



**COMMONWEALTH OF MASSACHUSETTS**  
**REAL ESTATE**  
**CANDIDATE HANDBOOK**

**JUNE 2011**

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# QUICK REFERENCE

## STATE LICENSING INFORMATION

Candidates may contact the state's real estate division with questions about obtaining or maintaining a license after the examination has been passed.

### Massachusetts Division of Professional Licensure Board of Registration of Real Estate Brokers and Salespeople

1000 Washington Street  
Suite 710  
Boston, MA 02118-6100

**Phone:** (617) 727-2373

**Web:** [www.mass.gov/dpl/boards/re](http://www.mass.gov/dpl/boards/re)

## EXAMINATION INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

### Pearson VUE

Massachusetts Real Estate  
PO Box 8588  
Philadelphia, PA 19101-8588

**Phone:** (800) 274-0501

**Web:** [www.pearsonvue.com](http://www.pearsonvue.com)

## RESERVATIONS

### Before making an exam reservation

Candidates should thoroughly review this handbook, which contains examination content outlines and important information regarding eligibility and the examination and licensing application process.

### Making an exam reservation

Candidates may make a reservation with Pearson VUE by:

- Calling Pearson VUE at (800) 274-0501
- Faxing the *Fax Reservation Form* (from Appendix) to (888) 204-6291
- Visiting the website ([www.pearsonvue.com](http://www.pearsonvue.com))

Candidates should make a reservation by phone at least one (1) business day before the desired examination date or by fax or on the Web at least four (4) business days before the desired examination date. **Walk-in examinations are not available.**

## SCHEDULES & FEES

### Test centers

A list of test centers appears on the back cover of this handbook. Candidates should contact Pearson VUE to confirm specific locations and schedules.

### Exam fees

The examination fee must be paid at the time of reservation by credit card, debit card, voucher, or electronic check. **Cash will not be accepted. Payment will not be accepted at the test center. Examination fees are non-refundable and non-transferable.**

The examination fees are as follows:

- First Time: \$101 for salespersons, \$122 for brokers
- Retaker: \$56 for all exams

## EXAM DAY

### What to bring to the exam

Candidates should bring to the examination the confirmation number they received when they made the examination reservation, proper identification and licensing fees, and other materials as dictated by the state licensing agency. See *Exam Day* (page 9) and *What to Bring* (page 18).

### Exam procedures

Candidates should report to the test center at least thirty (30) minutes before the examination begins. Each candidate will have four (4) hours to complete the examination and will leave the test center with an official score report in hand.

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## **The candidate handbook is a useful tool in preparing for an examination.**

It is highly recommended that the Massachusetts Real Estate Candidate Handbook be reviewed, with special attention given to the content outlines, before taking the examination. (*Content outlines begin on page 15 of this handbook.*)

## **Individuals who wish to obtain a real estate license must:**

### **1. Complete Prelicensing Education.**

Before taking an examination, candidates must complete all prelicensing education. (*See page 2 for additional details.*)

### **2. Make a reservation and pay the examination fee.**

Make a reservation (by phone, by fax, or online) with Pearson VUE for the examination. (*See page 5.*)

### **3. Go to the test center.**

Go to the test center on the day of the examination, bringing along all required materials. (*See pages 9 and 18.*)

### **4. Apply for a license.**

After passing the examination, candidates must submit the proper application forms and fees at the test center. (*See On-Site Licensing on page 12 for additional details.*)

**Candidates must read state-specific information carefully for important information regarding examination procedures in their jurisdictions.**

## CONTACT INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or an examination, or may contact the Massachusetts Board of Registration of Real Estate Brokers and Salespeople with questions about obtaining or maintaining a license.

**Pearson VUE**  
Massachusetts Real Estate  
PO Box 8588  
Philadelphia, PA 19101-8588  
Phone: (800) 274-0501  
  
Website  
[www.pearsonvue.com](http://www.pearsonvue.com)

**Massachusetts  
Board of Registration of Real Estate  
Brokers and Salespeople**  
1000 Washington Street  
Suite 710  
Boston, MA 02118-6100  
Phone: (617) 727-2373  
  
Website  
[www.mass.gov/dpl/boards/re](http://www.mass.gov/dpl/boards/re)

## 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 Pearson VUE to develop and administer its real estate examination program. Pearson VUE is a leading provider of test services to regulatory agencies and national associations.

## PRACTICE TESTS

Practice tests are offered exclusively online at [www.pearsonvue.com](http://www.pearsonvue.com), giving candidates even more opportunity to succeed on real estate examinations. Our practice tests will not only help prepare candidates for the types of questions they will see on the licensure exam but also familiarize them with taking computer-based examinations.

Pearson VUE offers a practice test for real estate that contains questions developed by subject matter experts using concepts found in the general portion of the licensure examination. The test closely reflects the format of the licensure examination, can be scored instantly, and provides immediate feedback to help candidates identify correct and incorrect answers. Candidates can purchase practice tests anytime by visiting [www.pearsonvue.com](http://www.pearsonvue.com).

### IMPORTANT:

**Candidates who do not have all of the required, completed materials on the day of examination will not be permitted to take the examination and will not be issued a refund.** Massachusetts requires that candidates provide a valid Social Security number at the time the examination reservation is made and when they take the examination. Substitute drivers' license numbers are **not** acceptable. **Candidates must read this handbook completely.**

The Education Certificate (or waiver) is valid for a period of **two years** commencing on the completion date entered on the certificate by the school (or the Board in the case of a waiver). The date indicates when the course was completed (or waiver was issued). In no event will any extension to this period be allowed. Therefore, the candidate should make a reservation as soon as he/she completes the education or receives the waiver. Examination seats are **not** guaranteed. Candidates must pass the examination within the 2-year period,

# STATE LICENSING REQUIREMENTS

## NOTICE:

Effective June 1, 2011, the Board shall require the following:

(a) Prior to the salesperson examination, a candidate for a salesperson license shall complete forty (40) hours of pre-licensure salesperson education.

(b) Prior to the broker examination, a salesperson shall complete forty (40) hours of pre-licensure broker education AND must affiliate with a broker for three (3) years for a broker license.

If any questions, please visit the Frequently Asked Questions section of the Board's website at [mass.gov/dpl/boards/re](http://mass.gov/dpl/boards/re) or call the Board.

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.

## APPLYING FOR A REAL ESTATE SALESPERSON OR BROKER LICENSE

Massachusetts law has established the requirements for qualification for a real estate salesperson or broker license. Candidates must read this candidate handbook completely before applying for any license examination.

## REAL ESTATE EXAM 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 Education Certification form (found after pg. 18 in this handbook)
- Obtain three (3) complete candidate endorsements

### 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. For example, a candidate who completes his/her experience requirement September 1, 2011, must take the broker examination no later than August 31, 2013.
- Obtain a completed Massachusetts Board of Real Estate Education Certification form (found after pg. 18 in this handbook)
- 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. *The professional ID number MUST BE INCLUDED on the bond, entered by the insurance agent only. The professional ID number is the last six (6) digits of the confirmation number provided by Pearson VUE at the time the exam reservation is made.*
- Obtain three (3) complete candidate endorsements

### 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.

Applications for the broker examination must have completed three (3) years of affiliation as an active Massachusetts salesperson under an active Massachusetts broker. Broker must endorse the Employing Broker Certification located on the back of the Education Certificate included in this handbook.

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, three (3) employing broker certification forms are provided. If more than three (3) 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 who are **currently** licensed in another jurisdiction and are seeking licensure at the same level in Massachusetts may request a waiver of the educational requirements by sending to the Board a record of standing (Certificate of Licensure) issued by his/her jurisdiction's licensing authority. 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. **An Education Certificate containing a Board-stamped waiver MUST be presented at the time of the examination.** The waiver, which is the Educational Certification Form included in this handbook, must be completed (front and back) and submitted at the test center on the day of the examination.

- Three (3) candidate endorsements must also be obtained.

## **REAL ESTATE LICENSING REQUIREMENTS**

### **Salespersons must:**

- Pass the licensure examination within two (2) years of the date of completing the required salesperson education.\*
- Be prepared to pay for the license on the day of the examination (upon passing the examination).
- Have, pursuant to Massachusetts General Laws, Chapter 62.C, 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 (**mandatory**).

