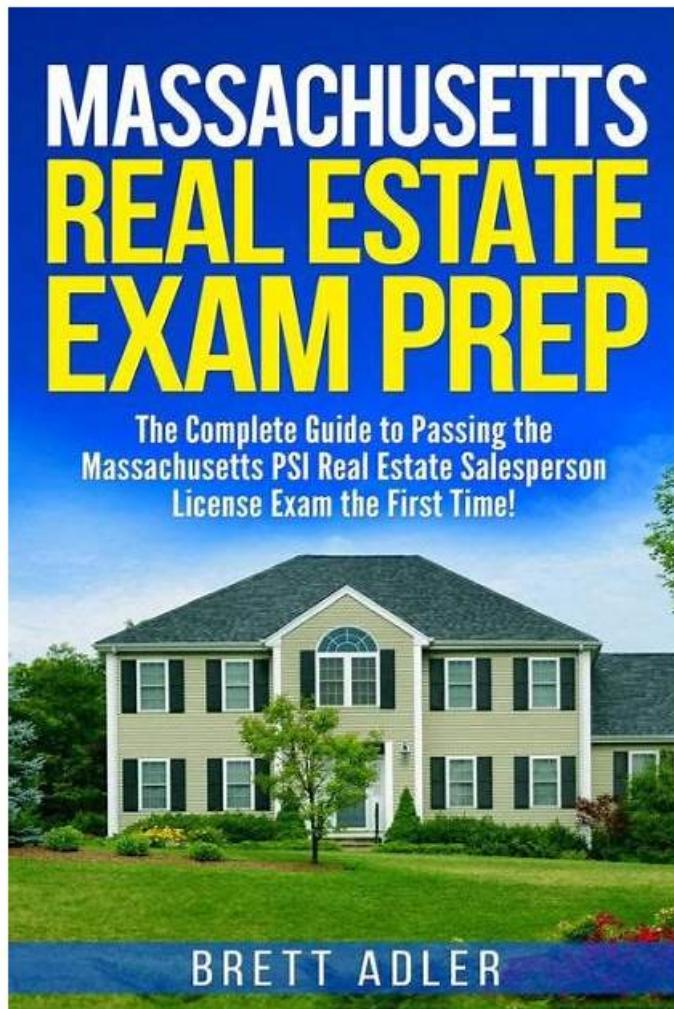


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### Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q100-Q105):

#### NEW QUESTION # 100

A subordination agreement is used to

- A. assign rents to the lender in case of borrower default.
- B. change the priority of mortgages.
- C. initiate foreclosure proceedings.
- D. pledge property for a loan without giving up possession.

**Answer: B**

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

Lien priority generally follows the rule of "first in time, first in right," meaning liens are paid in the order they are recorded. A subordination agreement is a legal document where a lienholder agrees to give up its normal priority position in favor of another lienholder. This often occurs when refinancing: a first mortgage lender will only agree to refinance if its lien remains in first position, so the holder of a second mortgage (or other lien) must sign a subordination agreement to remain subordinate.

This agreement does not initiate foreclosure (B), does not pledge property for collateral (C—that's the function of the mortgage itself), and does not assign rents (D—that would be an "assignment of rents" clause).

Massachusetts exam content emphasizes lien priority and the use of subordination agreements as key in refinancing scenarios. Thus, the correct answer is A.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Financing Instruments; M.G.L. c. 183 (Mortgages).

#### NEW QUESTION # 101

A building was purchased for \$350,000 with a 20% down payment. If the lender charged the buyer three discount points, how much will the buyer need to close?

- A. \$80,500
- B. \$360,500
- C. \$78,400
- D. \$61,600

**Answer: A**

#### NEW QUESTION # 102

When lending standards are tightened, lenders typically require

- A. a balloon payment after 5 years.
- B. a lower loan-to-value ratio.
- C. a higher loan-to-value ratio.
- D. a waiver of the Equal Credit Opportunity Act.

**Answer: B**

**Explanation:**

The loan-to-value ratio (LTV) is the loan amount compared to the property's value or purchase price. A lower LTV ratio means that the borrower must make a larger down payment, reducing the lender's risk. A higher LTV ratio (A) increases risk and is more common in loose lending markets. C (balloon payments) is a loan feature, not directly related to tightening standards. D (waiving ECOA) is illegal; lenders cannot require waiving anti-discrimination protections. Thus, in tighter credit markets, lenders protect themselves by requiring lower LTV ratios.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Financing; Federal Reserve Lending Guidelines.

**NEW QUESTION # 103**

According to the Massachusetts Fair Housing Law, it is unlawful to ask prospective tenants questions about their

- A. Income.
- B. Criminal history.
- **C. Place of birth.**
- D. Occupation.

**Answer: C**

**Explanation:**

The Massachusetts Fair Housing Law (M.G.L. c. 151B) prohibits discrimination in housing based on race, color, religion, sex, sexual orientation, gender identity, national origin, age, ancestry, veteran status, familial status, disability, or receipt of public assistance. Asking about a tenant's place of birth could reveal information about national origin or ancestry, which are protected classes under both state and federal fair housing law.

By contrast, landlords and brokers are legally permitted to verify income and occupation to determine financial qualifications, and Massachusetts law also permits certain criminal history checks in compliance with state and federal guidelines. However, questioning applicants about their place of birth is directly discriminatory and unlawful.

Reference: M.G.L. c. 151B, 4; HUD Fair Housing Act Guidelines.

**NEW QUESTION # 104**

Which of the following is among the typical responsibilities of a residential property manager?

- A. making decisions about structural changes that will enhance the property value
- **B. negotiating leases between the property owner and potential tenants**
- C. selecting tenants to provide a diverse environment
- D. requesting that the tenant's employer withhold the past due rent from wages

**Answer: B**

**Explanation:**

Comprehensive and Detailed Explanation (150-250 words):

A residential property manager typically handles marketing, tenant screening (within fair-housing compliance), lease negotiation and execution, rent collection, coordination of maintenance, and reporting to the owner. Of the choices, negotiating leases between the owner and prospective tenants (D) squarely fits the manager's role. Option A (wage garnishment) is a legal remedy available only through court order-not something a manager can unilaterally request from an employer. Option B (deciding structural changes) exceeds a manager's authority; capital improvements require owner approval. Option C is problematic:

attempting to "select tenants to provide a diverse environment" risks steering or discriminatory practices in violation of fair housing laws; tenant selection must be based on neutral, consistent criteria (income, credit, rental history) applied uniformly. Massachusetts exam content highlights the manager's duty to act within the management agreement, comply with fair housing, and conduct lease negotiations consistent with owner directives. Therefore, D is the correct answer.

References: Massachusetts Real Estate Salesperson Candidate Handbook - Property Management; Fair Housing compliance responsibilities.

**NEW QUESTION # 105**

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