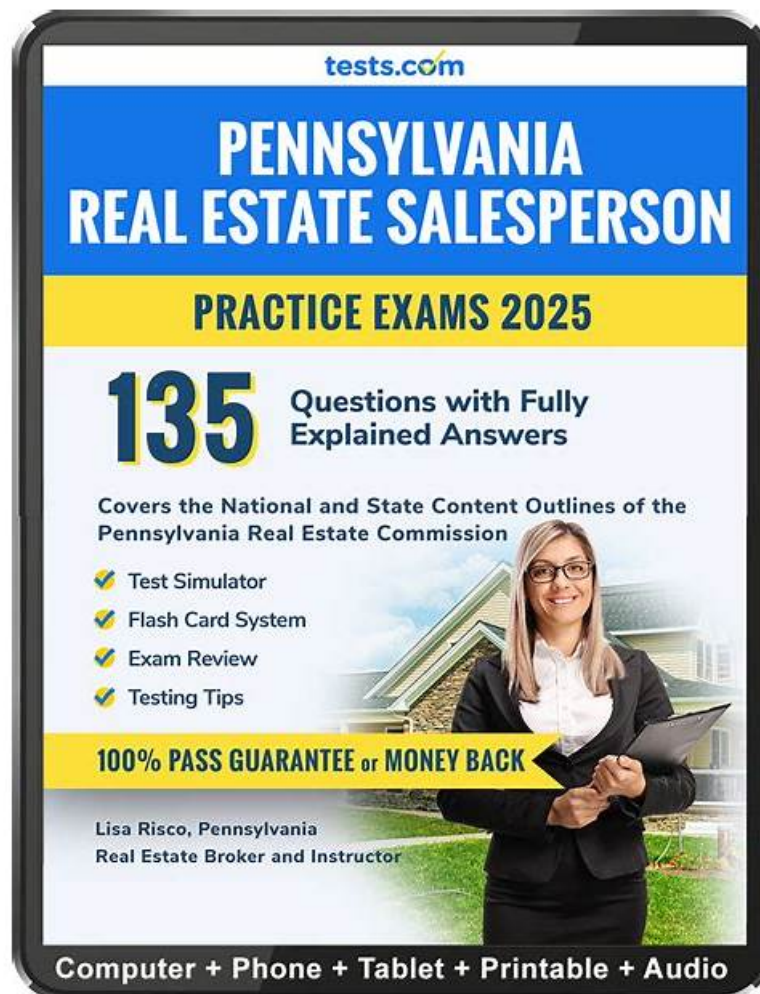


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## Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q86-Q91):

### NEW QUESTION # 86

A buyer wants to purchase a home for \$150,000 with a 30% down payment. The lender charges 1.75 points. How much money does the buyer need up front to make the purchase?

- A. \$46,838
- B. \$45,788
- C. \$45,000
- D. \$47,625

**Answer: D**

Explanation:

$45,000 + 1,837.50 = 46,837.50$

Rounded, the buyer needs \$47,625 up front.

Thus, the correct answer is B.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Financing & Math (Points, Down Payments, Loan Calculations).

### NEW QUESTION # 87

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

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

**Answer: A**

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 # 88

Which of the following activities may result in a fine from the Massachusetts Commission Against Discrimination (MCAD) against a licensee?

- A. Failing to give both the buyer and the seller a copy of the purchase and sales agreement
- B. Blockbusting
- C. Knowingly making any substantial misrepresentation
- D. Acting in the dual capacity of broker and undisclosed principal in the same transaction

**Answer: B**

**Explanation:**

The Massachusetts Commission Against Discrimination (MCAD) is the state agency responsible for enforcing the Massachusetts Fair Housing Law (M.G.L. c. 151B). Blockbusting is the illegal practice of inducing homeowners to sell by suggesting that protected classes of people (such as minorities, families with children, or people receiving public assistance) are moving into the neighborhood, often suggesting declining property values.

This practice is explicitly prohibited under both federal law (Fair Housing Act) and Massachusetts General Law. MCAD has the authority to investigate complaints of housing discrimination and levy fines against licensees found guilty of such violations.

While misrepresentation or undisclosed dual capacity may lead to disciplinary action by the Massachusetts Board of Registration of Real Estate Brokers and Salespersons, only violations of fair housing law, such as blockbusting, steering, or refusing to deal with members of protected classes, fall under the jurisdiction of MCAD.

Reference: Massachusetts General Laws c. 151B; MCAD Fair Housing Guidelines; 254 CMR 3.00.

**NEW QUESTION # 89**

A broker lists a property abutting a pond. A potential buyer is interested in the property but plans to build an addition onto a boathouse. The buyer will need

- **A. Approval from the local conservation commission.**
- B. A letter of interim control.
- C. A certificate of compliance.
- D. Approval from the State Sanitary Commission.

**Answer: A**

**Explanation:**

If a property abuts a pond, the potential construction of any addition, especially near water, may require approval from the local conservation commission. This is because Massachusetts law, under the Massachusetts Wetlands Protection Act (M.G.L. c. 131, § 40), regulates activities near water bodies, wetlands, and other protected areas to preserve the environment and control construction near these sensitive areas.

The local conservation commission is responsible for approving construction projects that could affect the pond or surrounding wetlands. If the buyer intends to build near the pond, especially on land that may fall under these regulations, they must seek the approval of the local conservation commission before proceeding with construction.

Reference: M.G.L. c. 131, § 40 - Wetlands Protection Act; Massachusetts Real Estate Candidate Information Bulletin - Environmental Issues.

**NEW QUESTION # 90**

An offer of \$569,000 is verbally accepted by a seller. Two hours later an offer of \$589,000 is presented to the seller, which the seller accepts in writing. Based on the above situation the first buyer is

- A. Entitled to an additional offer.
- B. Not entitled to the status as a backup offer.
- C. Entitled to purchase the property.
- **D. Not entitled to purchase the property.**

**Answer: D**

**Explanation:**

Under Massachusetts law and the Statute of Frauds (M.G.L. c. 259), all contracts for the sale of real property must be in writing and signed to be enforceable. A verbal acceptance of an offer does not create a binding real estate contract. Therefore, when the seller verbally accepted the first offer of \$569,000, no enforceable agreement was formed.

Later, when the seller accepted the \$589,000 offer in writing, that acceptance created the first legally binding contract because it was in writing and signed. The first buyer cannot compel the seller to sell to them, as there was no enforceable written agreement. Thus, the first buyer is not entitled to purchase the property. Only the second, written offer created enforceable contractual rights.

Reference: Massachusetts General Laws Chapter 259 (Statute of Frauds); Massachusetts Real Estate Candidate Information Bulletin, Section: Contracts.

## NEW QUESTION # 91

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