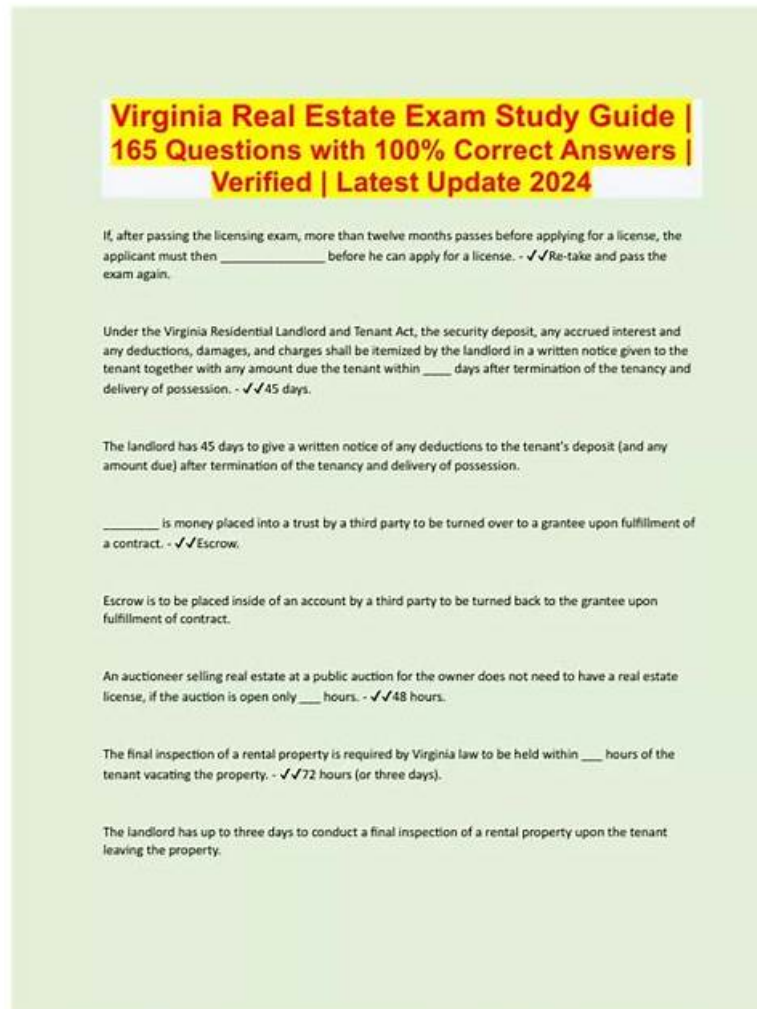


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## 2026 Real Estate Licensing Latest Virginia-Real-Estate-Salesperson: Virginia Real Estate Salesperson Exam Real Exam Questions

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### Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q122-Q127):

#### NEW QUESTION # 122

Alana is renting a three-bedroom home for one year. Alana is the:

- A. optionor
- B. holdover tenant
- C. tenant or lessee
- D. tenant or lessor

**Answer: C**

Explanation:

Tenant/lessee = person renting property under a lease.

Alana rents the home for one year → she is the tenant/lessee.

Other options:

(B) Holdover tenant - stays after lease expires.

(C) Optionor - person giving an option contract, not a renter.

(D) Lessor - landlord/owner, not tenant.

Reference:

Virginia Residential Landlord and Tenant Act (VRLTA), Code of Virginia §55.1-1200 Real Estate Principles - Leasehold Estates

#### NEW QUESTION # 123

What are mortgage-backed securities?

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

**Answer: A**

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 # 124

Which of the following contracts has no legal effect and typically involves an illegal act, fraud, misrepresentation, duress, or undue influence?

- A. a void contract

- B. an implied contract
- C. a valid contract
- D. an oral contract

**Answer: A**

Explanation:

A void contract is one that has no legal effect from the beginning. It is not enforceable by law because it lacks essential legal elements or involves unlawful acts. Common reasons:

Illegal act (e.g., contract to sell illegal drugs)

Fraud, misrepresentation, duress, undue influence

Lacks capacity or lawful purpose

Other options:

(B) Valid contract = fully enforceable by law.

(C) Implied contract = created by actions, not words, but still enforceable.

(D) Oral contract = valid (except when required in writing by the Statute of Frauds).

Reference (Virginia Real Estate):

Virginia Code § 11-2 (Statute of Frauds)

Virginia Real Estate Principles - Contract Law section

A490-02REGS.pdf - Contracts & Legal Enforceability

### NEW QUESTION # 125

What is one way that a contract for deed differs from a standard real estate sales contract?

- A. A contract for deed includes a section about a flip tax.
- B. A contract for deed includes a financing clause.
- **C. A contract for deed's purchase price section details the buyer's payment plan to the seller.**
- D. A contract for deed has the purchase price in it.

**Answer: C**

Explanation:

A contract for deed (also called a land contract or installment sale contract) differs from a standard purchase agreement because:

Buyer makes installment payments directly to the seller.

Seller retains legal title until all payments are made.

Buyer holds equitable title during the payment period.

In contrast, a standard sales contract usually involves financing through a lender, and title transfers at closing.

Thus, the key difference is that a contract for deed spells out the buyer's payment plan to the seller, not just the purchase price.

Reference:

Code of Virginia §55.1 (Property & Conveyances)

Virginia Real Estate Board CE Outline - Contracts Section

### NEW QUESTION # 126

Which of the following discussions is a violation of antitrust laws and is also an anti-competitive practice?

- **A. brokers agreeing to not show a certain broker's listings to their clients because they don't like that broker**
- B. two brokers discussing how to cooperate more effectively in a specific real estate transaction
- C. two brokers discussing new laws enacted in their county
- D. brokers commenting on the siding color on a newly listed home in their area

**Answer: A**

Explanation:

Antitrust laws (Sherman Act, Clayton Act, and Virginia state law) prohibit anti-competitive practices in real estate. The most common violations are:

Price fixing (agreeing on commission rates)

Group boycotting (refusing to deal with a broker or vendor)

Market allocation (dividing territories/clients)

Tie-in arrangements

Here, brokers agreeing not to show another broker's listings is a group boycott, which is a violation of antitrust law.

Other options:

(A) Cooperation in a transaction = legal.

(B) Comments on siding color = legal, not antitrust.

(D) Discussing new laws = legal.

Reference:

Sherman Antitrust Act, 15 U.S.C. §§ 1-7

Virginia Real Estate Board CE Outline - Antitrust in Brokerage

## NEW QUESTION # 127

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