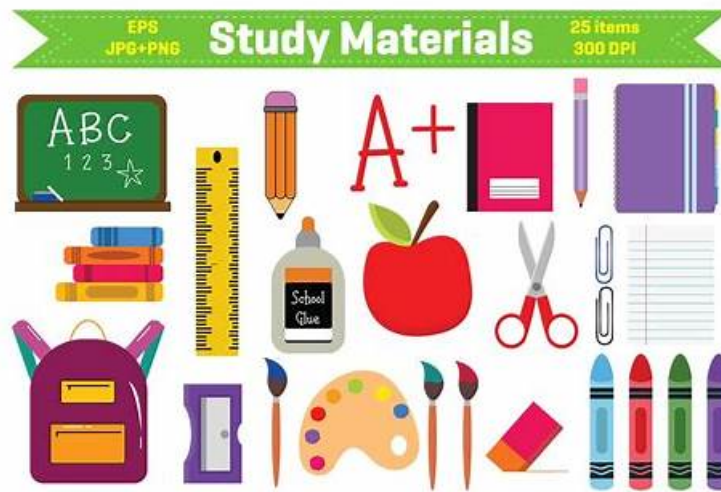


# Massachusetts-Real-Estate-Salesperson Reliable Study Materials & Massachusetts-Real-Estate-Salesperson Certification Sample Questions



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This kind of polished approach is beneficial for a commendable grade in the Massachusetts Real Estate Salesperson Exam (Massachusetts-Real-Estate-Salesperson) exam. While attempting the exam, take heed of the clock ticking, so that you manage the Massachusetts Real Estate Salesperson Exam (Massachusetts-Real-Estate-Salesperson) questions in a time-efficient way. Even if you are completely sure of the correct answer to a question, first eliminate the incorrect ones, so that you may prevent blunders due to human error.

## Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q59-Q64):

### NEW QUESTION # 59

Which of the following property valuation estimates or reports would have to be prepared by a licensed or certified appraiser?

- A. a broker's price opinion
- B. a value analysis for a non-residential property valued below \$250,000
- **C. a reconciliation report for an FHA loan**
- D. a comparative market analysis

**Answer: C**

Explanation:

Under federal law (FIRREA - Financial Institutions Reform, Recovery, and Enforcement Act of 1989), any appraisal used in connection with a federally related transaction (such as FHA-insured or VA-guaranteed loans) must be prepared by a state-licensed or state-certified appraiser.

While brokers and salespersons in Massachusetts may prepare broker price opinions (BPOs) and comparative market analyses (CMAs), these are considered marketing tools and cannot substitute for a certified appraisal in federally related transactions.

Likewise, although smaller non-residential properties under \$250,000 may sometimes qualify for alternative valuation methods, FHA loan underwriting requires a formal appraisal with reconciliation prepared by a licensed appraiser.

Thus, the correct answer is C: reconciliation report for an FHA loan.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Appraisal; FIRREA (12 U.S.C. 3331-3351).

### NEW QUESTION # 60

When lending standards are tightened, lenders typically require

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

**Answer: C**

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 # 61

Which of the following is incorrect regarding carbon monoxide inspection?

- A. There is no additional fee if the inspection is done at the same time as the smoke detector inspection.
- B. The inspection must be completed by the local fire department.
- C. The inspection must be completed as a prerequisite to sell a residential property burning fossil fuel.
- D. The inspection must be completed by a building inspector.

**Answer: D**

Explanation:

Carbon monoxide (CO) inspections are required in Massachusetts for properties that use fossil fuels for heating or other purposes (e.g., natural gas, oil). This is a part of the state's regulations to protect tenants and homeowners from dangerous levels of carbon monoxide exposure.

The inspection is typically done at the same time as the smoke detector inspection, and there is no additional fee if both inspections are conducted at once. However, the inspection must be completed by the local fire department, not a building inspector. This is because the fire department is authorized to ensure that carbon monoxide detectors are in place and functioning properly.

The carbon monoxide inspection is indeed a prerequisite for selling residential property that burns fossil fuel, but it does not need to be conducted by a building inspector.

Thus, the incorrect statement is that the inspection must be done by a building inspector.

Reference: 527 CMR 1.00 - Massachusetts Fire Code; M.G.L. c. 148, § 26F.

### NEW QUESTION # 62

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

- A. Occupation.

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

**Answer: D**

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 # 63

A contract in which a licensee is employed by an owner to find a buyer for a 20-unit apartment building is most likely

- A. a property management contract.
- B. an option contract.
- **C. a listing contract.**
- D. a contract of sale.

**Answer: C**

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

A listing contract is an agreement in which a property owner employs a broker to find a ready, willing, and able buyer on specified terms. In this case, the owner of a 20-unit apartment building hires a licensee for that purpose.

A (option contract): gives a buyer the right to purchase property within a set time, not relevant here.

C (property management contract): involves ongoing operation of rental property, not selling it.

D (contract of sale): is the purchase agreement between buyer and seller, not the employment of a broker.

Therefore, the agreement described is a listing contract.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Contracts; Brokerage Agreements.

### NEW QUESTION # 64

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