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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

APPLYING FOR A LICENSE

Massachusetts law has established the requirements for qualification for a real estate salesperson or broker license. Candidates must read this Candidate Information Bulletin (CIB) completely before applying for any license examination.

REAL ESTATE EXAMINATION REQUIREMENTS

SALESPERSON APPLICANTS MUST:

- Be at least eighteen (18) years of age.
- Complete forty (40) hours of pre-licensure salesperson education.
- Obtain a completed Massachusetts Board of Real Estate Educational Certificate form to be completed by a Board approved Real Estate School (found at the end of this Candidate Information Bulletin).
- Obtain three (3) complete candidate endorsements from individuals **unrelated** to the applicant. They do not need to be Massachusetts residents. Classmates known by the applicant from only the real estate course may **NOT** sign the candidate endorsement.

BROKER APPLICANTS MUST:

- Be at least eighteen (18) years of age.
- Complete forty (40) hours of pre-licensure broker education.
- Have been licensed and affiliated with a Massachusetts broker in the capacity of a Massachusetts real estate salesperson for three (3) years. The experience requirement must be no more than two (2) years old when the examination is taken. Obtain a completed Massachusetts Board of Real Estate Educational Certificate form to be completed by a Board approved Real Estate School (found at the end of this Candidate Information Bulletin).
- Have a current Massachusetts salesperson license.
- Have a \$5,000 surety bond on the original enclosed form (a copy is not acceptable) **completed and signed by the insurance agent**, signed by the principal candidate/examinee, and witnessed.
- Obtain three (3) complete candidate endorsements from individuals **unrelated** to the applicant. They do not need to be Massachusetts residents. Classmates known by the applicant from only the real estate course may **NOT** sign the candidate endorsement.



THREE-YEAR AFFILIATION REQUIREMENT

- To be completed only by employing broker. All dates must be clearly indicated as Month/Day/Year.
- Any date indicated beyond the broker's signature date will not be accepted

Applicants for the broker examination must have completed three (3) years of affiliation as an active Massachusetts salesperson under an active Massachusetts broker. The Broker must endorse the Employing Broker Certification located on the back of the Educational Certificate included in this CIB. The Employing Broker Certification form must be completed in its entirety by only the employing broker. **Only the original completed form will be accepted. Copies are not permitted.**

The applicant must have worked a minimum of twenty-five (25) hours per week for a minimum of three (3) years. An applicant for a broker's license may use prior salesperson experience so long as the experience is not over two (2) years old and/or there has not been a two (2) year gap in time between the current and past salesperson experience. In the event that a salesperson affiliates with more than one broker at various times, two (2) employing broker certification forms are provided. If more than two (2) forms are required, signed and dated letter(s) must be obtained from the additional broker(s), preferably using their business letterhead(s), and **MUST include *all features of the original Employing Broker Certification.***

APPLICANTS CURRENTLY LICENSED IN ANOTHER STATE

Candidates currently licensed in another jurisdiction should visit the Board's website www.mass.gov/real-estate-licensing to review the Board's policy on Reciprocity and/or Educational Waivers.

To view the policy, click on the "Applications and Forms" link and then click the respective application type:

- Attorney Licensure
- Educational Waivers
- Reciprocal Licensure.

The Board, after review, will notify the candidate of its decision. The license in **the other state must be current or a waiver will not be issued.** The waiver, which is the Educational Certification Form included in this CIB, must be completed and submitted with the completed application.

- Three (3) candidate endorsements must also be obtained from individuals **unrelated** to the applicant. They do not need to be Massachusetts residents. Classmates known by the applicant from only the real estate course may **NOT** sign the candidate endorsement.

REAL ESTATE LICENSING REQUIREMENTS

SALESPERSONS MUST:

- Apply for and pass the licensure examination within two (2) years of the date of completing the required salesperson education. NOTE: It is recommended that candidates do not wait until their certificate is ready to expire to apply and take their test. Candidates must allow ample time within the 2-year period when making an examination reservation.
- Be prepared to pay for the license on the day of the examination (upon passing the examination).
- Have, pursuant to Massachusetts General Laws, Chapter 62C, Section 49A, to the best of his/her knowledge and belief, filed all state tax returns and paid all state taxes required by law.
- Provide a valid Social Security number and/or a valid Tax Identification number (**mandatory**).

BROKERS MUST:

- Apply for and pass the licensure examination within two (2) years of completing the required broker education. NOTE: It is recommended that candidates do not wait until their certificate is ready to expire to apply and take their test. Candidates must allow ample time within the 2-year period when making an examination reservation.
- Be prepared to pay for the license on the day of the examination (upon passing the examination).
- Be currently licensed as a salesperson in Massachusetts at the time of application. The license may be either ACTIVE or INACTIVE at the time of the examination.
- Have been licensed as an active Massachusetts salesperson and affiliated with a Massachusetts real estate broker for at least three (3) years at a minimum of twenty-five (25) hours per week. The experience requirement must be no more than two (2) years old when the examination is taken.
- Obtain a \$5,000 surety bond on **the original enclosed form (a copy is not acceptable) completed and signed by**



the insurance agent (Attorney-in-Fact), signed by the principal (candidate/examinee), and witnessed.