### **Brokers must:**

- Pass the licensure examination within two (2) years of completing the required broker education.\*
- 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. For example, a candidate who completes his/her experience requirement September 1, 2009 must take the broker examination no later than August 31, 2011.
- 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. ***The professional ID number MUST BE INCLUDED on the bond, entered by the insurance agent only. The professional ID number is the last six (6) digits of the confirmation number provided by Pearson VUE at the time the exam reservation is made.***\*\*
- Have, pursuant to Massachusetts General Laws, Chapter 62.C, to the best

\* We recommend that candidates do not wait until their certificate is ready to expire to take their test. Candidates must allow ample time within the 2-year period when making an examination reservation.

### **\*\* BROKER BONDS**

The professional ID number for the Broker bond must be six (6) digits.

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 (**mandatory**).

## QUALIFYING QUESTIONS

On the day of the examination, candidates will be required to answer licensure qualifying questions. Examples of qualifying questions are listed below.

1. Have you ever had a license revoked or suspended in this or any other state? (*Do not include motor vehicle license.*)
2. Have you ever been convicted of a criminal offense in this or any other state or jurisdiction?

A “yes” answer may affect the candidate’s ability to become licensed in the state of Massachusetts. After the candidate has completed the precensing requirements, Massachusetts will review the information provided and make a decision on the candidate’s qualifications.

You will be required to submit information related to the conviction(s), three (3) letters of reference, and (if served) a letter from the probation office. **At this time, the Board does not license applicants who are currently on probation or parole.**

## 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](http://www.mass.gov/dpl/boards/re)).

## CONTINUING EDUCATION REQUIREMENTS

Since the first license is prorated, it may be valid for more than twenty-four (24) months. Therefore, candidates may need to wait before starting continuing education. When candidates submit their first license renewal, they must have completed continuing education in order to renew their licenses as active (to be able to practice real estate). The current requirement is twelve (12) hours. This education requirement must be completed within the twenty-four (24) months immediately preceding the scheduled renewal date. 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 calculation for the license expiration date is from the examination pass date, go to the first day of the next month, then to the candidate’s next birth date, and add two (2) years. The expiration date is always a birth date of the licensee.

The candidate’s license fee is dependent on the date that the candidate passes the examination.

EXAMINATION PASS DATE	BEGINNING OF NEXT MONTH	NEXT BIRTH DATE	EXPIRATION DATE
1/15/2011	2/1/2011	1/15/2012	1/15/2014
2/28/2011	3/1/2011	2/28/2012	2/28/2014 (Or 3/1/2014 if not a leap year)
6/1/2011	7/1/2011	6/1/2012	6/1/2014
7/15/2011	8/1/2011	9/3/2011	9/3/2013

## PHONE RESERVATIONS

Walk-in examinations are not available, so candidates must make a reservation. Candidates are responsible for knowing which examination they must take.

Candidates may call (800) 274-0501\* to make a reservation.

CALL CENTER HOURS	
Monday – Friday	8 am – 11 pm
Saturday	8 am – 5 pm
Sunday	10 am – 4 pm

Eastern Standard Time

Before calling, candidates should have the following:

- Legal name, address, Social Security number, daytime telephone number, and date of birth
- The name of the examination(s)
- The preferred examination date and test center location (a list appears on the back cover of this handbook)
- Credit card, debit card, voucher, or electronic check information
- A completed **Education Certification form (found after pg. 18 in this handbook)**
- Any and all previous score reports (if retaking the examination)

A representative will help candidates select a convenient examination date and location and will answer questions. A reservation will be made based on the next available examination date.

Candidates should make a phone reservation at least one (1) business day before the desired examination date.

## ONLINE RESERVATIONS

Candidates may make an examination reservation online by visiting the website at [www.pearsonvue.com](http://www.pearsonvue.com). First-time users must obtain a check-in code and will be asked to provide their name, email address, and phone number, as well as a personal password. Candidates will receive a check-in code immediately upon submitting the requested information.

Candidates will be prompted with step-by-step instructions on completing the online *Reservation Request Form*. Once the online request has been submitted, Pearson VUE will send via email a confirmation of the examination date, time, and location, or will contact candidates whose choices are not available. Candidates may also review, change, or even cancel an existing reservation after the *Reservation Request Form* has been submitted by following the instructions.

Candidates who wish to make an online reservation should do so at least four (4) business days before the desired examination date.

## FAX RESERVATIONS

Candidates may fax the *Fax Reservation Form* (from Appendix) to Pearson VUE at (888) 204-6291, 24 hours a day, 7 days a week. The completed form should be faxed at least four (4) business days before the desired examination date. A confirmation of the reservation will be returned by fax within 24 hours of receipt of the faxed request.

## PHONE RESERVATIONS

(800) 274-0501

## \*TELECOMMUNICATION DEVICES FOR THE DEAF

Pearson VUE is equipped with TDD (Telecommunication Devices for the Deaf) to assist deaf and hearing-impaired candidates. TDD calling is available 8:00 am to 5:00 pm (EST) Monday through Friday, toll-free at (866) 274-4777.

This TDD phone option is for individuals equipped with compatible TDD machinery.

## CONFIRMATION NUMBER

Candidates will receive a confirmation number, along with the examination date, the test center, and the name of the representative with whom they should speak. Brokers will also receive a professional identification number. This information should be recorded below, since it must be provided during any contact with Pearson VUE.

Confirmation Number/Pearson VUE ID #:
Examination Date:
Professional ID Number (six digits):
Test Center:
Representative:

## EXAM FEES

The fee for the **original** examination is as follows:

- Salesperson candidate \$101
- Broker candidate \$122

The fee for honorably discharged veterans is \$70 for both salesperson and broker candidates. In order for this fee to be honored, veterans **must** make a reservation by using the *Veterans' Discount Exam Reservation Form* found in the back of this handbook and include a photocopy of the discharge papers (DD-214). The photocopy of the DD-214 will not be returned. **Note: Veterans may NOT use a voucher in order to get the discount. Failure to provide the DD-214 at the time of the initial reservation will require payment of the full fee in order to be registered for the examination. If you have any questions concerning this process, you must contact the Special Accommodations Department at (888) 204-6261 for assistance.**

The fee for reexaminations for **all** salesperson and broker candidates is \$56. Payment must be made at the time of reservation by credit card, debit card, voucher, or electronic check. **Payment for the examination will not be accepted at the test center.**

Candidates are responsible for knowing all regulations regarding fees and examination scheduling as presented in this handbook.

## Electronic Checks

Candidates who choose to pay the examination fee by electronic check must have a personal checking account and must be prepared to provide to Pearson VUE at the time of reservation the following information:

- Bank name
- Account number
- Routing number
- Social Security number, state-ID number, or driver's license number
- Name and address on the account

Using this information, Pearson VUE can request payment from the candidate's bank account just as if the candidate had submitted an actual paper check.

## Vouchers

Candidates may prepay examination fees and receive a voucher to use when they contact Pearson VUE to make an examination reservation. The number listed on the voucher will be accepted by Pearson VUE as payment for the examination fee. Vouchers may be purchased for one fee or many; therefore, companies may buy vouchers in bulk and distribute them to candidates as desired.

Those who want to purchase a voucher should send a *Voucher Request Form* (found in the back of this handbook), along with proper payment. Pearson VUE will process voucher requests within one (1) week of receipt. Vouchers are valid for one (1) year from the issue date, and they may be renewed or refunded.

## CHANGE/CANCEL POLICY

Candidates should call (800) 274-0501 at least two (2) business days before the examination to change or cancel a reservation. Candidates who change or cancel a reservation with proper notice may either transfer their fees to a new reservation or request a refund. **Candidates who change or cancel a reservation without proper notice will forfeit the examination fee.**

Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether individually or by a third party.

