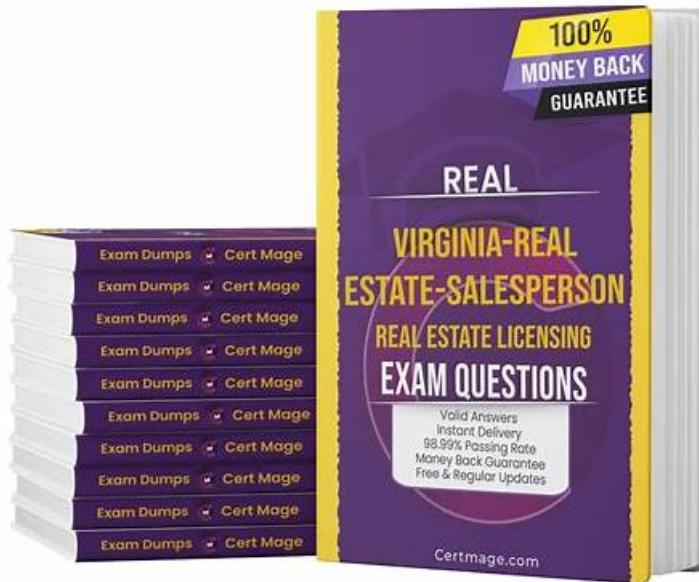


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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample

Questions (Q48-Q53):

NEW QUESTION # 48

When the CFPB introduced the new TRID rules integrating RESPA and TILA rules, what two disclosure forms did they mandate lenders provide to borrowers?

- A. the Loan Estimate and the Closing Disclosure
- B. the Settlement Statement and the Loan Disclosure
- C. the TILA disclosure and the RESPA disclosure
- D. the Good Faith Estimate and the HUD-1

Answer: A

Explanation:

Comprehensive Detailed Explanation

When the Consumer Financial Protection Bureau (CFPB) implemented the TRID Rule (TILA-RESPA Integrated Disclosure) in 2015:

The Good Faith Estimate (GFE) and initial TILA disclosure were replaced by the Loan Estimate (LE).

The HUD-1 Settlement Statement and final TILA disclosure were replaced by the Closing Disclosure (CD).

Purpose: Simplify borrower understanding, increase transparency, and reduce last-minute surprises.

Reference (Virginia Real Estate & Federal):

TRID Rule (12 CFR Part 1026 - Regulation Z)

Virginia Real Estate Principles - Financing & Closing section

A490-02REGS.pdf - Loan disclosure requirements

NEW QUESTION # 49

Who regulates fair housing advertising?

- A. HMDA
- B. ECOA
- C. CRA
- D. HUD

Answer: D

Explanation:

The U.S. Department of Housing and Urban Development (HUD) regulates fair housing advertising under the Fair Housing Act (1968).

HUD issues rules on wording, images, and equal housing opportunity statements in ads.

Other agencies:

(A) HMDA (Home Mortgage Disclosure Act) - focuses on lending data, not advertising.

(C) CRA (Community Reinvestment Act) - ensures banks serve all communities fairly.

(D) ECOA (Equal Credit Opportunity Act) - prohibits discrimination in lending, not ads.

Reference:

Fair Housing Act, 42 U.S.C. §3601 et seq.

HUD Fair Housing Advertising Guidelines

Virginia Fair Housing Law (Title 36, Chapter 5.1)

NEW QUESTION # 50

When an individual hails a cab and tells the driver where they want to be taken, that passenger has entered into what kind of contract?

- A. unilateral
- B. implied
- C. express
- D. written

Answer: B

Explanation:

Contracts may be:

Express: Terms stated in words (oral/written).

Implied: Formed by conduct or actions.

Example: Hailing a cab and giving directions creates an implied contract where the passenger agrees to pay the fare and the driver agrees to provide transportation, even though nothing was formally stated.

Other options:

(B) Express = explicitly stated terms.

(C) Unilateral = one-sided promise (e.g., reward contract).

(D) Written = requires written form, not applicable here.

Reference (Virginia Real Estate):

Virginia Principles - Contracts section

Code of Virginia Title 11 - General provisions on contracts

NEW QUESTION # 51

An licensee in Virginia writes an online ad. It MUST include all of the below:

- A. the licensee's name, and the city and state in which the licensee's place of business is located
- **B. the licensee's name and the name of the firm in which the licensee is active**
- C. the licensee's name, the name of the firm in which the licensee is active, and the city and state in which the licensee's place of business is located
- D. the licensee's name, the name of the firm in which the licensee is active, the city and state in which the licensee's place of business is located, and the licensee's phone number

Answer: B

Explanation:

According to Virginia Real Estate Board advertising regulations (18 VAC 135-20-190):

All advertising must clearly include the licensee's name and the name of the firm with which the licensee is active.

For online advertising, the firm name must be "conspicuous, legible, and readily identifiable." The city/state of business or the licensee's phone number is not required by law in every ad.

Therefore, the minimum requirement for compliance is licensee's name and firm name.

Reference (Virginia Real Estate):

Virginia Administrative Code 18 VAC 135-20-190 (Advertising by licensees) Code of Virginia Title 54.1, Chapter 21

NEW QUESTION # 52

A building has an NOI of \$130,000 and is being valued with a cap rate of 4%. Using the income approach, what is the value of the building?

- **A. \$3,250,000**
- B. \$2,450,000
- C. \$1,300,000
- D. \$4,130,000

Answer: A

Explanation:

□ Reference (Virginia Real Estate):

Appraisal section in Virginia Principles & Practices

USPAP income capitalization approach standards

A490-02REGS.pdf - Real Estate Math & Valuation curriculum

NEW QUESTION # 53

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