- Have, pursuant to Massachusetts General Laws, Chapter 62C, Section 49A, to the best of his/her knowledge and belief, filed all state tax returns and paid all state taxes required by law.
- Provide a valid Social Security number and/or a valid Tax Identification number (**mandatory**).

QUALIFYING QUESTIONS

A “yes” answer to any of the discipline questions on application (found at the end of this Candidate Information Bulletin) may affect the candidate’s ability to become licensed in the Commonwealth of Massachusetts. **At this time, the Board does not license applicants who are currently on probation or parole.** To view the Board’s “Good Moral Character” Policy, click on the “Statutes and Regulations” link and then click on the “Board Policies and Guidelines” link then click on the “Determination of Good Moral Character for Initial Broker or Salesperson Licensure by Examination, Reciprocity, Waiver of Educational Requirement or as an Attorney Broker” link.

APPROVED EDUCATION PROVIDERS

A list of education providers is available on the Massachusetts Board of Registration of Real Estate Brokers and Salespersons website (www.mass.gov/dpl/boards/re).

CONTINUING EDUCATION REQUIREMENTS

Since the first license is prorated, it will be valid for no less than two (2) years and no more than three (3) years. When candidates submit their first license renewal, they must have completed continuing education **BEFORE** renewing their license as active (to be able to practice real estate). The current requirement is twelve (12) hours. This education requirement must be completed before renewing the license. If a candidate does not complete continuing education, his/her license will be renewed as inactive and he/she will no longer be able to practice real estate.

LICENSE TERM

The issue date is the date the candidate passed their examination. The expiration date is the candidate’s date of birth. The license will be issued for no less than two (2) years, but not greater than three (3) years. For example, the examination pass date is March 15, 2019 - this is the issue date. The candidate’s date of birth is April 1 and thus the expiration of the license will be April 1, 2021.

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 testing)

| | |
|-----------------------|-------|
| Salesperson Candidate | \$85 |
| Broker Candidate | \$106 |

NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.

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 all salesperson and broker candidates 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

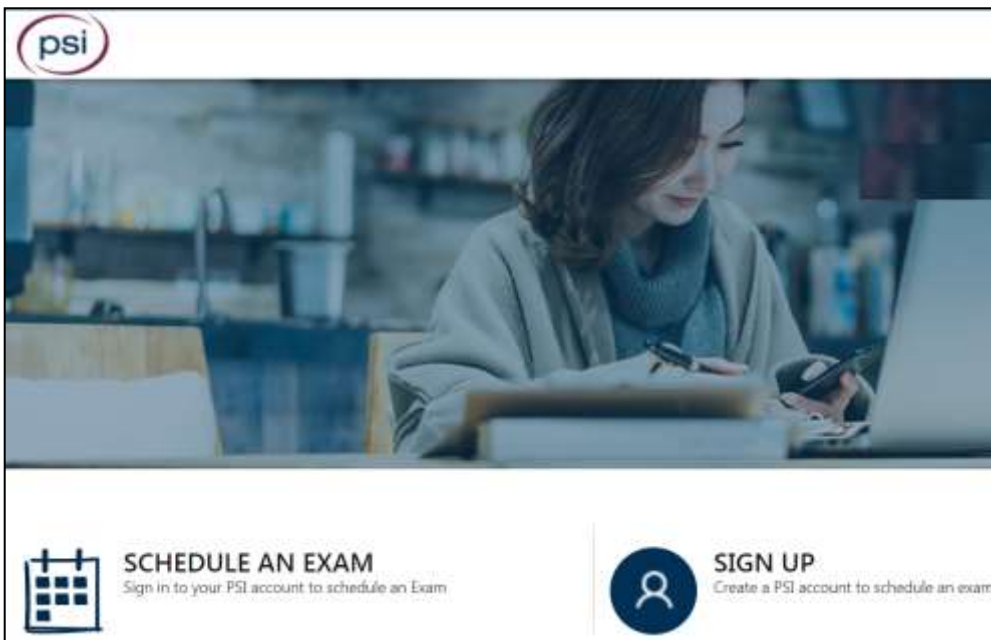
The fee for active duty military or veterans is \$54 for both salesperson and broker candidates. In order for this fee to be honored, the candidate **must** make a reservation by using the *Active Duty Military or Veteran Discount Exam Reservation Form* found in the back of this bulletin and include 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.**

After you are approved to exam by the board you will be eligible to schedule the exam using one of the following methods:

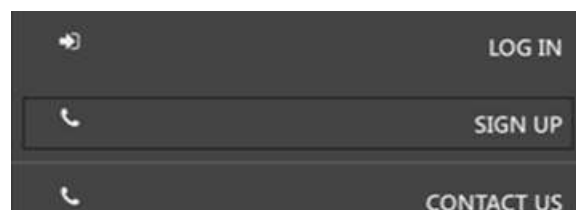
ON-LINE SCHEDULING

For the **fastest and most convenient** examination scheduling process, register for your examinations online by accessing PSI's registration Website: [Click Here \(https://www.psiexams.com/mare\)](https://www.psiexams.com/mare).

1. Select "SIGN UP" to create an account.



2. On a mobile phone, you need to select the icon on the top left corner. Then select "SIGN UP" to create an account.





3. You will be prompted to create an account with PSI.

Personal Details

Candidate Id
Miller8110

First Name *
Cathy

Last Name *
Miller

Middle Name
Enter Middle Name

Generation
Enter Generation

Email *

IMPORTANT

For the candidate ID, it is suggested that you enter your last name and last 4 digits of your phone number.