## ABSENCE/LATENESS POLICY

Candidates who are late to or absent from an examination may be excused for the following reasons:

- Illness of the candidate or of the candidate's immediate family member
- Death in the immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

**Candidates who are late to an examination will not be admitted and will forfeit the examination fee. Candidates who are absent from an examination and have not changed or canceled the reservation according to the Change/Cancel Policy will forfeit the examination fee.** Written verification and supporting documentation for excused absences must be submitted to Pearson VUE within fourteen (14) days of the original examination date.

## WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the test center inaccessible or unsafe, the examination may be delayed or canceled. Candidates should call (800) 274-2615 for details on delays and cancellations during severe weather.

## SPECIAL EXAM RESERVATIONS

Pearson VUE complies with the provisions of the Americans with Disabilities Act (ADA) (42 U.S.C. 12101 *et seq.*) and Title VII of the Civil Rights Act, as amended (42 U.S.C. 2000e *et seq.*), in accommodating disabled candidates who need special arrangements to take an examination.

Candidates who require special arrangements due to impaired sensory, manual, or speaking skills, or other disability, should fax the *Special Accommodations Request Form* (found in the back of this handbook) to Pearson VUE.

The form must be accompanied by supporting documentation from a physician or other qualified professional reflecting a diagnosis of the candidate's condition and an explanation of examination aids or modifications. Pearson VUE will provide auxiliary aids and services, except where such may fundamentally alter the examination or results, or result in an undue burden. The examination will be scheduled upon receipt of all required information by Pearson VUE.

Candidates who have additional questions concerning ADA arrangements may contact the ADA Coordinator at (800) 274-3707. However, the *Special Accommodations Request Form*, along with the required supporting documentation, **must** be submitted to Pearson VUE before any special examination arrangements can be finalized.

Pearson VUE will determine the time and place of specially arranged examinations and will confirm these arrangements directly with the candidate. Candidates who need to retake an examination should notify Pearson VUE that special arrangements were used for the previous examination.

Due to the unique nature of each special request, Pearson VUE recommends that candidates request special services as early as possible. Pearson VUE will make a concerted effort to provide reasonable accommodations as permitted by state licensing agencies and individual test center capabilities.

## WHAT TO BRING

### Required Materials

- All candidates must obtain three (3) endorsements.
- The confirmation number provided when the reservation was made.
- Completed (front and back) Education Certification form or approved Board waiver (including references).
- The Massachusetts licensing fee, which all candidates for licensure must be prepared to pay at the test center upon successful completion of the examination. License fees are prorated in accordance with Massachusetts General Law Chapter 112, Sections 87XX and 87ZZ, and will be calculated after passing the examination. Salesperson fees are between \$103 and \$150, and broker fees are between \$142 and \$200.
- **Brokers only**—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. The professional ID number **MUST BE INCLUDED** on the bond, entered by the insurance agent only. The professional ID number is the last six (6) digits of the confirmation number provided by Pearson VUE at the time the exam reservation is made.
- **Brokers only**—a current, original Massachusetts salesperson license or inactive license notice.
- **Brokers only**—a completed Employing Broker Certification completed by the employing broker only.

All candidates are required to bring identification that is deemed acceptable, as detailed under *Acceptable Forms of Candidate Identification*, to the test center on the day of examination.

**Candidates who do not present the required items will be denied admission to the examination, will be considered absent, and will forfeit the examination fee.**

### Suggested Materials

- Failing score report (if the candidate is retaking an examination)

### Acceptable Forms of Candidate Identification

Candidate must present **two (2)** forms of current signature identification. The primary identification must be government issued and photo-bearing with a signature and the secondary identification must contain a valid signature. Identification must be in English.

#### Primary ID (photograph and signature, not expired)

- Government-issued Driver’s License
- 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
- Passport
- Passport card
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

#### Secondary ID (signature, not expired)

- U.S. Social Security Card
- Signed Debit (ATM) Card
- Signed Credit Card
- Any form of ID on the Primary list

A more complete list of exam-specific requirements can be found on page 18.

### PREPARE FOR YOUR LICENSE!!!

When preparing your documents to bring to the testing center, remember you are also preparing for your license.

Candidates **MUST** bring all of the required documents (completely filled out).

Candidates who do not bring the completed documents will be **DENIED ADMISSION** to the examination and will **FORFEIT** the exam fee.

**IDENTIFICATION  
MUST BE SIGNED.**

### RETAKING AN EXAMINATION

Candidates should contact Pearson VUE to make a reservation to retake the examination, and should have their failing score report available when they call.

## EXAM PROCEDURES

Candidates must report to the test center thirty (30) minutes before the scheduled examination to complete registration. When candidates arrive at the test center, they must check in with the test center manager and present their confirmation number, identification, necessary licensure fees, and any other required documents. The manager will review this documentation and photograph each candidate for his/her score report.

After registration, candidates will have an opportunity to take a tutorial on the computer. The time spent on the tutorial will not reduce the examination time. The examination proctors will answer questions at this time, but candidates should be aware that the proctors are not familiar with the content of the examinations or with the state's licensing requirements. The candidate is responsible for determining which examination he/she needs to take. Examination proctors are instructed not to advise candidates on requirements for licensure.

Once candidates are familiar with the computer, they may begin the examination. The examination begins the moment a candidate looks at the first examination question. Candidates will be given four (4) hours to complete the examination. Should an examinee use all of the allotted time, the examination will automatically end. Upon passing the examination and paying the license fee, candidates will leave the Pearson VUE test center with their license in hand.

## SCORE REPORTING

The candidate must alert the examination proctor when he/she completes the examination. The test administrator will process the examination and determine if the candidate has passed.

Candidates who pass will be asked for the license fee. This fee will be collected and the candidate will receive a license at the test center.

Candidates who fail will receive a score report which will include a numeric score and diagnostic information relating to the general portion of the examination, as well as information about reexamination. Reservations for reexamination are not made at the Pearson VUE Test Center. Candidates must wait 24 hours before scheduling a reexamination.

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 the authorized period (two (2) years from the completion date on the Education Certification form). If the Education Certificate expires, the partial pass also expires. Candidates who obtain a new Education Certificate must retake **both** portions of the exam. In the case of a waiver, the failed portion must be successfully completed by the waiver date assigned by the Board and listed in the waiver section of the Education Certification form.

## REVIEW OF EXAMS

For security reasons, examination material is not available to candidates for review.

## SCORE EXPLANATION

The passing score of an examination is set by the Massachusetts Board of Registration of Real Estate Brokers and Salespeople. The general and state law portions are usually administered in multiple versions to enhance security. To ensure that no individual has

an unfair advantage or disadvantage by taking a particular version of the examination, the actual passing score of the various versions may be adjusted to accommodate minor fluctuations in the difficulty level of the questions on each version. The passing score for all versions, however, is reported as a score of 70.

The reported examination scores can range from 1 to 100, but they are not to be interpreted as the percentage or number of examination questions answered correctly. With 70 as the passing score, any score below 70 indicates how close the candidate came to passing, rather than the actual number or percentage of questions answered correctly.

PASSING SCALED SCORES	SALESPERSON	BROKER
General	70	70
State	70	70

## DUPLICATE SCORE REPORTS

Candidates may request a duplicate score report by completing the appropriate form found in this handbook and enclosing the proper fee.

## TEST CENTER POLICIES

The following policies are observed at each test center. **Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.**

- **No personal items are allowed in the testing room.** Personal items include but are not limited to the following: cellular phones, hand-held computers/personal digital assistants (PDAs) or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens, or pencils.
- **Calculators are permitted only if they are silent, hand-held, nonprinting, and without an alphabetic key pad.** Financial calculators are not permitted. Calculator malfunctions are not grounds for challenging examination results or requesting additional examination time.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family, or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.

- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To request an unscheduled break, candidates **must** raise their hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.**
- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor.** If a candidate is discovered to have left the floor or building, he/she will not be permitted to proceed with the examination and may forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary—for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including but not limited to cellular phones, PDAs, exam notes, and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.

## 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 prepare 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.

Candidates who do not pay for a license upon passing will receive a License Application Instructions form allowing them to apply by mail within thirty (30) days of passing the examination.

If this form is lost, candidates may follow the instructions on the *Duplicate Score Request Form* located in the back of this handbook. If the candidate does not pay the license fee within thirty (30) days, he/she risks being required to retake the examination and possibly the education.

