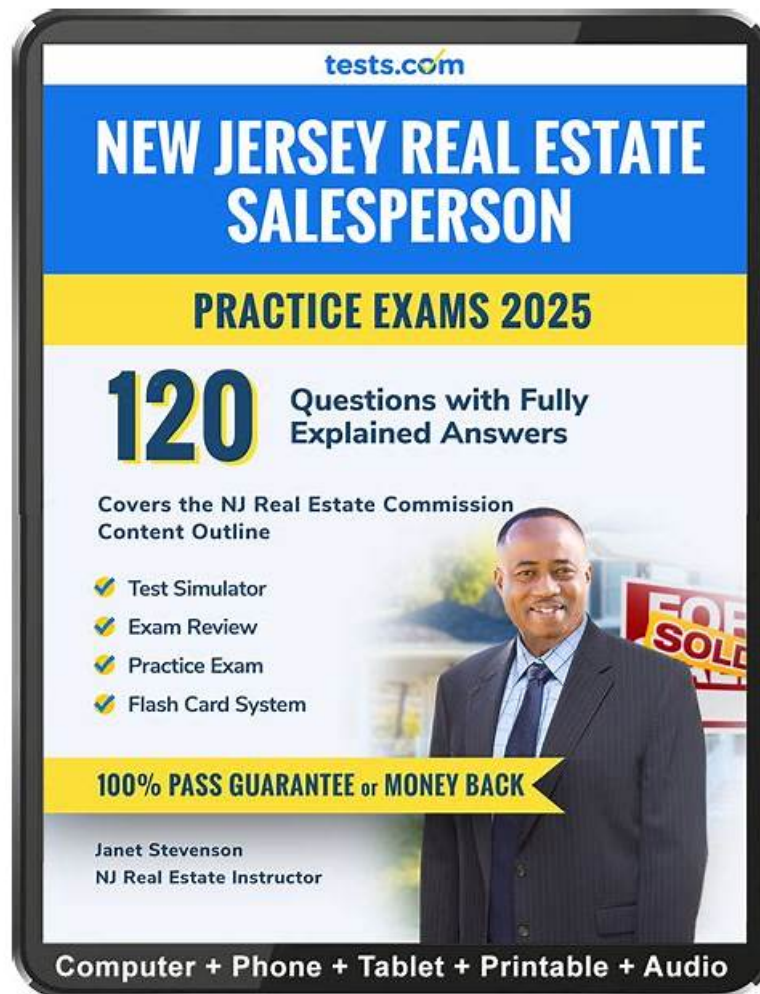


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Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q10-Q15):

NEW QUESTION # 10

A couple secured a home mortgage loan from a lender who appraised the property at \$92,500. If the loan-to-value ratio on the property was 85%, what was the minimum amount the couple needed for the down payment?

- A. \$7,862
- B. \$13,875
- C. \$10,882
- D. \$6,166

Answer: A

Explanation:

The loan-to-value (LTV) ratio is based on the appraised value (or purchase price, whichever is lower).

Appraised Value = \$92,500

$LTV = 85\% \# \text{ Loan Amount} = \$92,500 \times 0.85 = \$78,625$

$\text{Down Payment} = \$92,500 - \$78,625 = \$13,875$

Wait - let's carefully match the options:

\$13,875 is Option D.

Corrected answer: D

The couple must provide \$13,875 as the minimum down payment.

Reference: NJ Real Estate Salesperson Study Guide, Real Estate Finance chapter; Loan-to-Value Calculations.

NEW QUESTION # 11

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

Answer: B

Explanation:

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

NEW QUESTION # 12

A private integrated club refused to rent one of its condos to a minority family. The club explained that it did not rent the condos to the public since the condos were for members only. Is the club in violation of the federal Fair Housing Act, and if so, how?

- A. No, because a private club may restrict the rental of its own lodgings to its members as long as the lodgings are not operated commercially.
- B. Yes, because the club had minority members, and therefore was not eligible for exemptions from the federal Fair Housing Act.
- C. Yes, because when race is involved, no exceptions to the federal Fair Housing Act exist.
- D. No, because as an integrated club, they could discriminate on the basis of race in renting facilities.

Answer: A

Explanation:

Under the Federal Fair Housing Act of 1968 (as amended), there are limited exemptions. One is the private club exemption: a bona fide private club that is not operated commercially may restrict the rental or occupancy of lodgings that it owns to members only.

However, even though exemptions exist, race-based discrimination is never permitted in the sale or rental of housing to the public. Here, since the club restricts rentals to members only and does not rent to the general public, it is not in violation of the Act. Reference: Federal Fair Housing Act, 42 U.S.C. §3607 (Exemptions); NJ Real Estate Salesperson Study Guide, Chapter on Fair Housing and Civil Rights.

NEW QUESTION # 13

What is the difference between a license to use property and an easement?

- A. A license can be cancelled by the issuer.
- B. There must be consideration paid for a license.
- C. An easement can be cancelled by the issuer.
- D. There must be consideration paid for an easement.

Answer: A

Explanation:

A license is a personal, revocable privilege to use another's land for a specific purpose (e.g., permission to fish in a pond). It can be canceled by the issuer at any time and does not run with the land.

An easement is a legal interest in another's land for a specific purpose (e.g., utility easement). It is not revocable by the grantor once legally granted.

Consideration is not required for a license or an easement (though it may be part of a contractual easement).

Thus, the main difference is that a license is revocable by the issuer, but an easement is not.

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

NEW QUESTION # 14

A tenant has a commercial lease that requires that the tenant pay taxes, insurance, maintenance, and parking lot repairs. What kind of lease does the tenant have?

- A. percentage
- B. ground
- C. net
- D. gross

Answer: C

Explanation:

A net lease requires the tenant to pay some or all operating expenses, including taxes, insurance, maintenance, and sometimes repairs. Commercial leases often use this form (single, double, or triple net).

A gross lease means the landlord pays all expenses.

A ground lease is long-term land rental.

A percentage lease ties rent partly to sales volume.

This is a net lease.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Leases and Property Management.

NEW QUESTION # 15

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