IMPORTANT

You must enter your First and Last name exactly as it is displayed on your government issued ID.

4. After you submit the form, you will get a message that your account was created successfully. Click on “Login to Continue”.

Account Registration [X]

Your account has been created successfully

Login to Continue

Login

Username:
Enter your Email Address

Password:
[Masked]

LOGIN

Forgot your password?

Note: The username is the email address you entered when creating the account.

5. Select the Examination.

Ready for Registration

MA Salesperson – Ready To Register

Register for Exam

Ready for Registration

MA Broker – Ready To Register

Register for Exam



6. You will enter your personal information.

Primary Contact Address

Street Address1 (required)

Address2

City (required)

State (required)

7. You will now enter payment.

Payment

Credit Card
** Please provide credit card holder name, street details in English.
Please enter a valid Visa, MasterCard, American Express, Discover or JCB card number. Diner 's Club card is currently not accepted.

Credit Card Number *
Credit Card Number

Expiration Date * **CVV ***
MM / YYYY

Card Holder Name *
Name on Card

Billing Street Address *
Enter Address

Payment Summary

| | |
|------------------|-----|
| Total Amount Due | USD |
|------------------|-----|

8. You will now select if you want to test at a PSI test center or from a computer at a remote location.

Please select a delivery mode for scheduling ×

Delivery mode

Test Center

Remote Online Proctored Exam



DELIVERY MODE TEST CENTER

Enter the “City or Postal Code” and select “Preferred Month” to take the Exam. Then select “Search Exam Center”.

Find Test Location

[I have a Test Center Code](#) ⓘ

Country / Location:

United States of America ▼

Enter City / Postal Code

Boston, MA, USA 🔍

Preferred Month

January 2021 ▼

Search Exam Center

Click on the preferred test site.

- 1. BOSTON (Suite 305)**
56 Roland St Suite 305 Charlestown MA US 02129
- 2. FALL RIVER**
218 SOUTH MAIN ST SUITE 105 FALL RIVER MA US 02721

Then click on the date and time to make an appointment to take the Exam.

September 2020 < >

| Su | Mo | Tu | We | Th | Fr | Sa |
|----|----|----|----|----|----|----|
| | | 1 | 2 | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | | | |

Available Start Time(s) for

09:00 AM 01:30 PM

You are now scheduled and will receive an email confirmation.



DELIVERY MODE REMOTE ONLINE PROCTORED EXAM

Before you select the date and time you will be taking the exam, **YOU MUST FIRST CHECK THE COMPATIBILITY OF YOUR COMPUTER** to include Audio/Video Check, Webcam Check and System Check. You must use Google Chrome Browser. Please note that if your computer performs any system update (i.e. software, server, firewall, webcam, etc.) from the time you schedule your exam to when you attempt to launch your exam, you may experience issues with your compatibility. It is best to conduct another compatibility check on the machine that you will be taking your exam at least 24 hours prior to your scheduled exam. You may also check your compatibility before or after registering for your exam by [clicking here](#).

Proctored Exam

MA Salesperson

Country: United States of America | Timezone: America/Chicago

September 2020

| Su | Mo | Tu | We | Th | Fr | Sa |
|----|----|----|----|----|----|----|
| | | 1 | 2 | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | | | |

Available Start Time(s) for Sep:

- > Afternoon (from 12 PM to 5:45 PM)
- > Evening (from 6 PM to 11:45 PM)

• Before taking your remote online proctored exam, please check system compatibility [click HERE](#)

If you have any questions regarding your compatibility check, or if you experience issues launching your exam, you may contact our remote proctoring technical support team at (844) 267-1017. You may also initiate a chat after you close the Secure Browser Software by [clicking here](#).

TELEPHONE

The second fastest method of scheduling is via the telephone. Call (855) 340-3704, 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.

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 MA.ApplicationProcessor@psionline.com. Email registrations are accepted 24 hours a day.

Processing takes between 10-12 BUSINESS days from receipt of all “Complete” applications. After 20-25 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.**

Processing takes between 10-12 BUSINESS days from receipt of all “Complete” applications. After 20-25 business days, 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 (855) 340-3704 .

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

All 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. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination must follow the instructions on the Exam Accommodations Request Form at the end of this Candidate Information Bulletin.

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 (855) 340-3704 or check the website at <https://www.psiexams.com/mare>. 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
*****PAID PARKING VIA CASH ONLY*****

Lawrence
1 Ballard Way, Suite 104
Lawrence, MA 01843

West Springfield
1111 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 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. For security purposes outerwear such as, but not limited to: open sweaters, cardigans, shawls, scarves, vests, jackets and coats are not permitted in the testing room. **In the event you are asked to remove the outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.**
- **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.
- Although secure storage for personal items is provided at the examination site for your convenience, PSI is not responsible for any damage, loss, or theft of any personal belongings or prohibited items brought to, stored at, or left behind at the examination site. PSI assumes no duty of care with respect to such items and makes no representation that the secure storage provided will be effective in protecting such items. If you leave any items at the examination site after your examination and do not claim them within 30 days, they will be disposed of or donated, at PSI's sole discretion.
- 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.



