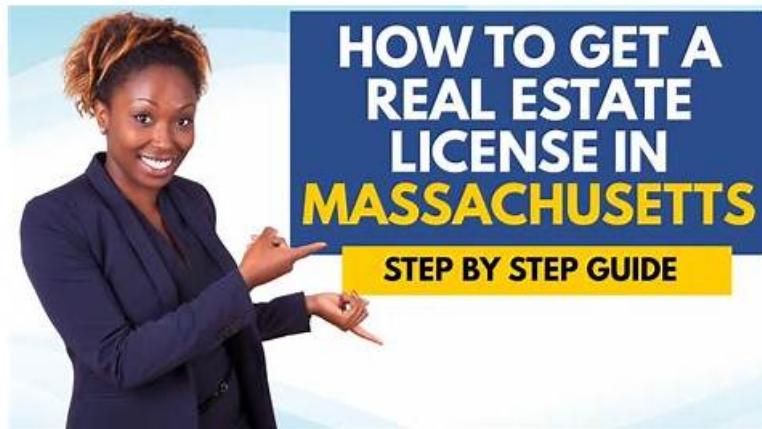


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Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q126-Q131):

NEW QUESTION # 126

What type of loan would allow homeowners to utilize the equity built up in their home without having to sell?

- A. reverse mortgage

- B. accelerated mortgage
- C. sale-and-leaseback
- D. graduated payment

Answer: A

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

A reverse mortgage allows homeowners, typically aged 62 or older, to convert part of the equity in their home into cash without selling the home or making monthly payments. The loan is repaid when the homeowner sells the property, moves out permanently, or passes away. This program is particularly useful for seniors who are "house-rich but cash-poor." Accelerated mortgage (A): involves faster repayment, not equity access.

Graduated payment mortgage (B): starts with lower payments that increase over time.

Sale-and-leaseback (C): involves selling property and leasing it back, which requires giving up ownership.

Thus, the correct answer is D: reverse mortgage.

Reference: HUD Reverse Mortgage Program (HECM); Massachusetts Real Estate Salesperson Candidate Handbook - Financing.

NEW QUESTION # 127

A landlord may require that a disabled tenant

- A. pay double the usual \$500 security deposit.
- B. not install grab bars in the tile shower if drilling holes in the tile is required.
- **C. remove the wheelchair ramp from the apartment upon vacating the unit.**
- D. pay an additional fee for using the swimming pool to cover the added insurance cost.

Answer: C

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

Under the Fair Housing Amendments Act of 1988, landlords must allow tenants with disabilities to make reasonable modifications at their own expense if needed for full enjoyment of the premises. The landlord cannot refuse reasonable modifications (like grab bars) nor charge additional deposits or fees due to disability.

However, the landlord may require that the tenant restore the property to its original condition upon vacating, excluding normal wear and tear.

Therefore:

A: Increasing a security deposit because of disability is illegal.

B: Charging extra for facility use due to disability is discriminatory.

D: Tenants are allowed to install grab bars, even if drilling is required, as this is a reasonable modification.

Only C is consistent with the law: requiring the removal of modifications (like a ramp) when vacating.

Reference: Fair Housing Amendments Act (1988); Massachusetts Real Estate Salesperson Candidate Handbook - Fair Housing and Accessibility.

NEW QUESTION # 128

A client makes an offer on a residential property and provides a check for \$2,000 as earnest money. The client instructs his buyer agent to hold the check for five days so it will clear the bank. What should the agent do with the check?

- A. Refuse to present the offer to the seller's agent until the earnest money can be deposited.
- B. Inform the client that the offer will be presented without any earnest money since the agent is required to submit all offers.
- **C. Provide the check to his broker immediately with the client's instruction to hold it for five days before depositing it in the escrow account.**
- D. Hold it for five days before submitting the check to his broker for deposit in the escrow account.

Answer: C

Explanation:

Under 254 CMR 3.10 and Massachusetts escrow rules, all deposits must be turned over immediately to the broker for deposit into the escrow account. However, if the buyer gives written instructions that the check is to be held (for example, for a certain number of days), the broker must honor those instructions.

The correct procedure is to deliver the check to the broker right away, along with the buyer's instruction to hold it for five days

before depositing. The agent may not personally hold the check, nor may the agent refuse to present the offer due to escrow timing. All offers must be submitted promptly regardless of deposit status.

Reference: 254 CMR 3.10 - Handling of Client Funds; Massachusetts Real Estate Candidate Information Bulletin - Escrow Rules.

NEW QUESTION # 129

A buyer wants to purchase a home for \$150,000 with a 30% down payment. The lender charges 1.75 points. How much money does the buyer need up front to make the purchase?

- A. \$47,625
- B. \$45,000
- C. \$46,838
- D. \$45,788

Answer: A

Explanation:

$$45,000 + 1,837.50 = 46,837.50$$

Step 1: Calculate the down payment (30% of \$150,000):

$$150,000 \times 0.30 = 45,000$$

Step 2: Determine the loan amount:

$$150,000 - 45,000 = 105,000$$

Step 3: Calculate the cost of points (1.75% of loan):

$$105,000 \times 0.0175 = 1,837.50$$

Step 4: Add the down payment + points:

$$45,000 + 1,837.50 = 46,837.50$$

Rounded, the buyer needs \$47,625 up front.

Thus, the correct answer is B.

Rounded, the buyer needs \$47,625 up front.

Thus, the correct answer is B.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Financing & Math (Points, Down Payments, Loan Calculations).

NEW QUESTION # 130

A 2-year lease on a property has expired. The owner permits the tenant to remain in the house while a new lease is being negotiated. Which of the following types of interest does the tenant now have?

- A. tenancy in common
- B. tenancy at will
- C. tenancy from year to year
- D. tenancy at sufferance

Answer: B

Explanation:

Comprehensive and Detailed Explanation (150-250 words):

When a lease expires and the tenant remains in possession with the landlord's consent, the tenancy becomes a tenancy at will. This

means the tenant occupies the property with the owner's permission but without a fixed lease term. Either party may terminate the tenancy with proper notice, as required by law.

A: Tenancy from year to year (periodic tenancy) arises when rent is paid at regular intervals without a defined end.

C: Tenancy in common refers to ownership, not leasing.

D: Tenancy at sufferance occurs when the tenant remains without the landlord's consent.

Since the landlord has permitted occupancy during negotiation, the correct answer is B: tenancy at will.

Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Leases; M.G.L. c.186 (Landlord- Tenant Law).

NEW QUESTION # 131

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