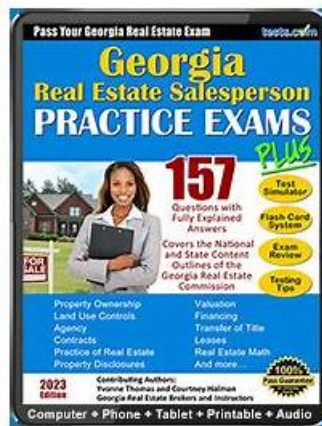


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Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q99-Q104):

NEW QUESTION # 99

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

Answer: C

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 # 100

What is the difference between a license to use property and an easement?

- A. A license can be cancelled by the issuer.
- B. There must be consideration paid for a license.
- C. An easement can be cancelled by the issuer.
- D. There must be consideration paid for an easement.

Answer: A

Explanation:

A license is a personal, revocable privilege to use another's land for a specific purpose (e.g., permission to fish in a pond). It can be canceled by the issuer at any time and does not run with the land.

An easement is a legal interest in another's land for a specific purpose (e.g., utility easement). It is not revocable by the grantor once legally granted.

Consideration is not required for a license or an easement (though it may be part of a contractual easement).

Thus, the main difference is that a license is revocable by the issuer, but an easement is not.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Interests in Real Estate.

NEW QUESTION # 101

A listing agent presents a signed offer to a seller who then changes the amount of the down payment. Before presenting the counteroffer to the buyer, the New Jersey Real Estate License Law requires the listing agent to

- A. prepare a separate addendum that reflects the revision.
- B. verbally inform any buyer's agent of the proposed revision.
- C. obtain the consent of the listing broker.
- D. secure the seller's initials confirming the revision.

Answer: D

Explanation:

Under NJ Real Estate License Law and Commission regulations (NJAC 11:5-6.2), all material changes to a written offer must be acknowledged in writing by the party making the change before it can be treated as a counteroffer. This is typically done by having the seller initial and date the change on the offer form. Without the seller's written confirmation (initials), the revision is not valid or binding.

A is unnecessary; broker consent is not required for counteroffers.

C is not required unless the parties specifically use an addendum, but initials are the minimum legal requirement.

D is insufficient; oral notice is not valid without written confirmation.

Therefore, the correct answer is B.

(Reference: NJ Real Estate Salesperson Pre-Licensure Course Study Guide, Contracts & License Law- Handling Offers and Counteroffers; NJAC 11:5-6.2.)

NEW QUESTION # 102

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

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

Answer: A

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 # 103

Limiting the neighborhoods in which a licensee shows houses because of a buyer's race is:

- A. blockbusting
- B. puffing
- C. redlining
- D. steering

Answer: D

Explanation:

Steering = Directing or discouraging buyers from certain neighborhoods based on race, religion, or other protected classes. This violates the Federal Fair Housing Act.

Blockbusting = Inducing owners to sell by suggesting a protected class moving into the neighborhood will lower values.

Redlining = Refusing loans or insurance in certain neighborhoods.

Puffing = Exaggerated sales talk, not discriminatory.

Therefore, the action described = steering.

Reference: Federal Fair Housing Act (1968, as amended); NJ Real Estate Salesperson Study Guide, Chapter on Fair Housing Practices.

NEW QUESTION # 104

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