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MASSACHUSETTS DIVISION OF PROFESSIONAL LICENSURE BOARD OF REGISTRATION OF REAL ESTATE BROKERS AND SALESPERSONS

Examination Candidate Information Bulletin (CIB)

Introduction:

This Bulletin provides information on the requirements as well as the process for achieving licensure. Candidates are eligible for the two-part examination when their application and supporting documentation are approved. In order to be approved for examination by the Board of Registration of Real Estate Brokers and Salespeople, candidates must have the required work requirement and education. The Board has contracted with PSI to process applications, field any questions on applications, notify candidates and conduct examinations. Hence PSI will always have the most up-to-date information on applications and exams.

- Applicants may seek counsel at any time during the application process.
- The Exam Candidate Information Bulletin is written by the Board and includes the Board's Policies and Procedure as regards the exam process to achieve licensure.
- References to the Massachusetts General Laws (MGL) or the Code of Massachusetts Regulations (CMR) may be excerpted or paraphrased - for the accurate quotes please see the official versions. An exact version is available on the Board's website. Original copies of the CMRs may be obtained from the State Bookstore located:

State House, Room 116
Boston, MA 02133
(617) 727-2834

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EXAMINATIONS BY PSI SERVICES LLC

This Candidate Information Bulletin (CIB) provides you with information about the examination and application process for obtaining a real estate license in the State of Massachusetts.

THE LICENSURE PROCESS

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of, and prohibits all others from legally practicing, a particular profession, vocation or occupation. By ensuring a minimum level of competence, the licensure process protects the general public. The Massachusetts Board of Registration of Real Estate Brokers and Salespersons is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The Commonwealth of Massachusetts has retained the services of PSI Services LLC (PSI) to develop and administer its real estate program. PSI is a leading provider of test services to regulatory agencies as well as national associations.

All questions and requests for information about obtaining or maintaining a license after the examination has been passed, should be directed to the Massachusetts Board of Registration of Real Estate Brokers and Salespersons.

Massachusetts Division of Professional Licensure Board of Registration of Real Estate Brokers and Salespersons
1000 Washington Street, Suite 710
Boston, MA 02118-6100
Phone: (617) 727-2373
www.mass.gov/dpl/boards/re

SCHEDULING PROCEDURES

The examination is divided into two (2) parts: the General portion and the State portion. Candidates who pass one (1) portion of the examination and fail the other need to retake only the failed portion. The failed portion must be successfully completed within two (2) years from the completion date on the Educational Certificate form (or the authorized period by the Board). If the Educational Certificate expires, the partial pass also expires. Candidates who obtain a new Education Certificate must retake both portions of the examination.

Examination Fee (First Time and Retake)

Instructor **\$54**

Teaching Methods **\$54**

If a candidate fails to appear for their scheduled examination or fails to cancel/change their reservation within two-days prior to their scheduled appointment, the examination fee will be forfeited and the candidate will be unable to reschedule an examination until they pay the appropriate re-take fee.

The fee to re-take for is \$54. Payment must be made at the time of scheduling by VISA, MasterCard, American Express or Discover. **Payment for the examination will not be accepted at the test center.**

ACTIVE DUTY MILITARY OR VETERANS

The fee for active duty military or veterans is \$54 for both salesperson and broker candidates. In order for this fee to be honored, the candidate **must** make a reservation by using the *Active Duty Military or Veteran Discount Exam Reservation Form* found in the back of this bulletin and include a photocopy of the military orders or discharge papers (DD-214). The photocopy of the documents will not be returned. **Note: Failure to provide a copy of the documents will require payment of the full fee in order to schedule for the examination.**

To schedule the exam you may use one of the following methods:

ONLINE (WWW.PSIEXAMS.COM)

The fastest and most convenient examination scheduling process, is to register for your examinations online by accessing PSI's registration website at www.psiexams.com. Internet registration is available 24 hours a day.

- Log onto PSI's website and create an account. The online form will ask you to enter your email address and to spell your name exactly as it appears on the identification that you will be presenting at the examination center. The form will ask you to choose the examination you wish to take, to enter personal and contact information, and to pay for and schedule the examination. For the candidate ID, it is suggested that you enter your last name and last 4 digits of your phone number. The form allows you to enter a ZIP code to see a list of examination centers closest to you. Once you select the desired examination center, you will be able to choose an available date and time for your examination.