3. What do the stars on the United States of America's flag represent?

(Choose from the following options)

- 1. Presidents
- 2. Colonies
- 3. States
- 4. Wars

<< Back Next >>

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.

REMOTE ONLINE PROCTORED EXAMINATION

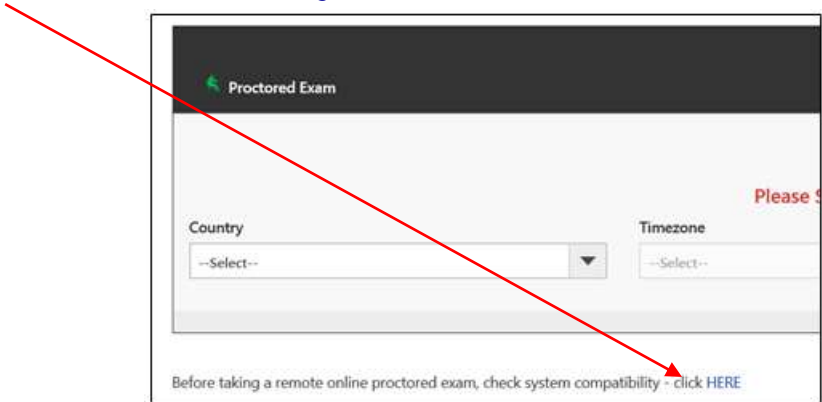
Proctors for online testing will communicate with candidates on-screen during the test and pause the exam whenever unauthorized persons or activity appear on video monitors or in audio recordings. The proctor will pause the exam whenever a candidate leaves the testing station, or an interruption occurs. The proctor may end the test if an interruption is not corrected appropriately. Immediate on-screen results will be displayed on your screen once you complete your exam AND the survey following the exam. Paper score reports will not be available upon completion of the exam for this remotely proctored location.

Before your exam begins, please be aware of the following testing rules:

- ✓ Please be reminded that earbuds, earphones, hats, caps, hood, shades or anything that can be placed on the head or face is NOT allowed.
- ✓ Food, Drinks, or Breaks are not allowed. All personal items must be removed from the work area.
- ✓ Candidates are allowed to have a piece of scratch paper and a pencil. You will be asked to tear up the scratch at the conclusion of the exam.
- ✓ You are not allowed to leave the station during the exam.
- ✓ Please do your best to avoid covering your mouth for the whole duration of exam. Be aware that talking/whispering/mouthing is not allowed during exam.
- ✓ You must keep both of your hands on or above the desktop during the exam.
- ✓ Also note that under no circumstances are you allowed to take a screenshot or photo of the exam or the exam results at any time during or after the session.

Violating any of these rules will result in a warning and may result in exam termination and loss of exam fee.

BE SURE TO CHECK THE COMPATIBILITY OF YOUR COMPUTER to include Audio/Video Check, Webcam Check and System Check. Prior to scheduling, click here. You must use Google Chrome Browser.





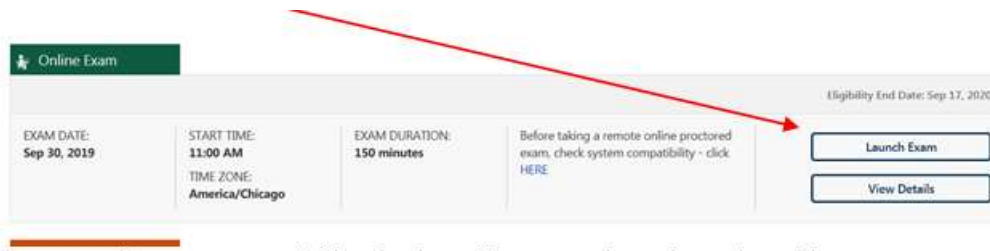
Please note that if your computer performs any system update (i.e. software, server, firewall, webcam, etc.) from the time you schedule your exam to when you attempt to launch your exam, you may experience issues with your compatibility. It is best to conduct another compatibility check on the machine that you will be taking your exam at least 24 hours prior to your scheduled exam. You may also check your compatibility before or after registering for your exam by [clicking here](#).

| REQUIREMENTS | STATUS | YOUR SYSTEM |
|----------------------------|--------|--|
| Webcam | ✓ | Integrated Camera (04F2:8B6B) |
| Microphone | ✓ | Default - Microphone Array (Realtek High Definition Audio) |
| PSI Communication Protocol | ✓ | Connected |
| Testing System Access | ✓ | Allowed |
| PSI System Storage | ✓ | Allowed |
| PSI Video Streaming | ✓ | Allowed |

| System Check | | |
|---|--------|-------------|
| REQUIREMENTS | STATUS | YOUR SYSTEM |
| Browser and Version - Chrome 50.0 and above. | ✓ | Chrome 75.0 |
| Platform - Windows 7, Windows 8, Windows 8.1, Windows 10 or later and Mac OS X 10.10 or later | ✓ | Windows 10 |
| Javascript - Enabled. | ✓ | Enabled |
| Cookies - Enabled. | ✓ | Enabled |
| Upload and Download Minimum Bandwidth - At least 250 kbps. | ✓ | 1448282 |

Launching the examination

You can launch the examination up to 30 minutes before the scheduled start time.



