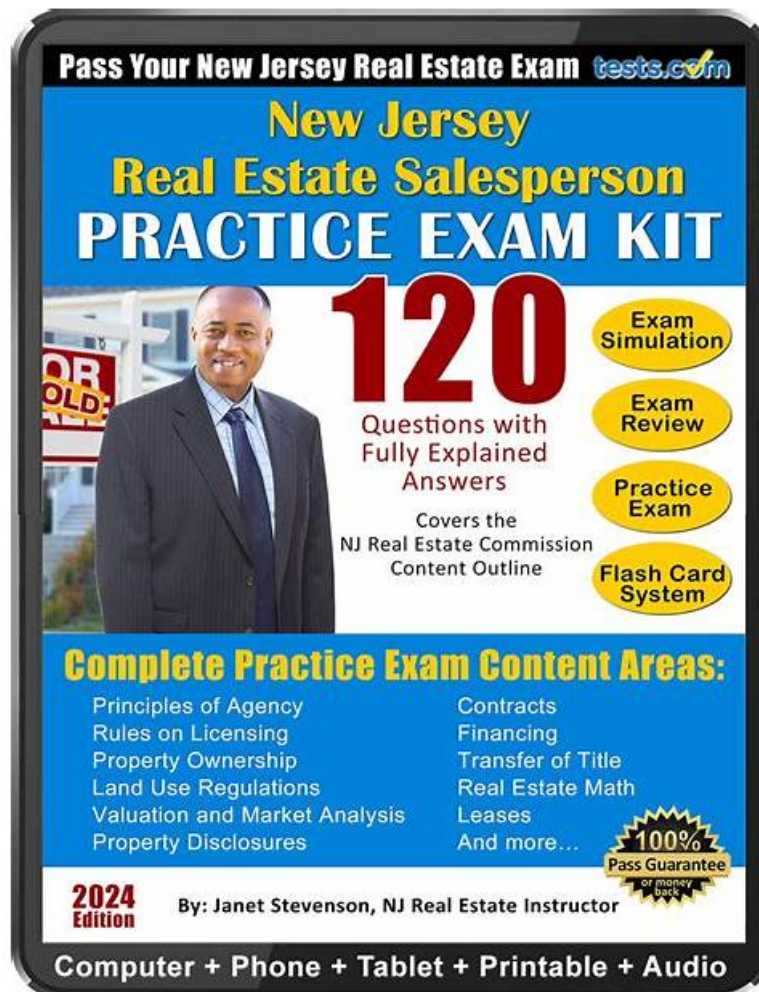


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Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q15-Q20):

NEW QUESTION # 15

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

Answer: D

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 # 16

When buyers move into their new house, they see that the ceiling fan in the dining room is gone. The ceiling fan was not mentioned in the offer to purchase. Did the sellers have the right to take the ceiling fan?

- A. No, because it was chattel.
- B. Yes, because it was not referenced in the contract.
- **C. No, because it was a fixture in the house.**
- D. Yes, because it was the sellers' personal property.

Answer: C

Explanation:

A fixture is personal property that has become real property by being permanently attached (e.g., ceiling fans, light fixtures).

Fixtures are considered part of the real estate and transfer with the property unless specifically excluded in the contract.

Chattel refers to movable personal property, which a ceiling fan is not once installed.

Correct answer = C.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Property Ownership and Fixtures.

NEW QUESTION # 17

Standard title insurance would protect a buyer:

- A. if after closing, the HOA placed a lien on the property for the previous owners' unpaid dues.
- B. in a purchase where the buyer had knowledge of a shed violating setback requirements.
- **C. when the seller has forged an ex-partner's signature on the deed.**
- D. for the purchase of a property bought sight unseen where the buyer discovers a tenant living at the property.

Answer: C

Explanation:

Standard title insurance protects against defects in title that existed before closing, such as forged documents, undisclosed heirs, or improperly executed deeds.

It does not cover issues arising after closing (like new HOA liens).

It does not protect against defects the buyer already knew about.

It also does not insure physical possession or condition of property.

Thus, the correct answer is A.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Title and Title Insurance.

NEW QUESTION # 18

The heir to a large estate will be of legal age within 30 days. The heir lists for sale with a broker one of the properties held by the estate. The broker knows of a buyer for the property and sells it within 24 hours of listing, with closing to be in 45 days. Both listing and sale contracts are:

- A. executory
- B. executed
- C. voidable
- D. fulfilled

Answer: C

Explanation:

Contracts signed by a minor (or someone not of legal age) are considered voidable at the option of the minor.

They are not void, because the minor may affirm the contract upon reaching legal age.

Executory = contract obligations not yet completed.

Executed = all obligations fully performed.

Since the heir is under legal age at signing, the contracts are voidable.

Correct answer = C.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Contracts (Void, Voidable, Executed, Executory).

NEW QUESTION # 19

A purchase money note need NOT contain the:

- A. principal amount of the loan.
- B. rate of interest.
- C. loan-to-value ratio.
- D. time and method of payment.

Answer: C

Explanation:

A promissory note (purchase money note) is the borrower's written promise to repay a loan. It must include:

The principal amount of the loan.

The interest rate.

The time and method of repayment.

The loan-to-value ratio (LTV) is a lender's underwriting guideline but is not a required element of the promissory note.

Correct answer = C.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Financing Instruments (Promissory Notes & Mortgages)

NEW QUESTION # 20

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