TELEPHONE

The second fastest method of scheduling is via the telephone. Call (800) 733-9267, and speak with a live registrar, available Monday through Friday between 7:30 am and 10:00 pm, and Saturday-Sunday between 9:00 am and 5:30 pm, Eastern Time. To register by phone, you need a valid VISA, MasterCard, American Express or Discover.

FAX

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date. Fax the completed form to PSI at (702) 932-2666. Fax registrations are accepted 24 hours a day.

Please allow four (4) business days to process your Fax Registration. After four (4) business days, you may go online or call PSI to schedule the examination.

EMAIL

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date. Email the completed form to PSI at examschedule@psionline.com. Email registrations are accepted 24 hours a day.

Please allow four (4) business days to process your e-mailed Registration. After four (4) business days, you may go online or call PSI to schedule the examination.

STANDARD MAIL

Complete the PSI registration form (found at the end of this bulletin), and send the form with the appropriate examination fee to PSI. You can pay fees by VISA, MasterCard, American Express, Discover, company check, money order or cashier's check, made payable to PSI (personal checks are not accepted). Print your name in the memo section of the company check, money order or cashier's check so we can ensure the payment is applied to your registration. **CASH IS NOT ACCEPTED.**

Please allow PSI two (2) weeks to process a mailed registration. After two (2) weeks, you may go online or call PSI to schedule the examination.

RESCHEDULING/CANCELING AN EXAMINATION APPOINTMENT

PSI must receive your *cancellation at least two (2) days before the scheduled examination date*. For example, for a Monday appointment, you would need to cancel your appointment on or before the previous Saturday. To cancel an appointment, you can use PSI's web site or call PSI at (800) 733-9267.

Note: You cannot cancel an appointment by leaving a voice mail message. You must use the PSI Website or speak directly to a PSI customer service representative.

RETAKE A FAILED EXAMINATION

You cannot make a new examination appointment on the same day you have taken an examination because we need time to process and report examination results. A candidate who fails an examination on a Wednesday can call the next day, Thursday, and can retest as soon as Friday, depending upon space availability.

MISSED APPOINTMENT OR LATE CANCELLATION

If you miss your appointment, you will forfeit your examination fee if you:

- Do not cancel your appointment at least two (2) days before the scheduled examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time; or
- Do not present proper identification when you arrive for the examination.

EXAM ACCOMMODATIONS

PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. An applicant with a disability or an applicant who would otherwise have difficulty taking the examination must complete the Exam Accommodations Request Form at the end of this Candidate Information Bulletin and must fax it to PSI (702) 932-2666 or Email it to PSI at examaccommodations@psionline.com.

EXAMINATION TEST CENTER CLOSING FOR AN EMERGENCY

In the event of severe weather or another emergency that forces the closure of an examination center on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination appointment by calling (800) 733-9267 or check the website at www.psiexams.com. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You will not be penalized. Your examination will be rescheduled at no additional charge to you.

EXAMINATION CENTER LOCATIONS

You must test in the state of Massachusetts.

Auburn
48 Sword St, Unit 204

Auburn, MA 01501

Boston
56 Roland St., Suite
305

Washington Crossing

Charlestown, MA
02129

Fall River

218 South Main St,
Suite 105

Fall River, MA 02721

Lawrence
1 Ballard Way, Suite 104

Lawrence, MA 01843

West Springfield
111 Elm Street, Suite 32A
West Springfield, MA
01089

REPORTING TO THE EXAMINATION CENTER

On the day of the examination, you should arrive at least thirty minutes before your examination appointment. This extra time is for sign-in and identification and familiarizing you with the examination process. **If you arrive late, you may not be admitted to the examination center and you will forfeit your registration fee.**

Candidates who do not present the **REQUIRED MATERIALS** upon entering the Test Center will be **DENIED** admission to the examination.

REQUIRED IDENTIFICATION

Candidates must register for the exam with their **LEGAL** first and last name as it appears on their government issued identification. All required identification below must match the first and last name under which the candidate is registered. Candidates are required to bring two (2) forms of valid (non-expired) signature bearing identification to the test site.

PRIMARY IDENTIFICATION (with photo) - Choose One

- Government issued driver's U.S. Department of State Driver's License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country Identification Card
- US Government Issued Passport or Passport Card
- US Government Issued Military Identification Card
- US Government Issued Military Identification Card for spouses and dependents
- US Government Issued Alien Registration Card (Green Card, Permanent Resident Visa)
NOTE: ID must contain candidate's photo, be valid and unexpired.