If you have any questions regarding your compatibility check, or if you experience issues launching your exam, you may contact our remote proctoring technical support at (844) 267-1017. You may also initiate a chat after you close the Secure Browser Software by [clicking here](#)

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 <https://www.psiexams.com/mare> 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.

SCORE REPORTING

You need to score a minimum of 70% correct to pass. Your score will be displayed on screen at the end of the examination and a score report will be emailed to you. If you fail, the emailed score report will include the diagnostic report indicating your strengths and weaknesses by examination type. If you do not receive your emailed score report, you may print it from your online account.

Candidates taking a remotely proctored exam: you must select to end both the exam portion and survey portion of your test in order to receive your on-screen results and emailed score report.

ON-SITE LICENSING

LICENSEES WHO HAVE BEEN ISSUED A MASSACHUSETTS LICENSE IN THE PAST MUST RENEW OR REINSTATE THAT LICENSE. THEY MAY NOT BECOME LICENSED ANEW. IN THE EVENT THAT THEY DO, THE NEW LICENSE IS INVALID AND WILL BE VOIDED BY THE BOARD UPON RECEIVING THE NEW RECORD.

Real estate candidates who meet all of the licensing requirements, and who pay the licensing fee, will receive a license at the test center immediately following successful completion of the licensing examination. All candidates must be prepared to be licensed at the test center at that time. License fees are prorated in accordance with Massachusetts General Law Chapter 112, Sections 87XX and 87ZZ, and will be calculated at the test center. Salesperson fees are between \$103 and \$150, and broker fees between \$142 and \$200. You will also be required to pay a \$12 PSI licensing fee. Candidates who do not pay for a license upon passing must fill out a License Application Instruction Form allowing them to apply by mail within thirty (30) days of passing the examination. You may request a duplicate License Application Instruction Form after your examination by emailing scorereport@psionline.com or by calling (855) 340-3704 .

The candidate is responsible for thoroughly reading this bulletin and arriving on the day of the examination prepared to be licensed. Candidates may call PSI at (855) 340-3704 with any questions about the process.

LICENSE ISSUANCE REQUIREMENTS

All candidates who have met the licensing requirements established by the Board will receive their license immediately following successful completion of the examination. Licenses will include the candidate's photograph. Candidates will receive a license card and a wall certificate. **Candidates must be prepared to pay the required license fee at the test center on the day of the examination.** Due to the statutory requirement that license fees be prorated, license fees change from month to month. License fees may be paid by credit card, personal check, cashier's check, or money order made payable to "PSI" and must be in the exact amount calculated upon passing the examination. **CASH will not be accepted.** This payment is different from the payment required for the examination fee. Candidates who are not able to pay for the license at the test center on the day of the examination will be subject to delays in being licensed. If the fee is not paid in a timely manner, the candidate will be required to retake the examination and, possibly, the real estate course.



Salespersons;

Following successful completion of the licensing examination, salesperson candidates who have met the requirements of the Board will receive their license at the test center if they meet all of the following requirements:

- Candidates must provide payment for the license at the test center in the exact amount calculated upon passing the examination. Only credit cards, personal checks, cashier’s checks, or money orders made payable to “PSI” will be accepted. **CASH will not be accepted.**

Brokers:

Following successful completion of the licensing examination, broker candidates who have met the requirements of the Board will receive their licenses at the test center if they meet all of the following requirements:

- Candidates must provide payment at the test center for the license in the exact amount calculated upon passing the examination. Only credit cards, personal checks, cashier’s checks, or money orders made payable to “PSI” will be accepted. **CASH will not be accepted.**
- The candidate’s original Massachusetts salesperson license or inactive license notice is collected.

All candidates who, for any reason, are not issued a license at the test center will be required to mail the original passing score report to PSI. This will cause delays in the ability to practice in the real estate profession. If the applicant does not complete this process in a timely manner, they will be required to retake the examination and, possibly, the real estate course. The time allotted to complete the application process will be stated in the instructions. Applicants should expect to receive their license two (2) to three (3) weeks after the license fee has been received.

EXAMINATION CONTENT OUTLINES FOR SALESPERSON AND BROKER

The Examination Content Outlines have been approved by the Division of Professional Licensure. These outlines reflect the minimum knowledge required by real estate professionals to perform their duties to the public in a competent and responsible manner. Changes in the examination content will be preceded by changes in these published examination content outlines.

Use the outlines as the basis of your study. The outlines list all the topics that are on the examination and the number of items for each topic. Do not schedule your examination until you are familiar with all topics in the outlines.

| Examination | Portion | Number of Questions (Points) | Time Allowed |
|-------------|---------|------------------------------|--------------|
| Salesperson | General | 80 (80 points) | 150 Minutes |
| | State | 40 (40 points) | 90 Minutes |
| | Both | 120 (120 points) | 240 Minutes |
| Broker | General | 75* (80 points) | 150 Minutes |
| | State | 40 (40 points) | 90 Minutes |
| | Both | 120 (120 points) | 240 Minutes |

EXPERIMENTAL QUESTIONS

In addition to the number of examination items specified in the "Examination Content Outlines", a small number (5 to 10) of "experimental" questions may be administered to candidates during the examinations. These questions will not be scored. However, these questions will count against examination time. The administration of such unscored, experimental questions is an essential step in developing future licensing examinations.