The candidate is responsible for thoroughly reading this handbook and arriving on the day of the examination prepared to be licensed. Candidates may call Pearson VUE at (800) 274-0501 with any questions they have about this 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 "Pearson VUE" 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 "Pearson VUE" will be accepted. **CASH will not be accepted.**
- The completed Education Certification form must be collected.
- The candidate must complete and sign all required candidate documentation presented at the test center. This documentation includes personal history questions asked during the examination process.

### 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 "Pearson VUE" will be accepted. **CASH will not be accepted.**
- The completed Education Certification form must be collected and the Employing Broker Certification on the back of the form must be completed.
- The candidate must complete and sign all required candidate documentation presented at the test center. This documentation includes personal history questions asked during the examination process, as detailed on page 4.
- The original surety bond form, **completed by the insurance agent (Attorney-in-Fact)**, signed by the principal (candidate/examinee), and witnessed, must be collected. If the candidate wishes to keep a copy for his/her own records, he/she must make a copy before the examination. The original bond form **MUST** include the professional identification number (the last six (6) digits of the confirmation number).
- The candidate's original Massachusetts salesperson license or inactive license notice must be 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 Boston's Pearson VUE Processing Center.** 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, he/she will be required to retake the examination and, possibly, the real estate course. Broker applicants may also be required to meet the three-year experience requirement again. 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.

## PREPARING FOR THE EXAM

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### EXAM CONTENT

The content of the general portion of the examination is based on information obtained from a job analysis performed by Pearson VUE. Responses from real estate professionals were analyzed to determine the nature and scope of tasks they perform and the knowledge and skills needed to perform them. This information is the basis upon which examination questions are written and ensures that the examination reflects the actual practice of real estate. Questions on the general portion are also reviewed and approved by nationally recognized real estate professionals.

The state law portion of the examination has been developed to reflect the laws, regulations, and practice of real estate in Massachusetts, and has been reviewed and approved by real estate professionals in Massachusetts.

### MATH CALCULATIONS

Candidates may use the following information in making mathematical calculations on the general section of the real estate examinations unless otherwise stated in the text of the question:

- 43,560 square feet/acre
- 5,280 feet/mile
- Round off calculations (where applicable)

*If a question requires the calculation of prorated amounts, the question will specify:*  
*a) whether the calculation should be made on the basis of 360 or 365 days a year; and*  
*b) whether the day of closing belongs to the buyer or seller.*

This information will be available for reference during the examination.

# General Exam Content Outlines For Salespersons and Brokers

*Effective January 1, 2009*

The general portion of the real estate exam is made up of eighty (80) scored questions, which are distributed as noted in the following content outline. Approximately ten percent (10%) of the scored questions on the general examinations will involve mathematical computations.

The salesperson and broker examinations also contain five (5) pretest questions that are not counted toward the score. These questions are used to gather statistics on performance and to help assess appropriateness for use on future examinations. Since pretest questions look exactly like questions that are scored, candidates should answer all the questions on the examination.

The following examination content outline is appropriate for real estate salespersons and real estate brokers.

## **I. Real property characteristics, definitions, ownership, restrictions, and transfer (Salesperson 16, Broker 12)**

- A. Definitions, descriptions, and ways to hold title
  - 1. Elements of real and personal property
  - 2. Property description and area calculations
  - 3. Estates in real property
  - 4. Forms of ownership, rights, interests, and obligations
- B. Land use controls and restrictions
  - 1. Government controls
  - 2. Private controls – non-monetary
  - 3. Private controls – mortgage (deed of trust) and liens
- C. Transfer/alienation of title to real property
  - 1. Voluntary
  - 2. Involuntary
  - 3. Protections
  - 4. Partition/severance (voluntary or involuntary)
  - 5. Deeds and warranties: validity, types, covenants
  - 6. Title and title insurance

## **II. Property valuation and appraisal (Salesperson 6, Broker 6)**

- A. Principles, types, and estimates of property value
  - 1. Valuation definition, purpose, and process
  - 2. Characteristics
  - 3. Valuation principles
  - 4. Approaches to value
  - 5. Depreciation/obsolescence
  - 6. Value
  - 7. Appraisals and list price
  - 8. Math
  - 9. Influences on property value
- B. Investment analysis
  - 1. Application of principles
  - 2. Math calculations

## **III. Contracts and relationships with buyers and sellers (Salesperson 18, Broker 20)**

- A. Contract elements
  - 1. Validity
  - 2. Void/voidable
  - 3. Enforceable/unenforceable (Statute of Frauds)
  - 4. Unilateral/bilateral
  - 5. Executory/executed
- B. Listing contracts
  - 1. General purpose/definition of listing
  - 2. Types
  - 3. Required elements
  - 4. Establishing listing price
  - 5. Responsibilities
- C. Commission agreements
  - 1. Negotiation of commission
  - 2. Who may collect
  - 3. Other compensation arrangements
  - 4. Math: licensee compensation/commission
- D. Sales contracts
  - 1. Terminology
  - 2. Procedures
  - 3. Standard parts
  - 4. Contingencies and misc. provisions
  - 5. Contractual rights and obligation
  - 6. Disputes and dispute resolution terms
- E. Option contracts
- F. Licensee-client relationships and responsibilities
  - 1. Types of relationships – terminology
  - 2. Relationship powers and obligations

## **IV. Property conditions and disclosures (Salesperson 7, Broker 7)**

- A. Federal environmental regulations
  - 1. Lead-based paint
  - 2. CERCLA
  - 3. Asbestos
  - 4. Wetlands and flood plains

- B. Environmental issues
  - 1. Mold
  - 2. Radon
  - 3. Protected species
  - 4. Other
- C. Material and other property disclosures
- D. Liability considerations

**V. Federal laws governing real estate activities (Salesperson 8, Broker 9)**

- A. Civil Rights Acts/Fair Housing Acts
  - 1. Provisions
  - 2. Violations
  - 3. Enforcement/penalties
  - 4. Exceptions
  - 5. Advertising
  - 6. Required poster
- B. Americans with Disabilities Act (ADA)
- C. Antitrust – (Sherman Act, etc.)
- D. Marketing and financial controls
  - 1. Truth in Lending Act (TILA—Regulation Z)
  - 2. Real Estate Settlement Procedures Act (RESPA)
  - 3. Equal Credit Opportunity Act (ECOA)
  - 4. Equal Employment Opportunity Commission (EEOC)
  - 5. UCC/Interstate/Securities (Broker only)
  - 6. Do Not Call/Privacy Act

**VI. Financing the transaction and settlement (Salesperson 17, Broker 13)**

- A. Financing components
  - 1. Financing instruments
  - 2. Financing sources (primary and secondary mortgage markets, seller financing)
  - 3. Types of loans
  - 4. Financing clauses, terminology, and cost of money (calculation)
  - 5. Lending issues
- B. Lender requirements and obligations
  - 1. Private mortgage insurance (PMI)
  - 2. FHA requirements
  - 3. VA requirements
  - 4. Escrow/impound account
  - 5. Credit report
  - 6. Assumption requirements
  - 7. Appraisal requirements
  - 8. Hazard and flood insurance
  - 9. Federal financing and credit regulation

- C. Settlement/Closing
  - 1. Procedures and forms
  - 2. Closing costs and calculations
  - 3. Documents, title, and recording

**VII. Leases, rents, and property management (Salesperson 5, Broker 6)**

- A. Types and elements of leases
  - 1. Leasehold estates
  - 2. Types of leases
  - 3. Lease clauses and provisions
- B. Lessor and lessee rights, responsibilities, liabilities, and recourse
  - 1. Owned and leased inclusions
  - 2. Reversionary rights of owners
  - 3. Rental related discriminatory laws
  - 4. Unit-related disclosures
  - 5. Effect of sale/transfer/foreclosure
  - 6. Evictions
  - 7. Tenant improvements
  - 8. Termination of a lease
  - 9. Breach
- C. Property management contracts and obligations of parties
  - 1. Contracts and contractual relationships
  - 2. Manager's obligations, duties, liabilities
  - 3. Owner's obligations, duties, liabilities
  - 4. Management/owner math calculations

**VIII. Brokerage operations (Salesperson 3, Broker 7)**

- A. Broker management of funds
  - 1. Earnest money
  - 2. Commingling
  - 3. Conversion of funds
- B. Broker-salesperson relationship
- C. Advertising
- D. Ethical and legal business practices
  - 1. Misrepresentation
  - 2. Implied duty of good faith
  - 3. Due diligence
  - 4. Unauthorized practice of law
  - 5. Marketing practices
- E. Forms of business ownership
  - 1. Corporation
  - 2. Partnership (general and limited)
  - 3. Limited liability company
  - 4. Sole proprietorship
- F. Independent contractors vs. employee

# Massachusetts Real Estate Examinations Salesperson and Broker Examinations Content Outline

*Effective: December 1, 2010*

Salesperson Examination: 40 Scored Questions – 5-10 Pretest (Unscored) Questions

Brokers Examination: 40 Scored Questions – 5-10 Pretest (Unscored) Questions

The pretest items are not identified and will not affect a candidate's score in any way.

