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Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q75-Q80):

NEW QUESTION # 75

A broker is offering a \$100 gift certificate at a jewelry store to all sellers who list with the broker during a specified time period. According to the New Jersey Real Estate License Law, such a promotion is prohibited because it:

- A. discriminates against sellers who do not list with the broker during the specified time period
- B. offers compensation for brokerage activity to unlicensed persons
- C. discriminates against sellers whose religion prohibits the wearing of jewelry
- D. makes the receipt of the free offering contingent upon sellers listing their properties with the broker

Answer: D

Explanation:

According to NJ Real Estate Commission rules, brokers and salespersons may not: Offer prizes, gifts, or inducements that are contingent on entering into a listing agreement. This is considered an improper inducement under N.J.A.C. 11:5-6.4.

Therefore, the prohibition is because the gift certificate is conditioned on the seller listing with the broker.
Reference: NJREC Rules and Regulations, N.J.A.C. 11:5-6.4 (Advertising and Inducements).

NEW QUESTION # 76

A lender may add 1/12th of the estimated cost of the annual property taxes and hazard insurance on the mortgaged property to the monthly loan payment for deposit in:

- A. a margin account
- **B. an impound, escrow, or reserve account**
- C. an adjustment account
- D. a PMI account

Answer: B

Explanation:

Lenders often require borrowers to pay 1/12th of annual taxes and insurance each month into an escrow (impound or reserve) account.

The lender then pays property taxes and insurance premiums when due.

PMI accounts relate to mortgage insurance, not taxes/insurance.

Margin and adjustment accounts relate to investment or adjustable-rate loans.

Correct answer = C.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Financing and Escrow Accounts.

NEW QUESTION # 77

A salesperson is convicted of a crime which involved activities as a real estate licensee. The Commission obtains a certified copy of the judgment of conviction against the salesperson. According to the New Jersey Real Estate License Law, the Commission MUST:

- A. notify the salesperson's employing broker of the circumstances pertaining to the conviction
- B. revoke the salesperson's license
- **C. determine, at its discretion, what disciplinary action to take against the salesperson**
- D. suspend the salesperson's license

Answer: C

Explanation:

Under N.J.S.A. 45:15-17, the New Jersey Real Estate Commission (NJREC) has discretionary authority to determine appropriate disciplinary action when a licensee is convicted of a crime related to their licensed activities.

The Commission may choose to suspend, revoke, or otherwise discipline the licensee depending on circumstances.

It is not automatic that the license must be revoked or suspended; the Commission evaluates the case.

Correct answer = C.

Reference: NJ Real Estate Licensing Law, N.J.S.A. 45:15-17; NJ Real Estate Salesperson Study Guide, Chapter on Disciplinary Actions.

NEW QUESTION # 78

Which of the following items would be prorated at closing with the credit going to the seller?

- **A. prepaid property taxes**
- B. unearned rent collected in advance
- C. accrued interest on an assumed mortgage
- D. earnest money

Answer: A

Explanation:

Prepaid items (like property taxes already paid by seller) are prorated at closing, with the buyer reimbursing the seller for the period after closing. The credit therefore goes to the seller.

Accrued interest is typically credited to the buyer (since the seller owes it).

Earnest money is applied to buyer's costs, not prorated.

Unearned rent collected in advance is credited to the buyer, since the seller must pass future rent benefit to the buyer.

Correct answer = B.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Closings and Prorations.

NEW QUESTION # 79

Salesperson P leaves the employ of Broker A. One of the listings at Broker A's firm has agreed to list with Salesperson P at the new firm. In this instance the listing file:

- A. can be taken to the new firm so there is no interruption of service to the client.
- B. should be turned into the MLS.
- C. should be given to the seller.
- **D. cannot be taken because it belongs to Broker A.**

Answer: D

Explanation:

All listings are taken in the name of the broker, not the salesperson.

When a salesperson leaves a brokerage, the listing remains the property of the broker.

The client may choose to cancel the listing and re-list with the new broker, but the listing file cannot be taken by the departing salesperson.

Correct answer = B.

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

NEW QUESTION # 80

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