*Note: General broker exams include questions that are scored up to two points.



GENERAL PORTION (REAL ESTATE PRINCIPLES AND PRACTICES)

- I. **Property ownership (Salesperson 8%; Broker 10%)**
 - A. Real versus personal property; conveyances
 - B. Land characteristics and legal descriptions
 - 1. Types of legal descriptions; Metes and bounds, Lot and block, government survey
 - 2. Measuring structures
 - 3. Livable, rentable, and usable area
 - 4. Land Measurement
 - 5. Mineral, air, and water rights
 - C. Encumbrances and effects on property ownership
 - 1. Liens
 - 2. Easements and licenses
 - 3. Encroachments
 - 4. Other potential encumbrances of title
 - D. Types of ownership
 - 1. Tenants in common
 - 2. Joint tenancy
 - 3. Common- interest ownership
 - a) Timeshares
 - b) Condominiums
 - c) Co-ops
 - 4. Ownership in severalty/sole ownership
 - 5. Life Estate ownership
 - 6. Property ownership held in trust
(BROKER ONLY)
 - II. **Land use controls and regulations (Salesperson 5%; Broker 5%)**
 - A. Government rights in land
 - 1. Property taxes and special assessments
 - 2. Eminent domain, condemnation, escheat
 - B. Government controls
 - 1. Zoning and master plans
 - 2. Building codes
 - 3. Regulation of special land types
 - a) Flood zones
 - b) Wet lands
 - 4. Regulation of environmental hazards
 - a) Types of hazards
 - b) Abatement and mitigation
 - c) Restrictions on contaminated property
 - C. Private controls
 - 1. Deed conditions or restrictions
 - 2. Covenants, conditions, and restrictions (CC&Rs)
 - 3. Homeowners association regulations
 - III. **Valuation and market analysis (Salesperson 7%; Broker 7%)**
 - A. Appraisals
 - 1. Purpose and use of appraisals for valuation
 - 2. General steps in appraisal process
 - 3. Situations requiring appraisal by certified appraiser
 - B. Estimating Value
 - 1. Effect of economic principles and property characteristics
 - 2. Sales or market comparison approach
 - 3. Cost approach
 - 4. Income analysis approach
 - C. Competitive/Comparative Market Analysis
 - 1. Selecting comparables
 - 2. Adjusting comparables
- IV. **Financing (Salesperson 10%; Broker 8%)**
 - A. Basic concepts and terminology
 - 1. Points
 - 2. LTV
 - 3. PMI
 - 4. Interest
 - 5. PITI
 - 6. Financing instruments (mortgage, promissory note, etc.)
 - B. Types of loans
 - 1. Conventional loans
 - 2. FHA Insured loans
 - 3. VA guaranteed loans
 - 4. USDA/rural loan programs
 - 5. Amortized loans
 - 6. Adjustable-rate mortgage loans
 - 7. Bridge loans
 - 8. Owner financing (installment and land contract/contract for deed)
 - C. Financing and lending
 - 1. Lending process application through closing
 - 2. Financing and credit laws and rules
 - a) Truth in lending
 - b) RESPA
 - c) Equal Credit Opportunity
 - d) CFPB/TRID rules on financing and risky loan features
 - 3. Underwriting
 - a) Debt ratios
 - b) Credit scoring
 - c) Credit history
- V. **General principles of agency (Salesperson 13%; Broker 11%)**
 - A. Agency and non-agency relationships
 - 1. Types of agents and agencies
 - 2. Other brokerage relationships (non-agents)
 - a) Transactional
 - b) Facilitators
 - B. Agent's duties to clients
 - 1. Fiduciary responsibilities
 - 2. Traditional agency duties (COALD)
 - 3. Powers of attorney and other delegation of authority
 - C. Creation of agency and non-agency



agreements; disclosure of conflict of interest

1. Agency and agency agreements
 - a) Key elements of different types of listing contracts
 - b) Key elements of buyer brokerage/tenant representation contracts
 2. Disclosure when acting as principal or other conflict of interest
- D. Responsibilities of agent to customers and third parties, including disclosure, honesty, integrity, accounting for money
- E. Termination of agency
1. Expiration
 2. Completion/performance
 3. Termination by force of law
 4. Destruction of property/death of principal
 5. Mutual agreement

VI. Property disclosures (Salesperson 6%; Broker 7%)

- A. Property condition
1. Property condition that may warrant inspections and surveys
 2. Proposed uses or changes in uses that should trigger inquiry about public or private land use controls
- B. Environmental issues requiring disclosure
- C. Government disclosure requirements (LEAD)
- D. Material facts and defect disclosure

VII. Contracts (Salesperson 17%; Broker 18%)

- A. General knowledge of contract law
1. Requirements for validity
 2. Factors affecting enforceability of contracts
 3. Void, voidable, unenforceable contracts
 4. Rights and obligations of parties to a contract
 5. Executory and executed contracts
 6. Notice, delivery and acceptance of contracts
 7. Breach of contract and remedies for breach
 8. Termination, rescission and cancellation of contracts
 9. Electronic signature and paperless transactions
 10. Bilateral vs. unilateral contracts (option agreements)
- B. Contract Clauses, including amendments and addenda
- C. Offers/purchase agreements
1. General requirements
 2. When offer becomes binding
 3. Contingencies
 4. Time is of the essence
- D. Counteroffers/multiple offers
1. Counteroffers
 2. Multiple offers