## **I. Duties and powers of the Board of Registration of Real Estate Brokers and Salespersons (5%) (Salespersons: 2 questions; Brokers: 2 questions)**

- A. Examination of records
- B. Hearings and appeals
- C. Sanctions
  - 1. Fines
  - 2. License suspension and revocation

## **II. Licensing requirements (10%) (Salespersons: 4 questions; Brokers: 4 questions)**

- A. Activities requiring a license
- B. Types of licenses
  - 1. Active, inactive, current and expired
- C. Eligibility for licensing
- D. License renewal and continuing education
- E. Board notifications
- F. Surety bonds

## **III. Requirements governing licensees (35%) (Salespersons: 14 questions; Brokers: 14 questions)**

- A. Advertising
- B. Broker/salesperson relationship
- C. Commissions
- D. Disclosures
  - 1. Agency
  - 2. Conflict of interest
- E. Handling of documents
- F. Handling of monies
- G. Maintenance of place of business
- H. Record Keeping
- I. Rentals
- J. Legal Advice
- K. Marketing out-of-state properties in land developments
- L. Home inspectors--licensee responsibility

## **IV. Additional topics (50%) (Salespersons: 20 questions; Broker: 20 questions)**

- A. Transfer stamps
- B. Massachusetts fair housing law
- C. Property taxes
- D. Landlord/tenant relationships
- E. Zoning and land-use regulation

- 1. State Sanitary Code
- F. Ownership
  - 1. Condominiums, Cooperatives, and Timeshares
  - 2. Easements
  - 3. Adverse Possession
  - 4. Riparian Rights
  - 5. Registered Land
  - 6. Deeds and closings
  - 7. Homestead
- G. Legal descriptions
- H. Contracts
  - 1. Offer to Purchase
  - 2. Purchase and Sale agreement
  - 3. Statute of Frauds
  - 4. Leases
  - 5. Listing and Buyer Agreements
  - 6. Electronic signatures
- I. Finance, foreclosure, and insurance
- J. Massachusetts Consumer Protection Act
  - 1. Property disclosures
  - 2. Misrepresentation
  - 3. Other provisions
  - 4. Sanctions and enforcements
  - 5. Psychologically impacted property
  - 6. Enforcement
- K. Hazardous materials
  - 1. Lead
  - 2. Asbestos
  - 3. Fuel storage
  - 4. Massachusetts Superfund Law 21E
- L. Environmental issues
  - 1. Radon
  - 2. Private sewage disposal
  - 3. Smoke and carbon dioxide detection
  - 4. Wetlands and rivers protection

The entire question pool for both the general and state law portions of the examinations, each form of the examination, and any materials used to administer the examination are copyrighted by and are the property of Pearson VUE. Any distribution of examination content by oral or written communication or by any material or other reproduction is strictly prohibited and punishable by law.

# WHAT TO BRING—EXAM-SPECIFIC DETAILS

**Candidates **MUST** have all of the following materials or they will not be admitted to the examination.**

Candidates who arrive at the examination without the appropriate, properly completed materials will not be admitted to the examination and will be responsible for the examination fee. Candidates should review all materials thoroughly before making a reservation, and should have all errors corrected prior to making an examination reservation.

**Note: All candidates will be required to provide a Social Security number to Pearson VUE when they make an exam reservation.**

## SALESPERSON CANDIDATES

- A fully completed Education Certificate Form.  
*The certificate must contain the following information entered by the school authorized agent:*
  - Student name
  - School name
  - Number of classroom hours
  - School stamp
  - Date of course completion
  - Printed name of authorized agent
  - Signature of authorized agent

### Required:

*The following information is entered by the endorser(s):*

- Three (3) endorsements listed under the candidate endorsement section. Endorsements (references) **MUST** be completed **PRIOR** to arriving at the test center.
- References **MUST** be unrelated to the applicant.

## BROKER CANDIDATES

- A fully completed Education Certificate Form.  
*The certificate must contain the following information entered by the school authorized agent:*
  - Student name
  - School name
  - Number of classroom hours
  - School stamp
  - Date of course completion
  - Printed name of authorized agent
  - Signature of authorized agent
  - Candidate's Massachusetts salesperson license number (entered by candidate)

*The following information must be entered **ONLY** by the employing broker:*

- Month, day, and year of active association with a Massachusetts broker—beginning and ending dates (waivers must be endorsed by the Board prior to examination)
- Broker signature
- Date of broker signature
- Broker printed name
- Broker license number
- Complete Month/Day/Year beginning and end dates of employment

### Required:

*The following information is entered by the endorser(s):*

- Three (3) endorsements listed under the candidate endorsement section. Endorsements (references) **MUST** be completed **PRIOR** to arriving at the test center.
- References **MUST** be unrelated to the applicant.

### *Brokers must also bring the following:*

- A fully executed original bond that can be found either inside the revised online candidate handbook in the Appendix at [www.pearsonvue.com](http://www.pearsonvue.com) or on the Board's website at [www.mass.gov](http://www.mass.gov). (*Search for Broker-Bond form.*) It must be completed by the insurance agent (Attorney-in-Fact), including the professional identification number (six digits) in the space provided on the bond. The bond must also be signed and witnessed. Photocopies of bonds will **not** be accepted.
- Current, original Massachusetts salesperson license or inactive license notice

# MASSACHUSETTS BOARD OF REAL ESTATE EDUCATION CERTIFICATION AND ENDORSEMENTS

This certification, if issued by an approved Massachusetts Real Estate school, **is valid for two years** from the certification date below. This certification, if issued by the Real Estate Board as a waiver, is valid until the certification date below. If the candidate listed below does not pass the entire examination within the two-year period, or in the case of a waiver prior to the certification date, this certificate will no longer be accepted for examination.

## Candidates Eligible via Education

*This section to be completed by the School Authorized Agent*

### Sales

Name of Student: \_\_\_\_\_

Name of School: \_\_\_\_\_

Indicate number of classroom hours: \_\_\_\_\_

Date prelicense education  
completed (certification date): \_\_\_\_\_

School Authorized Agent (print): \_\_\_\_\_

I, the undersigned, hereby certify that this candidate has  
completed the course hours as prescribed by the MABRE.

Signature of School Authorized Agent

**School  
Code Stamp**

### Broker

Name of Student: \_\_\_\_\_

Name of School: \_\_\_\_\_

Indicate number of classroom hours: \_\_\_\_\_

Massachusetts Salesperson license number: \_\_\_\_\_

Date prelicense education  
completed (certification date): \_\_\_\_\_

School Authorized Agent (print): \_\_\_\_\_

I, the undersigned, hereby certify that this candidate has  
completed the course hours as prescribed by the MABRE.

Signature of School Authorized Agent

**School  
Code Stamp**

## Candidate Endorsement\*

*\*Required of all test takers.*

**References MUST be unrelated to the applicant.** Classmates known  
by you only from the real estate course may not sign below. This section  
must be completed in ink.