SECONDARY IDENTIFICATION - Choose One

- Credit/Debit Card (must be signed)
- Social Security Card
- Any form of ID on the Primary list
*NOTE: Student ID and employment ID are **NOT** acceptable forms of identification.

NOTE: Candidates not presenting the appropriate identification or if the identification does not match exactly the registration information provided will be denied admission to the test center and will forfeit their examination fee.

SECURITY PROCEDURES

The following security procedures apply during examinations:

- An online calculator will be provided; personal calculators will not be permitted.
- You will be given a piece of scratch paper and a pencil. These will be returned to the proctor at the end of your examination.
- Candidates may take only approved items into the examination room.
- All personal belongings of candidates, with the exception of close-fitting jackets or sweatshirts, should be placed in the secure storage provided at each site prior to entering the examination room. Personal belongings **include, but are not limited to**, the following items:
 - **Electronic devices of any type**, including cellular / mobile phones, recording devices, electronic watches, cameras, pagers, laptop computers, tablet computers (e.g., iPads), music players (e.g., iPods), smart watches, radios, or electronic games.
 - **Bulky or loose clothing or coats** that could be used to conceal recording devices or notes, including coats, shawls, hooded clothing, heavy jackets, or overcoats.
 - **Hats or headgear not worn for religious reasons** or as religious apparel, including hats, baseball caps, or visors.
 - **Other personal items**, including purses, notebooks, reference or reading material, briefcases, backpacks, wallets, pens, pencils, other writing devices, food, drinks, and good luck items.
- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues or instructors.

- No smoking, eating, or drinking is allowed in the examination center.
- During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.
- Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.
- If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle. PSI will not be responsible for the security of any personal belongings or prohibited items.
- Any candidate possessing prohibited items in the examination room shall immediately have his or her test results invalidated, and PSI shall notify the examination sponsor of the occurrence.
- Any candidate seen giving or receiving assistance on an examination, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the examination sponsor.
- Copying or communicating examination content is violation of a candidate's contract with PSI, and federal and state law. Either may result in the disqualification of examination results and may lead to legal action.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidate will not receive extra time to complete the examination.

TAKING THE EXAMINATION BY COMPUTER

The examination will be administered via computer. You will be using a mouse and computer keyboard.

IDENTIFICATION SCREEN

You will be directed to a semiprivate testing station to take the examination. When you are seated at the testing station, you will be prompted to confirm your name, identification number, and the examination for which you are registered.

TUTORIAL

Before you start your examination, an introductory tutorial is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice answering questions, and reviewing your answers.

TEST QUESTION SCREEN

The "function bar" at the top of the test question provides mouse-click access to the features available while taking the examination.

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

IMPORTANT: After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

EXAMINATION REVIEW

PSI, in cooperation with the Division of Professional Licensure, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. Comments may be entered by clicking the Comments link on the function bar of the test question screen. Your comments regarding the questions and the examinations are welcomed.

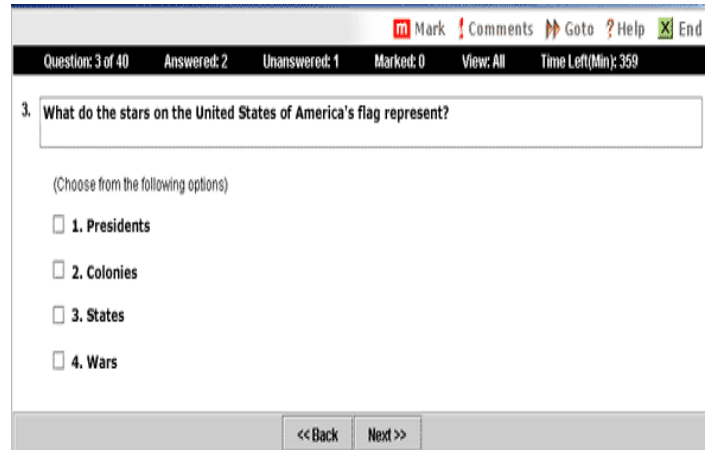
Comments will be analyzed by PSI examination development staff. While PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. If an error affecting examination scores is discovered as a result, which occurs very rarely, the examination scores of all affected candidates will be automatically adjusted. **This is the only review of the examination available to candidates.**

PRACTICE TEST

Now you can take the practice exam online at www.psiexams.com to prepare for your Real Estate Examination.