VIII. Leasing and Property Management (Salesperson 3%; Broker 5%)

- A. Basic concepts/duties of property management
- B. Lease Agreements
1. Types of leases, e.g., percentage, gross, net, ground
 2. Key elements and provisions of lease agreements
- C. Landlord and tenant rights and obligations
- D. Property manager's fiduciary responsibilities
- E. ADA and Fair Housing compliance in property management
- F. Setting rents and lease rates (*BROKER ONLY*)

IX. Transfer of Title (Salesperson 8%; Broker 7%)

- A. Title Insurance
1. What is insured against
 2. Title searches, title abstracts, chain of title
 3. Marketable vs insurable title
 4. Potential title problems and resolution
 5. Cloud on title, suit to quiet title (*BROKER ONLY*)
- B. Deeds
1. Purpose of deed, when title passes
 2. Types of deeds and when used
 3. Essential elements of deeds
 4. Importance of recording
- C. Escrow or closing; tax aspects of transferring title to real property
1. Responsibilities of escrow agent
 2. Prorated items
 3. Closing statements/TRID disclosures
 4. Estimating closing costs
 5. Property and income taxes
- D. Special processes
1. Foreclosure
 2. Short sale
- E. Warranties
1. Purpose of home or construction warranty programs
 2. Scope of home or construction warranty programs

X. Practice of real estate (Salesperson 13%; Broker 14%)

- A. Trust/escrow accounts
1. Purpose and definition of trust accounts, including monies held in trust accounts
 2. Responsibility for trust monies, including commingling/conversion
- B. Federal fair housing laws and the ADA
1. Protected classes
 2. Prohibited conduct (red-lining, blockbusting, steering)
 3. Americans with Disabilities (ADA)
 4. Exemptions
- C. Advertising and technology
1. Advertising practices
 - a) Truth in advertising



- b) Fair housing issues in advertising
- 2. Use of technology
 - a) Requirements for confidential information
 - b) Do-Not-Call List
- D. Licensee and responsibilities
 - 1. Employee
 - 2. Independent Contractor
 - 3. Due diligence for real estate transactions
 - 4. Supervisory responsibilities (BROKER ONLY)
 - a) Licensees
 - b) Unlicensed personnel
- E. Antitrust laws
 - 1. Antitrust laws and purpose
 - 2. Antitrust violations in real estate

- XI. **Real estate calculations (Salesperson 10%; Broker 8%)**
 - A. Basic math concepts
 - 1. Loan-to-value ratios
 - 2. Discount points
 - 3. Equity
 - 4. Down payment/amount to be financed
 - B. Calculations for transactions
 - 1. Property tax calculations
 - 2. Proration's
 - 3. Commission and commission splits
 - 4. Seller's proceeds of sale
 - 5. Buyer funds needed at closing
 - 6. Transfer fee/conveyance tax/revenue stamps
 - 7. PITI (Principal, Interest, Taxes and Insurance) payments
 - C. Calculations for valuation, rate of return (BROKER ONLY)
 - 1. Net operating income
 - 2. Depreciation
 - 3. Capitalization rate
 - 4. Gross Rent and gross income multipliers

**STATE PORTION
(MASSACHUSETTS STATE REAL ESTATE LAWS
AND REAL ESTATE BOARD RULES)**

- I. **DUTIES AND POWERS OF THE BOARD OF REGISTRATION OF REAL ESTATE BROKERS AND SALESPERSONS (5%)(SALESPERSONS: 2 ITEMS; BROKERS: 2 ITEMS)**
 - A. Examination of records
 - B. Sanctions
 - 1. Fines
 - 2. License suspension and revocation
- II. **LICENSING REQUIREMENTS (10%) (SALESPERSONS: 4 ITEMS; BROKERS: 4 ITEMS)**
 - A. Activities requiring a license
 - B. Types of licenses
 - 1. Active, inactive, and expired

- C. License renewal and continuing education
- D. Board notifications

- III. **REQUIREMENTS GOVERNING LICENSEES (33-35%) (SALESPERSONS: 13 ITEMS; BROKERS: 14 ITEMS)**

- A. Advertising
- B. Broker/salesperson relationship
- C. Commissions
- D. Disclosures
 - 1. Consumer/Licensee Relationship
 - 2. Conflict of interest
 - 3. Rental fee disclosures
- E. Agency and Non-Agency Relationships
- F. Handling of documents
- G. Handling of monies
- H. Record Keeping (Broker only)
- I. Home inspectors--licensee responsibility

- IV. **CONTRACTS (5%)(SALESPERSONS: 2 ITEMS; BROKERS: 2 ITEMS)**

- A. Offer to Purchase
- B. Purchase and Sale agreement
- C. Leases
- D. Listing and Buyer Agreements

- V. **CONSUMER PROTECTION LAWS (10-12%) (SALESPERSONS: 5 ITEMS; BROKERS: 4 ITEMS)**

- A. Property disclosures
- B. Misrepresentation
- C. Privacy
- D. Sanctions and enforcements

