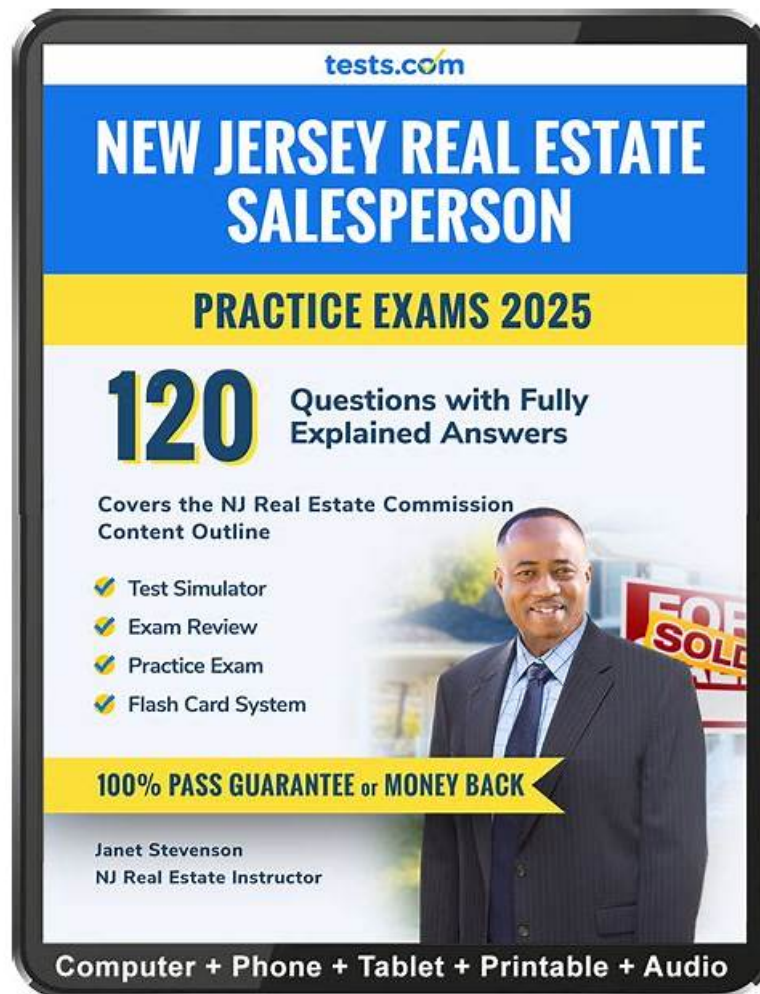


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### Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q81-Q86):

#### NEW QUESTION # 81

The common area of a condominium development is owned by:

- A. any individuals who pay a prorated share of the taxes and maintenance.
- **B. all owners as tenants in common.**
- C. those owners who were original owners of the units.
- D. its duly elected Board of Directors.

**Answer: B**

Explanation:

In a condominium, each unit owner owns their unit in fee simple.

All common areas (hallways, grounds, recreational areas) are owned by all unit owners collectively as tenants in common, with each owner's interest proportional to their ownership share.

The Board of Directors manages, but does not own, the common areas.

Correct answer = D.

Reference: NJ Condominium Act, N.J.S.A. 46:8B-1 et seq.; NJ Real Estate Salesperson Study Guide, Chapter on Common Interest Properties.

#### NEW QUESTION # 82

Are electronic signatures enforceable on a real estate contract?

- A. Yes, because they are allowed by the federal government.
- **B. Yes, because they are legal in real estate transactions.**
- C. No, because they are only allowed on deeds.
- D. No, because they must be signed and witnessed.

**Answer: B**

Explanation:

Electronic signatures are legally enforceable under the federal Electronic Signatures in Global and National Commerce Act (E-SIGN Act, 2000) and the New Jersey Uniform Electronic Transactions Act (UETA, N.J.S.

A). 12A:12-1 et seq.).

These laws confirm that electronic signatures are valid and binding in real estate contracts, listings, leases, and other documents.

They are not restricted to deeds, and do not require witnessing to be valid.

Therefore, the correct answer is B.

Reference: Federal E-SIGN Act (2000); NJ Uniform Electronic Transactions Act; NJ Real Estate Salesperson Study Guide, Chapter on Contracts and Closing.

#### NEW QUESTION # 83

A licensee lists a property with the knowledge that a major highway is projected to be built within fifty feet of the property and is instructed by the owner not to disclose this fact to prospective purchasers. The licensee should:

- **A. advise the seller that unless disclosure is permitted the licensee must refuse the listing**
- B. service the listing and disclose this information only when asked by a prospective purchaser
- C. service the listing and disclose the information to prospective purchasers without the owner's knowledge

- D. comply with the owner's instructions to avoid a violation of his fiduciary obligations to the owner

**Answer: A**

Explanation:

Material facts affecting a property's value (such as a planned highway) must always be disclosed to buyers.

If a seller instructs the licensee not to disclose such facts, the licensee must refuse the listing to avoid violating state disclosure laws and fiduciary duties.

Continuing with the listing and concealing the fact would expose the licensee to disciplinary action.

Correct answer = C.

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

#### NEW QUESTION # 84

A married couple is planning to purchase a house that costs \$86,000. If they obtain a 60% loan and the lender charges a 2.5% loan origination fee and 0.5 discount points, what is the cost of these expenses?

- A. \$1,548
- B. \$2,580
- C. \$2,150
- D. \$1,290

**Answer: A**

Explanation:

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

Step 1: Calculate loan amount:

$$86,000 \times 60\% = 51,600$$

Step 2: Loan origination fee (2.5%):

$$51,600 \times 0.025 = 1,290$$

Step 3: Discount points (0.5%):

$$51,600 \times 0.005 = 258$$

Step 4: Total cost:

$$1,290 + 258 = 1,548$$

Correct answer = \$1,548 (B).

Reference: New Jersey Real Estate Salesperson Pre-Licensure Course Guide, Chapter on Financing and Loan Calculations.

#### NEW QUESTION # 85

The local gas company has a 10-foot easement along the rear of a residential lot. This is best known as an easement:

- A. in gross
- B. by necessity
- C. by prescription
- D. appurtenant

**Answer: A**

Explanation:

An easement in gross benefits a utility company or individual, not a dominant parcel of land.

It attaches to the utility provider, not another property.

Appurtenant easements benefit adjoining landowners.

By necessity arises when a parcel is landlocked.

By prescription arises through long-term adverse use.

This utility easement is an easement in gross = A.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Easements and Encumbrances.

## NEW QUESTION # 86

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