

New-Jersey-Real-Estate-Salesperson Online Lab Simulation & Pdf New-Jersey-Real-Estate-Salesperson Pass Leader



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Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q108-Q113):

NEW QUESTION # 108

An applicant for a real estate salesperson's license must apply for the issuance of the license within:

- A. one year from the date of beginning the prelicensure education course
- **B. one year from the date of completion of the prelicensure education course**
- C. one year from the date of passing the state licensing examination
- D. 30 days after accepting an offer of employment from a licensed real estate broker

Answer: B

Explanation:

Under the New Jersey Real Estate Licensing Law, an applicant must:
Complete the 75-hour precursure education course.

Pass the state examination.

Apply for licensure within one year from the date of completing the precursure course.

If application is not made within one year of course completion, the course must be retaken.

Reference: N.J.S.A. 45:15-9; NJ Real Estate Salesperson Pre-Licensure Course Guide, Licensing Requirements section.

NEW QUESTION # 109

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. Yes, because when race is involved, no exceptions to the federal Fair Housing Act exist.
- **B. 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.**
- C. No, because as an integrated club, they could discriminate on the basis of race in renting facilities.
- D. Yes, because the club had minority members, and therefore was not eligible for exemptions from the federal Fair Housing Act.

Answer: B

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 # 110

According to the New Jersey Law Against Discrimination, which of the following descriptions may be used in advertising properties in a townhome development?

- A. Ethnic neighborhood
- B. Singles only
- C. Close to synagogues and churches
- **D. Senior housing**

Answer: D

Explanation:

Under the New Jersey Law Against Discrimination (LAD) and HUD advertising guidelines:

Ads cannot reference religion, ethnicity, or familial status (e.g., "singles only" or "close to synagogues").

However, housing for older persons (senior housing) is a permitted exception under the Housing for Older Persons Act (HOPA).

Correct answer = D. Senior housing.

Reference: NJ Law Against Discrimination (N.J.S.A. 10:5-1 et seq.); HUD Fair Housing Advertising Guidelines.

NEW QUESTION # 111

To avoid triggering full disclosure under TILA when advertising financing availability on a listed property, which of the following statements must a real estate licensee avoid using?

- A. FHA and VA financing available
- **B. buy for less than \$650 per month**
- C. owner willing to finance
- D. assumable loan

Answer: B

Explanation:

Under the Truth in Lending Act (Regulation Z), advertising is regulated to prevent misleading credit offers.

If an ad uses "triggering terms" (such as monthly payment amount, interest rate, down payment, or loan term), then full disclosure of all financing terms must be provided.

"Buy for less than \$650 per month" is a triggering term because it specifies a monthly payment.

General terms like "assumable loan," "owner financing," or "FHA/VA available" are permissible without full disclosure.

Correct answer = D.

Reference: Truth in Lending Act (TILA), Regulation Z; NJ Real Estate Salesperson Study Guide, Chapter on Financing and Advertising Rules.

NEW QUESTION # 112

A licensee lists a property with the knowledge that a major highway is projected to be built within fifty feet of the property and is instructed by the owner not to disclose this fact to prospective purchasers. The licensee should:

- A. comply with the owner's instructions to avoid a violation of his fiduciary obligations to the owner
- B. service the listing and disclose the information to prospective purchasers without the owner's knowledge
- C. service the listing and disclose this information only when asked by a prospective purchaser
- **D. advise the seller that unless disclosure is permitted the licensee must refuse the listing**

Answer: D

Explanation:

Material facts affecting a property's value (such as a planned highway) must always be disclosed to buyers.

If a seller instructs the licensee not to disclose such facts, the licensee must refuse the listing to avoid violating state disclosure laws and fiduciary duties.

Continuing with the listing and concealing the fact would expose the licensee to disciplinary action.

Correct answer = C.

Reference: NJREC Rules and Regulations on Disclosure; NJ Real Estate Salesperson Study Guide, Chapter on Fiduciary Duties and Material Defects.

NEW QUESTION # 113

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