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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q120-Q125):

NEW QUESTION # 120

In Virginia, how many years do records need to be kept for?

- A. one year
- B. two years
- C. three years
- D. five years

Answer: C

Explanation:

Virginia requires brokers and firms to retain all financial, transactional, and escrow records for three years.

This includes contracts, disclosures, closing statements, and escrow records.

The three-year period usually begins from the date of closing or termination of the transaction.

Reference:

Virginia Code §54.1-2108 (Broker records retention requirements)

NEW QUESTION # 121

What is the perimeter of a rectangular lot with the dimensions of 40 ft. x 50 ft.?

- A. 150 ft.
- B. 200 ft.
- C. 180 ft.
- D. 90 ft.

Answer: C

Explanation:

Reference (Virginia Real Estate Math):

Real Estate Math section in Virginia pre-license education

A490-02REGS.pdf - Math requirements for licensure

□ Corrected: Answer = B. 180 ft

NEW QUESTION # 122

What are mortgage-backed securities?

- A. the rights to real property being held by one party for the benefit of another
- B. notices that acknowledge a borrower's debt to the lender and promise to repay the holder of the note
- C. investment instruments that have packaged mortgages as collateral
- D. promissory notes that reference a security instrument

Answer: C

Explanation:

Mortgage-Backed Securities (MBS) are investment instruments created when lenders bundle groups of mortgages and sell them to investors. These securities are backed by the cash flow from the underlying mortgage loans.

Investors receive interest and principal payments derived from homeowners' mortgage payments. MBS are often issued by government-sponsored entities like Fannie Mae, Freddie Mac, or Ginnie Mae. They help provide liquidity in the mortgage market by allowing lenders to free up funds to make more loans. Reference (Virginia Real Estate & Finance): Virginia Principles of Real Estate textbook discussions on financing and secondary mortgage market Real Estate Settlement education material in A490-02REGS.pdf (Mortgage Finance section)

NEW QUESTION # 123

A licensee could be found liable for all of the following EXCEPT:

- A. failure to disclose an unknown latent defect in an inaccessible location
- B. failure to disclose a latent defect that the licensee should have reasonably known
- C. attempting to conceal a known latent defect
- D. failure to disclose a known latent defect to the buyer

Answer: A

Explanation:

A latent defect is a hidden defect not readily discoverable by ordinary inspection. Under Virginia law, licensees are responsible for: Disclosing known latent defects (B, C).

Not concealing or misrepresenting property conditions.

Exercising reasonable care, meaning they may also be liable for defects they should have reasonably known (A).

However, a licensee cannot be held liable for failing to disclose a defect that is:

Unknown to them, and

In an inaccessible location (e.g., behind walls, underground).

Thus, the correct exception is (D).

Reference (Virginia Real Estate):

Code of Virginia § 55.1-703 (Property condition disclosures)

Virginia Real Estate Board Regulations 18 VAC 135-20-300 (Standards of Conduct) A490-02REGS.pdf - Disclosure requirements

NEW QUESTION # 124

The creation of express agency is best handled via a(n):

- A. listing agreement or buyer representation agreement
- B. oral agreement or ratified actions
- C. listing agreement or ratified actions
- D. oral agreement or buyer representation agreement

Answer: A

Explanation:

Express agency is created through a clear written or oral agreement.

In real estate, the best practice (and Virginia requirement for enforceability) is through:

Listing agreement (seller representation)

Buyer representation agreement (buyer representation)

Other options:

(A) Oral agreements possible but not best practice in Virginia.

(B) Ratified actions = implied agency, not express.

(C) Listing agreement alone covers only seller side.

Reference:

Code of Virginia §54.1-2137 & §54.1-2138 (Agency agreements in writing) Virginia Real Estate Board Regulations - Agency Disclosure

NEW QUESTION # 125

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These Real Estate Licensing Virginia-Real-Estate-Salesperson exam questions are modeled after the Virginia-Real-Estate-Salesperson test. They will assist you in learning how to manage your time during the examination. DumpsTests enabled all users to regulate time during their Virginia Real Estate Salesperson Exam Virginia-Real-Estate-Salesperson test. And it can be accomplished via practice, as practice makes perfect. Therefore, you must practice passing the Virginia-Real-Estate-Salesperson exam.

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