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## Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q90-Q95):

### NEW QUESTION # 90

A couple who sell their principal residence may take up to \$500,000 in federal capital gains tax-free only if:

- A. they buy a replacement home of equal or greater value than the one being sold within a year.
- B. at least one of them has reached the age of 65.
- C. they have owned and occupied the house for at least 2 of the previous 5 years.
- D. neither has ever used the Homesellers Exclusion in the past.

**Answer: C**

Explanation:

Under IRS Section 121 Exclusion (Home Sale Exclusion Rule):

Married couples filing jointly can exclude up to \$500,000 of capital gains.

They must have owned and occupied the property as their primary residence for 2 of the past 5 years.

Age 65 requirement is obsolete (repealed).

They don't need to reinvest in another home.

The exclusion can be used once every 2 years.

Correct answer = D.

Reference: Internal Revenue Code §121; NJ Real Estate Salesperson Study Guide, Chapter on Taxation.

### NEW QUESTION # 91

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

**Answer: D**

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 # 92

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 # 93

A low loan-to-value ratio indicates a:

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

**Answer: C**

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 # 94

The feature that most distinguishes a joint tenancy from a tenancy in common is

- A. unity of possession.
- B. right of transfer.
- C. right of survivorship
- D. undivided interests.

**Answer: C**

Explanation:

Both joint tenancy and tenancy in common involve co-ownership where each co-owner holds an undivided interest and shares the right of possession. The distinguishing feature is the right of survivorship present in a joint tenancy: upon the death of one joint tenant, their interest automatically passes to the surviving joint tenants rather than being inheritable by heirs.

A (undivided interests) and B (unity of possession) exist in both forms of ownership.

D (right of transfer) also applies to both, since owners may sell or transfer their interest.

Only C (right of survivorship) uniquely characterizes joint tenancy.

(Reference: NJ Real Estate Salesperson Pre-Licensure Course Study Guide, Ownership Interests in Real Estate-Joint Tenancy vs. Tenancy in Common.)

### NEW QUESTION # 95

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