I, the UNDERSIGNED, certify that the applicant, who is known to me,  
has a good reputation for honesty and fair dealings and is of good moral  
character. The Board may assume that in endorsing this applicant I will  
be willing to interpret or to substantiate to the Board my endorsement  
should the Board desire to contact me at a later date.

1. Name (signature): \_\_\_\_\_

Name (print): \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Occupation: \_\_\_\_\_

2. Name (signature): \_\_\_\_\_

Name (print): \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Occupation: \_\_\_\_\_

3. Name (signature): \_\_\_\_\_

Name (print): \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Occupation: \_\_\_\_\_

## Candidates Eligible via Board Waiver

Name of Candidate: \_\_\_\_\_

Certification valid through: \_\_\_\_\_

Signature of Board Agent: \_\_\_\_\_

**Board  
Code Stamp**

**EMPLOYING BROKER CERTIFICATION**

To be completed in it's entirety by employing broker only.

Candidate's Massachusetts Salesperson License Number \_\_\_\_\_

I, the undersigned, do hereby certify that the above named Salesperson was actively associated with me for at least 25 hours per week for \_\_\_\_\_ weeks beginning \_\_\_\_\_ until \_\_\_\_\_. I have not included any weeks when less than the requisite 25 hours were worked.      Month/Day/Year                      Month/Day/Year

Broker Signature \_\_\_\_\_ Date Signed \_\_\_\_\_

Broker Name (Please Print) \_\_\_\_\_ Broker License Number \_\_\_\_\_

**In the case of a corporation, partnership, LLP, or LLC only the Broker of Record may endorse and you must also include:**

Name of Firm \_\_\_\_\_ License Number \_\_\_\_\_

Candidate's Massachusetts Salesperson License Number \_\_\_\_\_

I, the undersigned, do hereby certify that the above named Salesperson was actively associated with me for at least 25 hours per week for \_\_\_\_\_ weeks beginning \_\_\_\_\_ until \_\_\_\_\_. I have not included any weeks when less than the requisite 25 hours were worked.      Month/Day/Year                      Month/Day/Year

Broker Signature \_\_\_\_\_ Date Signed \_\_\_\_\_

Broker Name (Please Print) \_\_\_\_\_ Broker License Number \_\_\_\_\_

**In the case of a corporation, partnership, LLP, or LLC only the Broker of Record may endorse and you must also include:**

Name of Firm \_\_\_\_\_ License Number \_\_\_\_\_

Candidate's Massachusetts Salesperson License Number \_\_\_\_\_

I, the undersigned, do hereby certify that the above named Salesperson was actively associated with me for at least 25 hours per week for \_\_\_\_\_ weeks beginning \_\_\_\_\_ until \_\_\_\_\_. I have not included any weeks when less than the requisite 25 hours were worked.      Month/Day/Year                      Month/Day/Year

Broker Signature \_\_\_\_\_ Date Signed \_\_\_\_\_

Broker Name (Please Print) \_\_\_\_\_ Broker License Number \_\_\_\_\_

**In the case of a corporation, partnership, LLP, or LLC only the Broker of Record may endorse and you must also include:**

Name of Firm \_\_\_\_\_ License Number \_\_\_\_\_

*Candidate Instructions: If more than one broker is required in order for you to obtain the requisite experience, the “until” date must be within the 24-month period preceding the date of examination. All experience expires 24 months after the last date worked for each broker. If the experience expires after you fail an examination, you must accumulate the requisite experience prior to re-taking the examination. This will require that you obtain a duplicate Candidate Handbook from your school, with a new Education Certificate. You must have all the broker(s) for the experience that is still valid re-attest and your additional, valid experience must be included on the new certification.*

# REAL ESTATE BROKER BOND

PRINCIPAL'S LICENSE/REGISTRATION NUMBER (BROKERS ALREADY LICENSED): \_\_\_\_\_  
(do not use the serial number)

**OR** PRINCIPAL'S PROFESSIONAL ID SIX DIGIT NUMBER ASSIGNED  
BY THE TESTING VENDOR (NEW BROKERS ONLY): \_\_\_\_\_ **(six (6) digit professional ID#)**

THE APPROPRIATE NUMBER ABOVE MUST BE INCLUDED, ENTERED BY THE INSURANCE AGENT OR BOND COMPANY,  
IN ORDER FOR THIS BOND TO BE ACCEPTABLE TO THE BOARD.

## THIS ORIGINAL FORM MUST BE COMPLETED BY THE INSURANCE AGENT OR BOND COMPANY

KNOW ALL PERSONS BY THESE PRESENTS:

That we, Candidate's name  
(name as it appears or will appear on the broker license)

of Candidate's address Town of Candidate's town or city  
(address as it appears or will appear on the broker license)

County of Candidate's county State of Candidate's state

as Principal, and Name of bond company or insurance company

a corporation organized under the laws of the State of Bond company or insurance company's state  
and duly authorized to transact business in the Commonwealth of Massachusetts, as Surety, are held and firmly bound  
unto the Commonwealth of Massachusetts, as Oblige, the sum of FIVE THOUSAND AND 00/100 DOLLARS (\$5,000)  
for the payment of which sum the said principal and surety do jointly and severally bind themselves, their heirs, executors,  
administrators, successors and assigns, and each and every one of them firmly by these presents.

THE CONDITION OF THIS OBLIGATION IS SUCH THAT WHEREAS, the Principal has made application to the Board of  
Registration of Real Estate Brokers and Salesmen for a license to engage in the business of Real Estate Broker as defined  
in Chapter 112 of the General Laws as amended.

NOW, THEREFORE, if the said Board of Registration of Real Estate Brokers and Salesmen shall grant the application and  
issue the license above referred to and if the Principal shall faithfully account for all funds entrusted to him in his capacity  
of Real Estate Broker, then this obligation shall be null and void; otherwise to remain in full force and effect, subject  
however to the following conditions:

No. 1. This bond shall be continuous in form; the liability of the surety hereunder may however be terminated by giving  
thirty days written notice thereof, by registered or certified mail, to the Board of Registration of Real Estate Brokers and  
Salesmen in a form acceptable to such Board; and upon giving such notice, the Surety shall be discharged from all liability  
under this bond for any act or omission of the Principal occurring after the expiration of thirty days from the date of service  
of such notice.

No. 2. That any person aggrieved by an act of the Principal named in this bond in violation of the provisions of said  
Chapter 112 may proceed against the Principal or Surety herein, or both, to recover damages.

No. 3. That nothing contained herein shall be construed to impose upon the Surety any greater liability in the aggregate  
than the total amount of his bond.

In witness whereof, the said Principal and Surety have signed and sealed this instrument this \_\_\_\_\_ day of  
\_\_\_\_\_(Year)\_\_\_\_\_

Witness Company Representative's Signature Principal Candidate's Signature

Witness Company Representative's Signature By Signature of insurance agent or bond company  
Attorney-in-Fact

If you have unnecessarily purchased a bond or do not become a licensed broker this original Bond form must be returned  
to the agent within \_\_\_\_\_ days of issuance in order to receive a refund.

Nothing contained herein shall be construed as the granting of a broker license or authorization to practice the business of  
real estate broker. This original bond, once completed, must be submitted to the Massachusetts Board of Registration of  
Real Estate Brokers and Salesmen, 1000 Washington Street, Suite 710, Boston, MA 02118-6110.

## REQUIRED INSTRUCTIONS FOR BROKER BOND COMPLETION

**A completed Broker Bond is Mandatory for All Broker Candidates: There are no exceptions to this requirement!**

After you schedule your Broker examination, you should take the Real Estate Broker Bond form (provided in this handbook) to your insurance agent or bond company. Some insurance companies and agents have reformatted this form, sometimes installing their own company or agency logo. These forms are acceptable provided that they contain all of the same wording and features of the prototype form found in this handbook. A copied bond is acceptable but ONLY if it bares original signatures. Power of Attorney, if present (but not required), should be submitted with the bond. Rider, if present (but not required), should be submitted with the bond.