Please note that practice exams are intended only to help testing candidates become familiar with the general types of questions that will appear on a licensing examination. They ARE NOT a substitute for proper education and study. Furthermore, scoring well on the practice exam does not guarantee a positive outcome on an actual licensing examination.

Note: You may take the practice exams an unlimited number of times; however, you will need to pay each time.



The screenshot shows a web-based exam interface. At the top, there are navigation icons for Mark, Comments, Goto, Help, and End. Below this is a progress bar showing: Question: 3 of 40, Answered: 2, Unanswered: 1, Marked: 0, View: All, Time Left(Min): 359. The main question area contains the text: "3. What do the stars on the United States of America's flag represent?". Below the question is a prompt: "(Choose from the following options)". There are four radio button options: "1. Presidents", "2. Colonies", "3. States", and "4. Wars". At the bottom of the question area are two buttons: "<<Back" and "Next>>".

SCORE REPORTING

Your score will be given to you immediately following completion of the examination. You need to score a minimum of 70% correct to pass. The following summary describes the score reporting process:

- If you **pass**, you will receive a successful score report.
- If you **do not pass**, you will receive a diagnostic report indicating your strengths and weaknesses by examination type on the score report.

DUPLICATE SCORE REPORTS

You may request a duplicate score report after your examination by emailing scorereport@psionline.com or by calling 800-733-9267.

EXAMINATION CONTENT OUTLINES FOR INSTRUCTOR AND TEACHING METHODS

Passing Instructor and Teaching Method candidates will receive a score report. They **will NOT** get a license card or wall certificate.

MASSACHUSETTS INSTRUCTOR EXAMINATION REQUIREMENTS

- Brokers who have at least two (2) years of experience as a Massachusetts Real Estate Broker must complete either the Teaching Methods portion of the Instructor Examination or complete a thirty (30) hour approved Instructor course at a Board approved real estate school/program.
- Massachusetts Real Estate Licensees with less than two (2) years of Massachusetts Real Estate Broker experience or has at least two (2) years of Massachusetts Real Estate Salesperson experience must complete the entire Instructor Examination. The passing score is 70%.

All other type of Applicants must first obtain Board approval to complete the entire Instructor Examination.

MASSACHUSETTS INSTRUCTOR

Number of Questions	Minimum Passing Score	Exam Fee	Time Allowed
100	70 (70% correct)	\$54	180 Minutes

Property ownership (6 items)

1. Classes of property
2. Land characteristics and legal descriptions
3. Encumbrances and effects on property ownership
4. Types of ownership

Land use controls and regulations (5 items)

1. Government rights in land
2. Public controls based in police power
3. Regulation of environmental hazards
4. Private controls

Valuation and market analysis (6 items)

1. Value
2. Methods of estimating value/appraisal process
3. Competitive/Comparative Market Analysis (CMA)
4. Appraisal practice; situations requiring appraisal by a certified appraiser

Financing (7 items)

1. General concepts
2. Types of loans and sources of loan money
3. Government programs
4. Mortgages/deeds of trust
5. Financing/credit laws

General principles of agency (11 items)

1. Nature of agency relationships
2. Creation and disclosure of agency and agency agreements (general, not state specific)
3. Responsibilities of agent/principal
4. Responsibilities of agent to customers and third parties, including disclosure, honesty, integrity, accounting for money
5. Termination of agency

Property condition and disclosures (9 items)

1. Property condition disclosure
2. Warranties
3. Need for inspection and obtaining/verifying information
4. Material facts related to property condition or location
5. Material facts related to public controls, statutes of public utilities

Contracts (12 items)

1. General knowledge of contract law
2. Listing agreements
3. Buyer/tenant representation agreements,

including key elements and provisions of buyer and/or tenant agreements.

