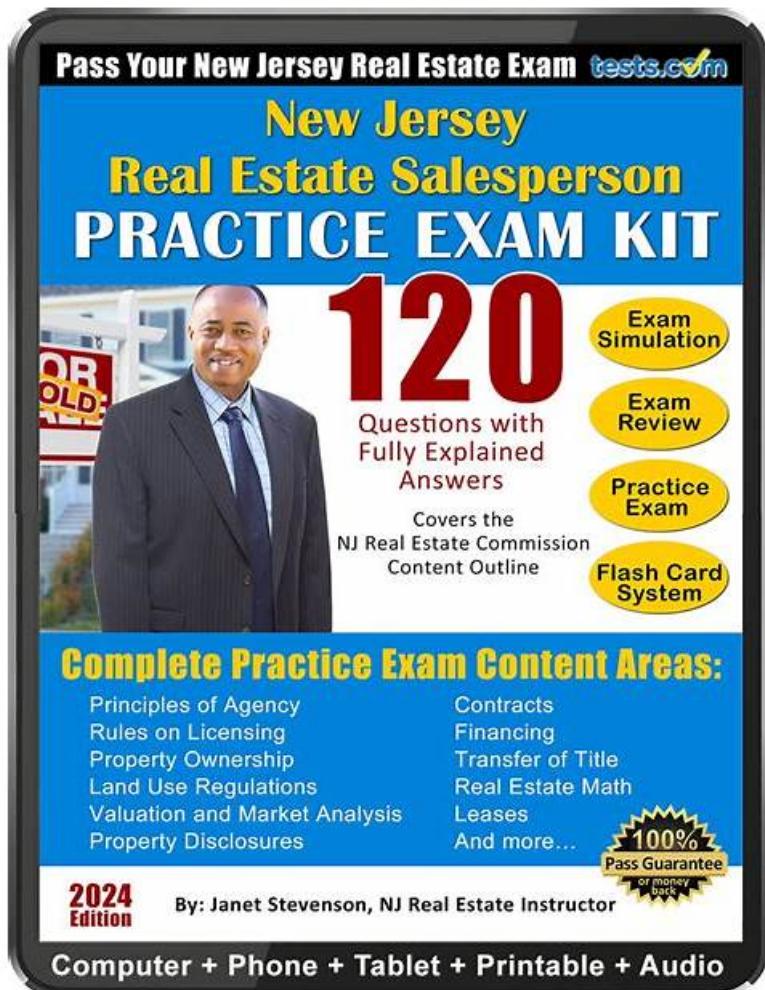


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Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q36-Q41):

NEW QUESTION # 36

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

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

Answer: D

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 # 37

A tenant has an option to purchase leased property. The price that the tenant will pay for the property is determined by the:

- A. property's market value at the time of exercising the option.
- B. terms specified in the option.
- C. tenant, when the option is exercised.
- D. agreement, when the option is exercised.

Answer: B

Explanation:

An option to purchase is a contract where:

The terms and price are established upfront in the option agreement.

The tenant (optionee) has the unilateral right to exercise the option within the agreed period.

Market value or tenant's discretion does not determine the price unless specifically stated in the option.

Correct answer = A.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Contracts and Options.

NEW QUESTION # 38

A married couple is planning to purchase a house that costs \$86,000. If they obtain a 60% loan and the lender charges a 2.5% loan origination fee and 0.5 discount points, what is the cost of these expenses?

- A. \$2,150
- B. \$1,290
- C. \$2,580
- D. \$1,548

Answer: D

Explanation:

 Comprehensive and Detailed Explanation From Exact Extract:

Step 1: Calculate loan amount:

$$86,000 \times 60\% = 51,600$$

Step 2: Loan origination fee (2.5%):

$$51,600 \times 0.025 = 1,290$$

Step 3: Discount points (0.5%):

$$51,600 \times 0.005 = 258$$

Step 4: Total cost:

$$1,290 + 258 = 1,548$$

Correct answer = \$1,548 (B).

Reference: New Jersey Real Estate Salesperson Pre-Licensure Course Guide, Chapter on Financing and Loan Calculations.

NEW QUESTION # 39

The Freshwater Wetlands Protection Act of 1987 is a New Jersey law that:

- A. requires the registration of residential development projects with the New Jersey Department of Community Affairs
- B. empowers the New Jersey Department of Environmental Protection to acquire title to certain real estate for less than its fair market value through condemnation
- C. requires environmental impact statements to be filed with the New Jersey Department of Environmental Protection before title to developed real estate can be transferred
- **D. restricts development of real estate in certain designated areas**

Answer: D

Explanation:

The Freshwater Wetlands Protection Act (1987) gives the New Jersey Department of Environmental Protection (NJDEP) the authority to regulate activities in freshwater wetlands and transition areas (buffer zones). Its primary purpose is to restrict development in wetlands and certain protected areas to preserve environmental resources.

It does not require environmental impact statements prior to transfer of title, does not authorize below-market condemnation, and is unrelated to DCA residential project registration.

Reference: New Jersey Real Estate Salesperson Pre-Licensure Course Guide, Chapter on Environmental Issues; Freshwater Wetlands Protection Act, N.J.S.A. 13:9B-1 et seq.

NEW QUESTION # 40

Which of the following is least likely to be considered in establishing the value of a property by the sales comparison approach?

- A. the date of sale
- B. the square footage of the building
- C. the size of the lot
- **D. the capitalization rate**

Answer: D

Explanation:

The sales comparison approach relies on comparing recently sold similar properties, adjusting for differences (e.g., lot size, square footage, date of sale).

The capitalization rate is used in the income approach, not the sales comparison approach.

Correct answer = B.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Appraisal Methods.

NEW QUESTION # 41

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