A completed (and valid) Broker Bond must include the following:

- 1. Professional ID Number:** Bonds **MUST** bear the SIX (6) DIGIT Professional ID number given to you when you register for your examination with Pearson VUE. You must take this number with you to the Bond Company or insurance agent. **If the correct Professional ID number is not on the bond or on any accompanying riders, or if an incorrect Professional ID number is entered on the bond, you will NOT be allowed to take the examination and you will forfeit your examination fee.** The Professional ID number must be entered at the lower of the two lines located in the shaded box at the top of the bond. **Neither YOU nor the test center staff may enter or alter data on the bond on the day of your test.**
  - a. Understanding the Professional ID Number:** After completing the required pre-licensing course, you may contact Pearson VUE to schedule your Broker examination. Pearson VUE will provide you with your "Professional ID Number" which you will provide to the insurance agent for mandatory inclusion on the bond. After you pass your test and obtain your license, Pearson VUE is required to include your Professional ID number on the electronic results which are loaded into the Board's licensing system.
- 2. Your legal name must be completed as it will appear on your broker license.**
- 3. Your address, including town, county and state** must be filled out.
- 4. Name of the bond company ("as Principal, and"):** The name of the bond company must appear on the approved list found in this Candidate Handbook.
- 5. The state in which the bond company is incorporated.**
- 6. A \$5,000 bond coverage must be provided.**
- 7. The date the bond was signed by "Attorney-in-Fact" must be provided.** The Attorney-in-Fact is the insurance agent or bond company.
- 8. The Broker Bond must already bear the signature (original ink signature or mass-produced signature stamp) of the "Attorney-in-Fact."**
- 9. Three mandatory signatures are required: (1) the "Attorney-in-Fact", (2) the candidate, and (3) at least one witness:**  
A bond with one or more copied signatures **MUST** bear the insurance company's embossed or adhered seal. **If the bond does not bear either an original ink signature or a mass-produced signature of "Attorney-in-Fact", it cannot be accepted by Pearson VUE and you will be turned away.** The invalid bond will be returned to you and you will need to have the form corrected, reschedule your exam and pay the examination fee again.
- 10. The insurance agent, bond company and/or their representative MUST witness the candidate signing the bond.**

If you arrive to take your examination without a properly completed Broker Bond form, you will NOT BE PERMITTED TO TEST and you will forfeit your examination fee.

# REAL ESTATE BROKER BOND

PRINCIPAL'S LICENSE/REGISTRATION NUMBER (BROKERS ALREADY LICENSED): \_\_\_\_\_  
(do not use the serial number)

**OR** PRINCIPAL'S PROFESSIONAL ID SIX DIGIT NUMBER ASSIGNED  
BY THE TESTING VENDOR (NEW BROKERS ONLY): \_\_\_\_\_

THE APPROPRIATE NUMBER ABOVE MUST BE INCLUDED, ENTERED BY THE INSURANCE AGENT OR BOND COMPANY,  
IN ORDER FOR THIS BOND TO BE ACCEPTABLE TO THE BOARD.

## THIS ORIGINAL FORM MUST BE COMPLETED BY THE INSURANCE AGENT OR BOND COMPANY

KNOW ALL PERSONS BY THESE PRESENTS:

That we, \_\_\_\_\_  
(name as it appears or will appear on the broker license)

of \_\_\_\_\_ Town of \_\_\_\_\_  
(address as it appears or will appear on the broker license)

County of \_\_\_\_\_ State of \_\_\_\_\_

as Principal, and \_\_\_\_\_

a corporation organized under the laws of the State of \_\_\_\_\_  
and duly authorized to transact business in the Commonwealth of Massachusetts, as Surety, are held and firmly bound  
unto the Commonwealth of Massachusetts, as Oblige, the sum of FIVE THOUSAND AND 00/100 DOLLARS (\$5,000)  
for the payment of which sum the said principal and surety do jointly and severally bind themselves, their heirs, executors,  
administrators, successors and assigns, and each and every one of them firmly by these presents.

THE CONDITION OF THIS OBLIGATION IS SUCH THAT WHEREAS, the Principal has made application to the Board of  
Registration of Real Estate Brokers and Salesmen for a license to engage in the business of Real Estate Broker as defined  
in Chapter 112 of the General Laws as amended.

NOW, THEREFORE, if the said Board of Registration of Real Estate Brokers and Salesmen shall grant the application and  
issue the license above referred to and if the Principal shall faithfully account for all funds entrusted to him in his capacity  
of Real Estate Broker, then this obligation shall be null and void; otherwise to remain in full force and effect, subject  
however to the following conditions:

No. 1. This bond shall be continuous in form; the liability of the surety hereunder may however be terminated by giving  
thirty days written notice thereof, by registered or certified mail, to the Board of Registration of Real Estate Brokers and  
Salesmen in a form acceptable to such Board; and upon giving such notice, the Surety shall be discharged from all liability  
under this bond for any act or omission of the Principal occurring after the expiration of thirty days from the date of service  
of such notice.

No. 2. That any person aggrieved by an act of the Principal named in this bond in violation of the provisions of said  
Chapter 112 may proceed against the Principal or Surety herein, or both, to recover damages.

No. 3. That nothing contained herein shall be construed to impose upon the Surety any greater liability in the aggregate  
than the total amount of his bond.

In witness whereof, the said Principal and Surety have signed and sealed this instrument this \_\_\_\_\_ day of \_\_\_\_\_  
(Year) \_\_\_\_\_

Witness \_\_\_\_\_ Principal \_\_\_\_\_

Witness \_\_\_\_\_ By \_\_\_\_\_  
Attorney-in-Fact

If you have unnecessarily purchased a bond or do not become a licensed broker this original Bond form must be returned  
to the agent within \_\_\_\_\_ days of issuance in order to receive a refund.

Nothing contained herein shall be construed as the granting of a broker license or authorization to practice the business of  
real estate broker. This original bond, once completed, must be submitted to the Massachusetts Board of Registration of  
Real Estate Brokers and Salesmen, 1000 Washington Street, Suite 710, Boston, MA 02118-6110.

# BOND COMPANIES

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CANDIDATES WHO CONTACT AN INSURANCE AGENT TO PROCURE A BOND SHOULD BE SURE IT IS WRITTEN BY ONE OF THESE BOND COMPANIES. IF THE COMPANY DOES NOT APPEAR ON THIS LIST, CANDIDATES ARE ADVISED TO CALL THE MASSACHUSETTS REAL ESTATE BOARD AT (617) 727-2373. THE **INSURANCE AGENT MUST COMPLETE THE BOND FORM** BY ENTERING **ALL** THE REQUIRED INFORMATION. IF ANY INFORMATION IS MISSING, THE LICENSEE IS **NOT** PERMITTED TO COMPLETE THE FORM. IN THAT CASE, THE FORM MUST BE RETURNED TO THE INSURANCE AGENT FOR COMPLETION. THE LICENSEE WILL **NOT** BE ALLOWED TO TAKE THE EXAMINATION UNTIL THE BOND IS CORRECTLY COMPLETED.

Acadia Insurance  
Accredited Surety & Casualty Company Inc.  
Aegis Security Insurance Co.  
Aetna Casualty and Surety Company of America  
The Aetna Casualty & Surety Company of America  
American Casualty Company of Reading PA  
American States Insurance Company  
Amwest Surety Insurance Company  
Capitol Indemnity Corporation  
CNA Surety - AKA Western Surety  
Continental Casualty Company—CAN  
Contractors Bonding and Insurance Company  
Farwest Insurance Company  
Federal Insurance Company  
Fidelity & Deposit Company of Maryland  
General Insurance Company of America  
Gulf Insurance Company  
Great American Insurance Company  
Hartford Casualty Insurance Company  
Hartford Fire Insurance Company  
Insurance Company of North America  
International Fidelity Insurance Company  
Liberty Mutual Insurance Company  
Massachusetts Bay Insurance Company  
Masswest Insurance Company  
Merchants Bonding Company (Mutual)  
National Fire Insurance Company of Hartford  
National Grange Mutual Insurance Company  
NGM Insurance Company  
Old Republic Surety Company  
Old Republic Insurance Company  
Peerless Insurance Company  
Platte River Insurance Company  
Reliance Insurance Company  
R L I Insurance Company  
Seaboard Surety Company  
Selective Insurance Company of America  
Sentry Insurance A Mutual Company  
State Farm Fire and Casualty Company  
St. Paul Fire and Marine Insurance Company  
The Hanover Insurance Company  
The Ohio Casualty Insurance Company  
Travelers Casualty and Surety Company  
Travelers Casualty and Surety Company of America  
Travelers Indemnity Company  
United Pacific Insurance Company  
United Casualty and Surety Insurance Company  
United States Fidelity and Guaranty Company  
Utica Mutual  
Westchester Fire Insurance Company  
Western Surety Company - AKA CNA Surety  
XL Specialty Insurance Company

# SPECIAL ACCOMMODATIONS REQUEST FORM



Any individual who has a physical or mental impairment or limitation described as a disability under the Americans with Disabilities Act (ADA) may request special examination arrangements.

