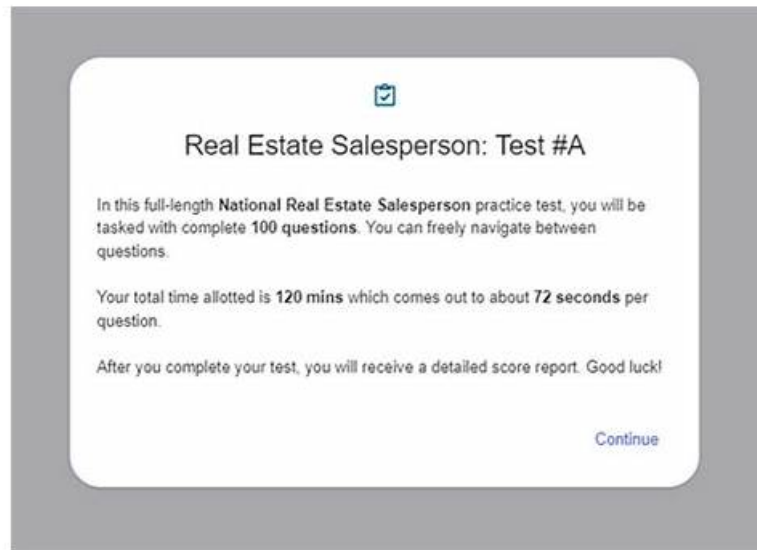


Exam New-Jersey-Real-Estate-Salesperson Fees - New-Jersey-Real-Estate-Salesperson Test Sample Online



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Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q30-Q35):

NEW QUESTION # 30

A buyer wants to purchase a home for \$400,000 with a 15% down payment. The lender charges 1.5 points.

How much money does the buyer need up front to make the purchase?

- A. \$60,900
- B. \$66,000
- C. \$60,000
- **D. \$65,100**

Answer: D

Explanation:

Step 1: Calculate down payment:

$$400,000 \times 15\% = 60,000$$

Step 2: Loan amount:

$$400,000 - 60,000 = 340,000$$

Step 3: Points = 1.5% of loan amount:

$$340,000 \times 0.015 = 5,100$$

Step 4: Total cash needed upfront:

$$60,000 + 5,100 = 65,100$$

Correct answer = **D (\$65,100)**.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Financing and Points Calculations.

NEW QUESTION # 31

Prospective buyers asked the licensee representing them if it would be a good idea to check the property they wish to purchase for radon. The licensee's best response would be to tell the buyers that:

- A. as long as they are non-smokers, it should not be an issue.
- B. it is unlikely that radon would be a problem in that area.
- **C. they should do so, because radon is now considered to be one of the causes of lung cancer.**
- D. they need not do so, because if radon were present, there would be an odor that would make it easy to detect.

Answer: C

Explanation:

Radon is a colorless, odorless, radioactive gas linked to lung cancer.

The EPA and NJDEP recommend testing homes for radon regardless of location.

Licensees should never minimize the risk or falsely suggest it is detectable by odor.

The best professional response is to recommend that buyers test for radon because it is a known health risk.

Correct answer = C.

Reference: NJDEP Radon Hazard Program; NJ Real Estate Salesperson Study Guide, Chapter on Environmental Issues.

NEW QUESTION # 32

Which of the following differentiates a bilateral contract from a unilateral contract?

- A. type of property specified in the contract
- B. number of parties involved
- C. relative value of the object of the contract
- **D. performance obligations of the parties**

Answer: D

Explanation:

A bilateral contract involves mutual promises where both parties are obligated to perform (e.g., a sales contract: buyer promises to pay, seller promises to transfer title).

A unilateral contract involves only one party making a promise contingent on the performance of the other (e.g., an option contract).

Thus, the key difference is performance obligations of the parties.

Correct answer = B.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Contracts.

NEW QUESTION # 33

A low loan-to-value ratio indicates a:

- A. greater risk of foreclosure.
- **B. higher equity in the property.**
- C. greater use of leverage.
- D. lower equity in the property.

Answer: B

Explanation:

The loan-to-value (LTV) ratio compares the loan amount to the property's value or purchase price.

A low LTV means the borrower made a large down payment.

This results in higher equity in the property and lower risk for the lender.

Conversely, a high LTV means lower equity and higher lender risk.

Correct answer = C: higher equity in the property.

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

NEW QUESTION # 34

Under the New Jersey Real Estate Sales Full Disclosure Act, the Act does NOT apply to a development project:

- A. consisting of 10 units.
- B. extending over a 5 year period only.
- **C. where the purchaser's total financial obligation is less than \$5,000.**
- D. already approved by the Department of Commerce.

Answer: C

Explanation:

The NJ Real Estate Sales Full Disclosure Act (RESFDA) regulates sales or leases of subdivided land and certain developments to protect consumers.

Exemptions exist for small-scale projects or when the total financial obligation to the purchaser is less than \$5,000.

Developments with 100+ lots typically require registration and a Public Offering Statement.

Thus, the Act does not apply where the financial obligation is under \$5,000.

Reference: NJ Real Estate Sales Full Disclosure Act, N.J.S.A. 45:15-16.27; NJ Real Estate Salesperson Study Guide, Chapter on Land Sales.

NEW QUESTION # 35

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