- VI. **ENVIRONMENTAL ISSUES AND HAZARDOUS MATERIALS (10%) (SALESPERSONS: 4 ITEMS; BROKERS: 4 ITEMS)**

- A. Lead
- B. Private sewage disposal
- C. Smoke and carbon monoxide detection
- D. Wetlands and rivers protection

- VII. **MASSACHUSETTS FAIR HOUSING LAW (10%) (SALESPERSONS: 4 ITEMS; BROKERS: 4 ITEMS)**

- A. Protected classes that differ from Federal
- B. MA specific exceptions
- C. MA Commission Against Discrimination
- D. ADA and other accommodations

- VIII. **LANDLORD TENANT LAW (10%) (SALESPERSONS: 4 ITEMS; BROKERS: 4 ITEMS)**

- A. Rental deposits, Receipts and Statement of Condition
- B. State Sanitary Code
- C. Short-term Vacation or Recreational Rentals

- IX. **ADDITIONAL TOPICS (5%)(SALESPERSONS: 2 ITEMS; BROKERS: 2 ITEMS)**

- A. Ownership
- B. Condominiums, Cooperatives, and Timeshares
- C. Registered Land



SAMPLE QUESTIONS

The following questions are offered as examples of the types of questions you will be asked during the course of the National Real Estate Broker and Salesperson examinations. They are intended primarily to familiarize you with the style and format of questions you can expect to find in the examinations. The examples do NOT represent the full range of content or difficulty levels found in the actual examinations.

SAMPLE QUESTIONS

- A. Which of the following interests in property is held by a person who is granted a lifetime use of a property that will be transferred to a third party upon the death of the lifetime user?
 1. A life estate.
 2. A remainder estate.
 3. An estate for years.
 4. A reversionary estate.

- B. Which of the following statements BEST identifies the meaning of the term, "rescission of a contract"?
 1. A ratification of a contract by all parties.
 2. A return of all parties to their condition before the contract was executed.
 3. A transfer or assignment of a particular responsibility from one of the parties to another.
 4. A review of the contract by the legal counsel of either party that may result in a cancellation without penalty or further obligation.

- C. Which of the following clauses in a mortgage allows the lender to demand loan repayment if a borrower sells the property?
 1. Defeasance
 2. Prepayment
 3. Acceleration
 4. Alienation

- D. How much cash MUST a buyer furnish in addition to a \$2,500 deposit if the lending institution grants a 90% loan on an \$80,000 property?
 1. \$5,500.
 2. \$6,975.
 3. \$7,450.
 4. None of the above.

- E. Which of the following single-family residences would get the MOST accurate appraisal by applying the reproduction cost approach to value?
 1. A rental property.
 2. A vacant property.
 3. A new property.
 4. An historic property.

Answers to Sample Broker Questions:

A: 1; B: 2; C: 4; D: 1; E: 4

SAMPLE BROKER QUESTIONS (SCENARIO-BASED)

PSI National Real Estate Broker Examination Instruction

IMPORTANT

Test questions appear on the screen **ONE AT A TIME**. A question may have an associated graphic displayed on the screen, or it may direct the candidate to reference material, such as a chart or diagram.

Each question may contain up to **EIGHT** options and **ONLY ONE BEST** option shall be selected to answer the question. Some options are appropriate but **NOT** the **BEST ANSWER**. Please select the option that best answers the question in the exam. A **BEST ANSWER** reflects the optimal solution or most complete resolution to the scenario presented in the question.

Scenario:

You are hosting an open house. Mr. and Mrs. Charles Martin come into the house. You greet them and show them the house. The Martins tell you the house is exactly what they are looking for and they are very interested in purchasing it. You then give them information showing the various types of financing available with down payment options and projected payments.

Mr. Martin tells you they have been working with Mary Hempstead of XX Realty, a competing real estate company. Before leaving, you thank them for coming and give them your business card.

- A. The first thing on Monday morning, Mrs. Martin calls and indicates they have tried to reach Mary and cannot. They indicate they have a written buyer's agent agreement with Mary's broker. They are afraid someone else is going to buy the house. Which of the following should you do? Select the best answer.
 1. Seek advice from your supervising broker.
 2. Tell them to come to your office.
 3. Ask them to bring the buyer's agency agreement to you for your interpretation.
 4. Tell them to be patient and continue trying to reach Mary.
 5. Tell them to call Mary's supervising broker or branch manager.
 6. Tell them you are really sorry, but there is nothing you can do.

- B. The Martins come to your office and explain that neither Mary nor her supervising broker are available. They insist you immediately write an offer for the house. How should you proceed? Select the best answer.
 1. Write the offer after entering into a buyer's broker agreement with them.
 2. Write the offer after explaining they may owe Mary's broker a commission.
 3. Write the offer after trying to contact Mary's broker yourself.
 4. Refuse to write an offer and explain that doing so would be unethical.
 5. Refuse to write and offer since it would be illegal.
 6. Refuse to write the offer and tell the Martins to contact another Broker in Mary's office.

Answers (Points) to Sample Principal Broker Questions:

A. 1 (2 points), 2 (1 point), 3 (0 point)
4 (0 point), 5 (1 point), 6 (0 point)

B. 1 (1 point), 2 (2 points), 3 (1 point)
4 (0 point), 5 (0 point), 6 (0 point)