Candidates who wish to request special accommodations for ADA should fax this form to Pearson VUE at (610) 617-9397. Certain documentation must be faxed along with this form, as detailed on page 8.

**All requests must first be approved by Pearson VUE. Candidates must wait for confirmation of the approval before scheduling an examination.**

## PLEASE PRINT CLEARLY

Date:			
Last Name:			
First Name:			M.I.:
Address:			
City:		State:	Zip:
Daytime Telephone:		Email address:	
Description of Disability:			
<input type="checkbox"/> Large-print written exam <input type="checkbox"/> Marker <input type="checkbox"/> Additional time <input type="checkbox"/> Reader <input type="checkbox"/> Separate testing room <input type="checkbox"/> Sign language interpreter			
<input type="checkbox"/> Other equipment or accommodation (please explain):			
Accommodations previously provided to you ( <i>list accommodation and purpose, such as "sign language interpreter for SAT examination"</i> ):			
<b>Candidates should contact Pearson VUE with questions about special accommodations.</b> Pearson VUE Special Accommodations • 3 Bala Plaza West, Suite 300 • Bala Cynwyd, PA 19004 Phone (800) 274-3707 • TDD (866) 274-4777 • Fax (610) 617-9397			

*Note: Only candidates who require special examination accommodations should use this form.*

# MASSACHUSETTS REAL ESTATE VETERANS' DISCOUNT EXAM RESERVATION FORM



Today's Date:		Time of Day:	
Candidate/Sponsor Signature:			
First Name:			
Last Name:			
Date of Birth:		Social Security Number:	
Address:			
City:		State:	Zip:
Telephone (Daytime):		Telephone (Evening):	
Your Fax Number:		Licensure State:	
School Code:	May we register you for the next exam date if your two choices are taken? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Email Address:			
Candidate Signature <i>(verifies completion of prelicense education)</i> :			

You must include a copy of your "School Certificate" with this faxed reservation form.

Pearson VUE will not make a reservation without it.

Test Center Code:	Exam Session: <input type="checkbox"/> am <input type="checkbox"/> pm	Exam Date:
Exam: <input type="checkbox"/> Sales <input type="checkbox"/> Broker	2 <sup>nd</sup> Choice: <input type="checkbox"/> am <input type="checkbox"/> pm	2 <sup>nd</sup> Date:

<b>Credit Card Payments:</b>	<b>Electronic Check Payments:</b>
<input type="checkbox"/> MasterCard <input type="checkbox"/> Visa <input type="checkbox"/> AmExpress <input type="checkbox"/> Discover	Bank Name:
Card #:	Next Available Check #:
Expiration Date:	Account #:
Signature:	Routing #:
	Name/Address on Account <i>(if different from above)</i> :

## FOR PEARSON VUE USE ONLY

Pearson VUE ID# Assigned:		
Reservation Date:	Time:	TC #:

**Fax this completed form and DD-214 to 1-952-516-5435 ATTN: Regulatory Program Coordinators, or mail the completed form and DD-214 to the following address:  
Pearson VUE, ATTN: Regulatory Program Coordinators,  
5601 Green Valley Drive, Bloomington, MN 55437**



## FAX RESERVATION FORM

Today's Date:		Time of Day:	
Candidate/Sponsor Signature:			
First Name:			
Last Name:			
Date of Birth:		SSN:	
Address:			
City:		State:	Zip:
Telephone (Daytime):		Telephone (Evening):	
Your Fax Number:		Licensure State:	
School Code:	May we register you for the next exam date if your two choices are taken? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Email Address:			
Candidate Signature ( <i>verifies completion of prelicense education</i> ):			

You must include a copy of your "School Certificate" with this faxed reservation form.  
Pearson VUE will not make a reservation without it.

Test Center Code:	Exam Session: <input type="checkbox"/> am <input type="checkbox"/> pm	Exam Date:
Exam: <input type="checkbox"/> Sales <input type="checkbox"/> Broker	2 <sup>nd</sup> Choice: <input type="checkbox"/> am <input type="checkbox"/> pm	2 <sup>nd</sup> Date:

<b>Credit Card Payments:</b>	<b>Electronic Check Payments:</b>
<input type="checkbox"/> MasterCard <input type="checkbox"/> Visa <input type="checkbox"/> AmExpress <input type="checkbox"/> Discover	Bank Name:
Card #:	Next Available Check #:
Expiration Date:	Account #:
Signature:	Routing #:
	Name/Address on Account ( <i>if different from above</i> ):

### FOR PEARSON VUE USE ONLY

Pearson VUE ID# Assigned:		
Reservation Date:	Time:	TC #:

**Fax to Pearson VUE at (888) 204-6291**



## DUPLICATE SCORE REQUEST FORM

**DIRECTIONS:** You may use this form to request that Pearson VUE send a duplicate copy of your real estate examination score report to you. Please print all information on this form.

Please enclose certified check or money order made payable to "Pearson VUE." Write your confirmation number on your payment. **DO NOT SEND CASH.**

**FEE:** For scores less than one year old there is a \$10.00 charge.  
For scores more than one year old there is a \$25.00 charge.

**SEND TO:** **Massachusetts Real Estate Program**  
Duplicate Score Request  
Pearson VUE  
PO Box 8588  
Philadelphia, PA 19101-8588

**Amount Enclosed:** \$ \_\_\_\_\_

I hereby authorize Pearson VUE to send to me at the address below a duplicate of my score report from the real estate examination.

Signature	Date
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Please complete the following with your current name and address.

Name:		
Address:		
City:	State:	Zip:
Telephone:		

Exam Taken:	
State in which examination was taken:	Date Taken:
Date of Birth:	Confirmation Number:

If the above information was different at the time you tested, please indicate original information.

Name:		
Address:		
City:	State:	Zip:
Telephone:		

# VOUCHER REQUEST FORM



## PLEASE PRINT CLEARLY

Date:		
Last Name:		
First Name:	M.I.:	
Address:		
City:	State:	Zip:
Daytime Telephone:	Evening Phone:	
Email Address (if you would like Pearson VUE to email the voucher#):		
Payment Type: <input type="checkbox"/> Money Order <input type="checkbox"/> Company Check <input type="checkbox"/> Cashier's Check		
Name of Examination:		
<p><b>Make all checks payable to Pearson VUE and mail this form to the following address:</b> Pearson VUE, c/o AP Voucher Program, PO Box 41508, Philadelphia, PA 19101-1508.</p> <p><b>Overnight Address:</b> Pearson VUE, c/o AP Voucher Program, 3 Bala Plaza West, Suite 300, Bala Cynwyd, PA 19004.</p> <p><b>Please allow Pearson VUE seven (7) business days to process your request. You will receive your voucher number by standard mail, or by email if you provided an email address above.</b></p>		

# GENERAL INFORMATION

**CANDIDATES MAY CALL (800) 274-0501 TO MAKE AN EXAM RESERVATION.**

TEST CENTERS		
CODE	LOCATION*	SCHEDULE
0268	Worcester	Thursday through Saturday
0269	Boston	Schedule varies
0270	Woburn	Tuesday through Saturday
0272	Springfield	1 day per week
0273	North Dartmouth	Thursday through Saturday

*\*Locations and schedules are subject to change.*

## PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays:

New Year's Day

Memorial Day

Labor Day

Christmas Day

Martin Luther King, Jr. Day

Independence Day

Thanksgiving