4. Offer/purchase agreements
5. Counteroffers/multiple counteroffers
6. Leases
7. Other real estate contracts

Transfer of title (5 items)

1. Title insurance
2. Deeds
3. Escrow or closing; tax aspects of transferring title to real property
4. Special processes

Practice of real estate (12 items)

1. Trust/escrow accounts (general, not state specific)
2. Federal fair housing laws
3. Advertising and technology
4. Agent supervision and Broker-Associate relationship
5. Commissions and fees
6. General ethics
7. Antitrust laws

Real estate calculations (4 items)

1. Basic math concepts
2. Calculations for transactions, including mortgage calculations
3. Property tax calculations
4. Prorations (utilities, rent, property taxes, insurance, etc.)
5. Calculations for valuation

Specialty Areas (3 items)

1. Subdivisions, including development-wide CC & Rs
2. Commercial, industrial and income property

Instructional methods and techniques (20 items)

1. General adult education principles
2. Class management
3. Instructional techniques
4. Evaluation of learning

MASSACHUSETTS TEACHING METHODS

Number of Questions	Minimum Passing Score	Exam Fee	Time Allowed
20	14 (70% correct)	\$54	60 Minutes

Instructional methods and techniques (20 items)

1. General adult education principles (5 Items)
2. Class management (5 Items)
3. Instructional techniques (5 Items)
4. Evaluation of learning (5 Items)



Commonwealth of Massachusetts
Division of Professional Licensure
Board of Registration of Real Estate Brokers and Salespersons

Application for Examination

Completed by Vendor/Board
 Ex. Date _____
 Ex. Result _____
 Cert. Date _____
 Cert. No. _____

Complete and bring this registration form with the applicable examination fee to the testing facility

Applying for	Check One
Real Estate Instructors exam	<input type="checkbox"/>
Real Estate Teaching Methods exam	<input type="checkbox"/>

Please Print or Type. This is an official Document; please enter your legal name and information.

Social Security Number (required)*		Date of Birth		Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> prefer not to answer			
Last Name		First Name		Middle Name		Generation	
Maiden / Former / Also Known As							
Building number	Street address			Po Box			
City				State		Zip Code	
Primary Phone Number ()			Mobile Phone Number ()			Preferred Communication <input type="checkbox"/> Postal Mail <input type="checkbox"/> Email	
Email Address							

*Pursuant to MGL. c 62C § 47A, the Division of Professional Licensure is required to obtain your Social Security number and forward it to the Department of Revenue. The Department of Revenue will use your Social Security number to ascertain whether you are in compliance with the tax laws of the Commonwealth.

If you are enclosing a Special Arrangement Request letter and required documentation please check here

Application Fees:

Applicants must submit the total fees from the table below with the application to PSI (No cash or personal checks allowed). These fees are non-refundable

	Instructor exam	Teaching Methods exam
Exam Fee (Initial and Retake)	\$54	\$54

Money Order or Cashier's Check also accepted. No cash or personal check.

Credit card (MasterCard or VISA) payment accepted for phone or fax review/re-exam registrations only.

MasterCard Visa Discover American Express

Credit Card No:		
Cardholder Name :		
Exp. Date:		Verification No.:
Billing Address		
Billing City	Billing State	Billing Zip Code

***For your security, PSI requires you to enter the card identification number located on the back of the card and consists of the last three digits on the signature strip.*

(Signature)

(Date)



All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990. Applicants with disabilities or those who would otherwise have difficulty taking the examination may request exam accommodations.

Candidates who wish to request exam accommodations because of a disability should fax this form and supporting documentation to PSI at (702) 932-2666.

Requirements for exam accommodation requests

You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be submitted to PSI on the letterhead stationery of the authority or specialist and include the following:

- Description of the disability and limitations related to testing
- Recommended accommodation/modification
- Name, title and telephone number of the medical authority or specialist
- Original signature of the medical authority or specialist

Date: _____ Social Security #: _____

Legal Name: _____
Last Name First Name

Address: _____
Street City, State Zip Code

Telephone: (_____) _____ - _____ (_____) _____ - _____
Home Work

Email Address: _____

Check any exam accommodations you require (requests must concur with documentation submitted):

- Reader (as accommodation for visual impairment or learning disability)
- Extended time (Additional time requested: _____)
- Large-print written examination
- Other _____

• Complete and fax this form, along with supporting documentation, to (702) 932-2666 or email it to examaccommodations@psionline.com.

• After 4 days, PSI Exam Accommodations will email you confirmation of approval with instructions for the next step.

DO NOT SCHEDULE YOUR EXAMINATION UNTIL THIS DOCUMENTATION HAS BEEN RECEIVED AND PROCESSED BY PSI EXAM ACCOMMODATIONS.