibiting price-fixing and restraint of trade).

A: Massachusetts does not set commission rates by statute.

B: Local custom does not determine commissions.

C: Trade organizations may publish surveys but cannot set rates.

Thus, commission terms are agreed to by negotiation between the broker and client in the listing contract.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Brokerage Agreements; Sherman Antitrust Act (15 U.S.C. 1).

질문 # 89

What is the function of a promissory note or bond when used in conjunction with a mortgage?

- A. It furnishes a complete legal description of the property.

- B. In case of default, it limits the lender's rights to interest only.
- C. It provides the elements necessary to make the mortgage valid.
- D. It makes the borrower personally obligated to pay the debt.

정답: D

설명:

In Massachusetts real estate law and as covered in the Massachusetts Real Estate Salesperson Study Guide, a promissory note (sometimes called a bond) is a written promise by the borrower to repay a specific amount of money to the lender under agreed terms. The note functions as evidence of the debt and creates a personal obligation for the borrower to pay the debt according to the specified schedule. This personal obligation is what differentiates the note from the mortgage document itself.

While the mortgage creates a lien against the property and provides security for the loan (giving the lender rights to the property in case of default), the promissory note represents the actual debt and the borrower's promise to repay it. Without the note, the mortgage lien alone is insufficient because it only secures the loan; it does not obligate repayment.

The promissory note generally contains the principal amount, interest rate, payment schedule, maturity date, and any penalties for default. If the borrower defaults on payments, the lender can take legal action based on the note. The mortgage provides the lender the right to foreclose on the property if the note is not paid, but the note itself establishes the borrower's personal liability.

This is explicitly stated in official Massachusetts real estate law references and study guides:

"The note is the borrower's personal promise to pay the debt."

"The mortgage is the security instrument that pledges the property as collateral." Reference: Massachusetts Real Estate Salesperson Study Guide, Chapter 8: Financing Instruments and Mortgages.

질문 # 90

A private integrated club refused to rent one of its condos to a minority family. The club explained that it did not rent the condos to the public since the condos were for members only. Is the club in violation of the federal Fair Housing Act, and if so, how?

- A. No, because a private club may restrict the rental of its own lodgings to its members as long as the lodgings are not operated commercially.
- B. Yes, because the club had minority members, and therefore was not eligible for exemptions from the federal Fair Housing Act.
- C. No, because as an integrated club, they could discriminate on the basis of race in renting facilities.
- D. Yes, because when race is involved, no exceptions to the federal Fair Housing Act exist.

정답: D

설명:

Comprehensive and Detailed Explanation (150-250 words):

The federal Fair Housing Act (Title VIII of the Civil Rights Act of 1968) prohibits housing discrimination based on race, color, religion, sex, national origin, familial status, or disability. While the Act contains limited exemptions for private clubs and religious organizations, no exemption applies when race is involved.

Therefore, even if the club limits occupancy to members, it cannot refuse to rent based on race. Race discrimination is always illegal, regardless of ownership type or membership restrictions.

B is incorrect: minority membership status does not determine exemption.

C is false: no private club exemption allows racial discrimination.

D misstates the exemption; private clubs may limit lodging to members, but not on the basis of race.

Thus, the correct answer is A: when race is involved, no exemptions apply.

Reference: Fair Housing Act, 42 U.S.C. 3604; Massachusetts Real Estate Salesperson Candidate Handbook

- Fair Housing.

질문 # 91

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최근 IT 업종에 종사하는 분들이 점점 늘어나는 추세하에 경쟁이 점점 치열해지고 있습니다. IT인증시험은 국제에서 인정받는 효력있는 자격증을 취득하는 과정으로서 널리 알려져 있습니다. ITDumpsKR의 Real Estate인증 Massachusetts-Real-Estate-Salesperson덤프는 IT인증시험의 한 과목인 Real Estate인증 Massachusetts-Real-Estate-Salesperson시험에 대비하여 만들어진 시험전 공부자료인데 높은 시험적중율과 친근한 가격으로 많은 사랑을 받고 있습니다.

Massachusetts-Real-Estate-Salesperson인증덤프공부문제 : <https://www.itdumpskr.com/Massachusetts-Real-Estate->

Massachusetts-Real-Estate-Salesperson시험에 응시하실 분이라면 ITDumpsKR에서는 꼭 완벽한 Massachusetts-Real-Estate-Salesperson자료를 드릴 것을 약속합니다, 몇개월을 거쳐 시험준비공부를 해야만 패스가능한 시험을 ITDumpsKR의 Real Estate인증 Massachusetts-Real-Estate-Salesperson덤프는 며칠간에도 같은 시험패스 결과를 안겨드릴 수 있습니다, 다같이 Massachusetts-Real-Estate-Salesperson덤프로 시험패스에 주문 걸어 보아요, Real Estate인증 Massachusetts-Real-Estate-Salesperson시험문제가 업데이트되면Real Estate인증 Massachusetts-Real-Estate-Salesperson덤프도 바로 업데이트하여 무료 업데이트서비스를 제공해드리기에 덤프유효기간을 연장하는것으로 됩니다, 응시 전Real Estate Massachusetts-Real-Estate-Salesperson인증 시험덤프로 최고의 시험대비준비를 하시기 바랍니다.

대답을 계속 화유가 머뭇거리자, 영소는 괜한 질문을 했다 자책했다, 학무상의 검미가 살짝 좁혀졌다, Massachusetts-Real-Estate-Salesperson시험에 응시하실 분이라면 ITDumpsKR에서는 꼭 완벽한 Massachusetts-Real-Estate-Salesperson자료를 드릴 것을 약속합니다, 몇개월을 거쳐 시험준비공부를 해야만 패스가능한 시험을 ITDumpsKR의 Real Estate인증 Massachusetts-Real-Estate-Salesperson덤프는 며칠간에도 같은 시험패스 결과를 안겨드릴 수 있습니다.

Massachusetts-Real-Estate-Salesperson퍼펙트 최신 덤프자료 덤프는 PDF, 테스트엔진,온라인버전 세가지 버전으로 제공

다같이 Massachusetts-Real-Estate-Salesperson덤프로 시험패스에 주문 걸어 보아요, Real Estate인증 Massachusetts-Real-Estate-Salesperson시험문제가 업데이트되면Real Estate인증 Massachusetts-Real-Estate-Salesperson덤프도 바로 업데이트하여 무료 업데이트서비스를 제공해드리기에 덤프유효기간을 연장하는것으로 됩니다.

응시 전Real Estate Massachusetts-Real-Estate-Salesperson인증 시험덤프로 최고의 시험대비준비를 하시기 바랍니다.

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BONUS!!! ITDumpsKR Massachusetts-Real-Estate-Salesperson 시험 문제집 전체 버전을 무료로 다운로드하세요:
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