Training Massachusetts-Real-Estate-Salesperson Tools & Massachusetts-Real-Estate-Salesperson Vce File

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Real Estate Massachusetts Real Estate Salesperson Exam Sample Questions (Q38-Q43):

NEW QUESTION # 38
The Massachusetts Consumer Protection Act requires that

- A. The seller disclose all offers received.
- B. The broker disclose known material defects.
- C. The buyer be informed of all offers.
- D. The seller's information be kept confidential.

Answer: B

Explanation:
The Massachusetts Consumer Protection Act (M.G.L. c. 93A) prohibits unfair or deceptive practices in trade or commerce. In real estate, this means that a broker must disclose known material defects to prospective buyers. Failing to do so constitutes a deceptive

act and can subject the broker to liability, including double or treble damages, attorney's fees, and court costs.
While sellers and buyers have their own disclosure obligations, the statute specifically imposes consumer protection responsibilities on businesses, including real estate brokers. Confidentiality of client information is a fiduciary duty under agency law, not a requirement of Chapter 93A. Offers themselves must always be presented to clients, but Chapter 93A focuses primarily on material misrepresentation and nondisclosure.
Reference: M.G.L. c. 93A; 254 CMR 3.00; Massachusetts Real Estate Candidate Information Bulletin - Consumer Protection Law.

NEW QUESTION # 39
Before it was recognized as a health hazard, asbestos was commonly used as insulation in residential and commercial construction because it is

- A. repellent to common pests.
- B. an air purifier.
- C. water resistant.
- D. fire resistant.

Answer: D

Explanation:
Asbestos is a mineral fiber once widely used in building insulation, roofing, and floor tiles due to its fire- resistant properties. It was valued in both residential and commercial construction as a flame retardant and insulator.
However, when disturbed, asbestos fibers can become airborne and inhaled, leading to serious health issues including asbestosis, lung cancer, and mesothelioma. Because of these risks, asbestos use in building materials is now heavily regulated under federal and state law (EPA and Massachusetts DEP regulations).
The other options are incorrect:
Water resistance (B) was not its primary benefit.
Air purification (C) and pest resistance (D) are not related to asbestos.
Correct answer: A: fire resistant.
Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Environmental Issues; EPA Asbestos Hazard Emergency Response Act (AHERA).

NEW QUESTION # 40
A building was purchased for $350,000 with a 20% down payment. If the lender charged the buyer three discount points, how much will the buyer need to close?

- A. $78,400
- B. $61,600
- C. $360,500
- D. $80,500

Answer: D

NEW QUESTION # 41
A broker lists a property for ninety days. A buyer stops at the owner's residence and makes an offer for the property, which the owner accepts. The broker has no knowledge of the sales agreement between the buyer and the owner. The broker is entitled to a commission from the sale if the agreement the broker had with the owner was a(n)

- A. Exclusive right-to-sell listing.
- B. Exclusive agency listing.
- C. Open listing.
- D. Net listing.

Answer: A

Explanation:
An exclusive right-to-sell listing guarantees that the broker will receive a commission no matter who finds the buyer - even if the owner sells the property themselves. If the broker had an exclusive right-to-sell listing with the owner, the broker is entitled to a commission if the property sells during the listing period, regardless of whether the broker was involved in the sale or not.

Exclusive agency listing only entitles the broker to a commission if they or another agent find the buyer; if the owner sells the property themselves, they do not owe the broker a commission.
Open listing allows the owner to sell the property themselves without owing the broker a commission unless the broker finds the buyer.
Net listing is illegal in Massachusetts as it could encourage brokers to manipulate the sale price for their own benefit.
Thus, the broker is entitled to a commission if the listing was an exclusive right-to-sell.
Reference: Massachusetts Real Estate License Law, M.G.L. c. 112, §§ 87PP-87DDD; 254 CMR 2.00 - Listings.

NEW QUESTION # 42
A subordination agreement is used to

- A. initiate foreclosure proceedings.
- B. assign rents to the lender in case of borrower default.
- C. change the priority of mortgages.
- D. pledge property for a loan without giving up possession.

Answer: C

Explanation:
Comprehensive and Detailed Explanation (150-250 words):
Lien priority generally follows the rule of "first in time, first in right," meaning liens are paid in the order they are recorded. A subordination agreement is a legal document where a lienholder agrees to give up its normal priority position in favor of another lienholder. This often occurs when refinancing: a first mortgage lender will only agree to refinance if its lien remains in first position, so the holder of a second mortgage (or other lien) must sign a subordination agreement to remain subordinate.
This agreement does not initiate foreclosure (B), does not pledge property for collateral (C-that's the function of the mortgage itself), and does not assign rents (D-that would be an "assignment of rents" clause).
Massachusetts exam content emphasizes lien priority and the use of subordination agreements as key in refinancing scenarios. Thus, the correct answer is A.
Reference: Massachusetts Real Estate Salesperson Candidate Handbook - Financing Instruments; M.G.L. c. 183 (Mortgages).

NEW QUESTION # 43
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In order to cater to different needs of customers, three versions for Massachusetts-Real-Estate-Salesperson training materials are available, you can choose the most suitable one in accordance with your own needs. Massachusetts-Real-Estate-Salesperson PDF version is printable, and if you prefer a hard one, you can choose this version. Massachusetts-Real-Estate-Salesperson Soft test engine supports MS operating system, and it can install in more than 200 computers. Massachusetts-Real-Estate-Salesperson Online Test engine is convenient and easy to learn, you can have offline practice if you want. Massachusetts-Real-Estate-Salesperson Online soft test engine supports all web browsers and it has testing history and performance review, and you can have a general review of what you have learnt before next learning.

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