

Real Estate Exam Guide and Review Tests Compiled by Bill Plunkett and Students

THIS IS A BRIEF OVERVIEW OF CHAPTERS THAT MAYBE HELPFUL!!!

- *Independent Contractor or Employee*
- Independent contractor must pay his own expenses.
- According to IRS code section 3508[A, B], real estate agents are statutory nonemployees and are therefore independent contractors. The code also states that there must be a written contract between the broker and the sales associate, also reviewed every 12-15 months
- All records must be kept for 3 years
- If sales associate not deemed independent then they will not be able to file "SCHEDULE C" of the federal return
- The Independent Contractor Relationship
 - ⊗ Salespersons are free to engage in outside employment
 - ⊗ Either party may terminate the relationship at any time
- *License Law & Regulations*
- The New York Department of State, **Division of licensing Services** is the regulatory agency that oversees and administers the licensure process. Most of the law pertaining to salespersons and brokers is contained in **Article 12-A** of the real property law.
- A real estate broker is any person, partnership, association or corporation who, for another, and for compensation of any kind, negotiates any form of real estate transaction. Real estate brokers supervise and are responsible for the activities of associate brokers and salespersons in their employ.
- A salesperson or an associate broker cannot operate independently.
- Duties That Require Licensure
 - ⊗ Selling or purchasing real estate at an auction
 - ⊗ Negotiating the sale of a business for which the values of the real estate transferred is not merely incidental to the transaction (RE value is worth more than the business)
 - ⊗ Salespersons must be 18 years of age.
 - ⊗ Brokers must be 20 years old with 2 years experience
 - ⊗ Points for Broker License work as salesperson & 3500 points or 3 years and 5250 points.
 - ⊗ Licenses are renewed every two(2) years
- Exemptions to Licensure
 - ⊗ Building superintendents or maintenance workers who perform tasks such as rent collecting for one owner, company or entity.
- Classes of Licensure for Brokers
 - ⊗ Each officer of a corporation or member of a co-partnership must be licensed as a broker.
 - ⊗ Salespersons licenses are not issued to officers of corporations or

Mortgage Broker Test Texas Study Guide

Clemens Wendtner



Mortgage Broker Test Texas Study Guide:

Texas Residential Mortgage Loan Originator, Professional Exam Review: Core Education and Ethics I

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Texas Real Estate License Exam Prep Stephen Mettling, David Cusic, Ryan

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280 multiple choice questions about Texas Real Estate Broker Exam The test has been carefully developed to assist you to pass your actual test It will help you prepare for and pass your exam on the first attempt but it does not include any study guide The book focuses only on carefully selected practice questions Four main subjects RULES License Law Law of Agency Municipal Agencies Condominiums Estates Taxes Assessment Income Tax Issues Property Insurance TRANSACTIONS Valuation Deeds Title Closing Costs The contract of sales and leases Construction Environmental Issues Property Management Real Estate Investment Analysis Forms of Property Ownership *Study Material, Real Estate Salesman License Examination* Texas Real Estate Commission,1965 **Resources in Education** ,1987-10 **ABA Journal** ,1999-06

The ABA Journal serves the legal profession Qualified recipients are lawyers and judges law students law librarians and associate members of the American Bar Association *Modern Real Estate Practice in Texas* G. E. Irby,1989 Texas Exam Prep for the Mortgage Professional Professional Exam Review,2011 The TEXAS EXAM PREP FOR THE MORTGAGE PROFESSIONAL helps ensure your success and maximize your preparation for the mortgage broker licensing exam in Texas with more drill and practice on sample exam questions Written by a savvy mortgage and real estate educator the author holds Mortgage Broker licenses in multiple states and has more than 10 years experience owning mortgage companies Further supplement studies with the high performance spiral bound flashcards to improve student retention of key terms and concepts covered on the mortgage broker licensing exam in Texas *Subject Catalog* Library of Congress,1980-04

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