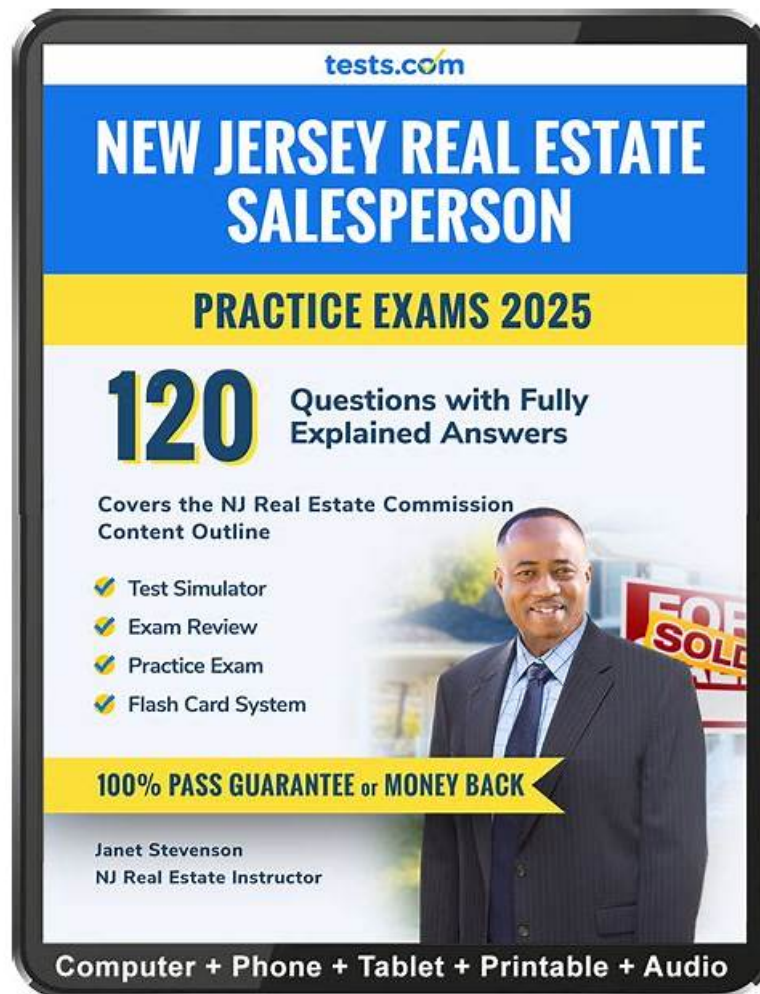


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## Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q28-Q33):

### NEW QUESTION # 28

In many states, usury laws:

- A. determine the possible legal use of land.
- **B. establish a maximum rate of interest allowed for loans.**
- C. provide a right to use property belonging to another.
- D. impose a tax on a purchaser of personal property for resale or use.

**Answer: B**

Explanation:

Usury laws are designed to protect borrowers from being charged excessively high interest rates.

These laws set the maximum legal interest rate that lenders may charge.

The other options (land use, easements, and sales tax) are unrelated to usury laws.

Correct answer: D.

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

### NEW QUESTION # 29

Which of the following statements about branch offices is INCORRECT?

- A. The employing broker is ultimately responsible for all licensees employed at the branch office.
- B. The name of the branch office supervisor must be recorded with the commission.
- **C. Two salespersons may be designated to share supervising responsibilities.**
- D. A licensed broker-salesperson must supervise the office on a full-time basis.

**Answer: C**

Explanation:

According to NJREC Rules and Regulations (N.J.A.C. 11:5-6.4 & 6.5):

A branch office must be supervised by a broker or broker-salesperson designated by the employing broker.

The supervisor's name must be recorded with the Commission.

The supervising broker/broker-salesperson must work full-time at that location.

The employing broker remains ultimately responsible for all licensees.

It is not permitted to designate two salespersons to share supervisory responsibilities.

Thus, the incorrect statement is C.

Reference: NJREC Rules and Regulations, N.J.A.C. 11:5-6.4, 11:5-6.5; NJ Real Estate Salesperson Study Guide, Chapter on Licensing Requirements.

### NEW QUESTION # 30

A property was listed for \$110,000. It sold for \$106,000. A 6.5% fee was split equally between the listing and selling real estate firms. The listing licensee received 55% of the listing office share. How much did the listing licensee receive?

- **A. \$1,894.75**
- B. \$3,575.00
- C. \$3,789.50
- D. \$1,966.25

**Answer: A**

Explanation:

**Comprehensive and Detailed Explanation From Exact Extract:**

Step 1: Commission = Sale Price × Rate

$$106,000 \times 0.065 = 6,890$$

Step 2: Split equally between listing and selling firms:

$$6,890 \div 2 = 3,445$$

Step 3: Listing agent gets 55% of listing office share:

$$3,445 \times 0.55 = 1,894.75$$

Therefore, the listing licensee receives **\$1,894.75 (A)**.

**Reference:** NJ Real Estate Salesperson Study Guide, Chapter on Commission Math and Agency Compensation.

**NEW QUESTION # 31**

Which of the following is a permitted free offering?

- **A. A free dinner for attendees at a homebuyers' evening seminar**
- B. A coupon for discounted commission on listing services
- C. A complimentary home warranty with every listing
- D. Free use of a local moving van for all listings

**Answer: A**

Explanation:

According to NJREC rules on inducements (N.J.A.C. 11:5-6.4):

Free offers to the general public (e.g., a dinner seminar or educational event) are permissible because they are not conditioned upon listing or buying.

Inducements like "home warranty with every listing," "discounted commissions," or "moving vans for clients only" are contingent on brokerage activity and are prohibited.

Thus, the permitted free offering is C.

Reference: NJREC Rules and Regulations, N.J.A.C. 11:5-6.4; NJ Real Estate Salesperson Study Guide, Chapter on Advertising and Inducements.

**NEW QUESTION # 32**

A licensee listed a house for \$187,500, and a dual agency does not exist. A buyer is willing to offer \$184,000.

The licensee explains that the seller will take no less than \$186,500. The buyer agrees to offer \$186,500. Did the licensee act properly?

- **A. No, the licensee should not have disclosed that the seller would accept less than the listing price.**
- B. Yes, because the licensee persuaded the buyer to raise the price \$2,500.
- C. Yes, to ensure acceptance of an offer, the licensee needed to disclose the lowest price the seller would accept.
- D. No, the licensee should have accepted the first offer and persuaded the seller to accept it.

**Answer: A**

Explanation:

Under fiduciary duties of a seller's agent in New Jersey:

A licensee must act in the best interest of their client (the seller).

The agent cannot disclose the seller's bottom line or confidential financial information without the seller's explicit consent.

Disclosing "the seller will take no less than \$186,500" violated confidentiality and the duty of loyalty.

Thus, the licensee acted improperly.

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

## NEW QUESTION # 33

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