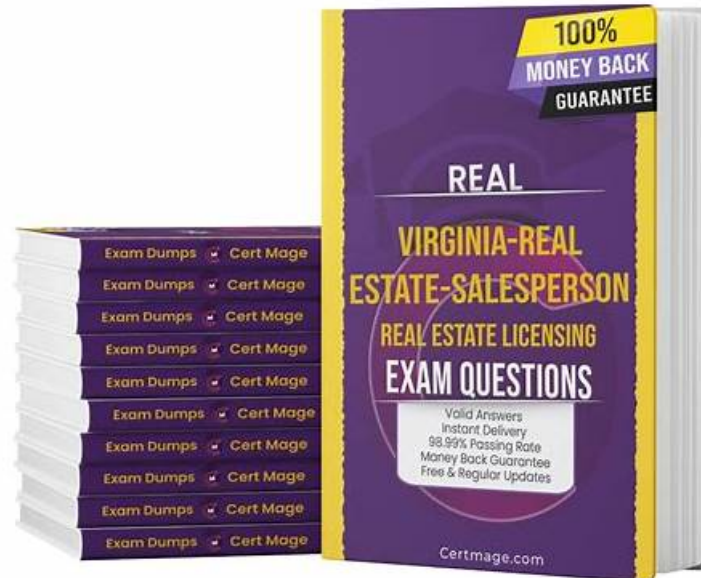


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## Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q40-Q45):

**NEW QUESTION # 40**

Lillian is buying a home for \$355,000. She is going to put down \$75,000 as her down payment on her conventional loan. Will Lillian be required to pay private mortgage insurance?

- A. No, but it depends solely on her credit score.
- B. Yes, PMI is required until she reaches 50% equity.
- C. Yes, her down payment does not meet the requirements to eliminate PMI.
- **D. No, her down payment is large enough to avoid PMI.**

**Answer: D**

Explanation:

Private Mortgage Insurance (PMI) is generally required when a borrower puts down less than 20% on a conventional loan.

Lillian's home price = \$355,000

Down payment = \$75,000

Loan amount = \$280,000

Down payment % =  $\$75,000 \div \$355,000 \approx 21.1\%$

Since Lillian's down payment exceeds 20%, PMI is not required.

Other options:

(A) Wrong - PMI is based on equity, not just credit score.

(B) Wrong - PMI never requires 50% equity.

(C) Wrong - She meets the equity threshold.

Reference:

Fannie Mae/Freddie Mac Conventional Loan Guidelines

Virginia Real Estate Exam Outline - Financing Section

**NEW QUESTION # 41**

Which of the following is a unique quality of limited service agents in Virginia?

- A. Limited service agents can assist in neither residential nor commercial transactions.
- B. Limited service agents can assist in commercial transactions ONLY.
- C. Limited service agents can assist in residential transactions ONLY.
- **D. Limited service agents can assist in both residential and commercial transactions.**

**Answer: D**

Explanation:

In Virginia, a limited service agent is a licensee who enters into a brokerage agreement that provides fewer services than a standard brokerage agreement.

The law requires that the agent's limited duties must be disclosed in writing.

These agents can operate in both residential and commercial transactions, not just one type.

Other options:

(A) Wrong - They can assist in both.

(B) Wrong - Not limited to residential.

(C) Wrong - Not limited to commercial.

Reference:

Code of Virginia §54.1-2138.1 (Limited service agent defined)

Real Estate Board Regulations, 18 VAC 135-20-300

**NEW QUESTION # 42**

If a partner is only an investor and only has liability up to the amount of their investment, they are considered a:

- A. tenant in partnership
- **B. limited partner**
- C. general partner
- D. tenant in common

**Answer: B**

Explanation:

A limited partner contributes capital (investment) but does not participate in day-to-day management. Their liability is limited to the amount of their investment.

Other options:

(A) Tenant in common - co-ownership, not partnership.

(B) General partner - has unlimited liability and management role.

(C) Tenant in partnership - refers to partnership property rights, not liability protection.

Reference:

Virginia Uniform Partnership Act, Code of Virginia Title 50

Real Estate Principles - Forms of Business Ownership

### NEW QUESTION # 43

Marie agreed to a contract in which she can lease a house for a period of two years and then has the option to buy the home if she can secure financing. What type of contract is this?

- A. lease-option agreement
- B. sales contract with a contingency
- C. land trust
- D. cooperative sales contract

**Answer: A**

Explanation:

A lease-option agreement combines a lease with an option to purchase:

Tenant leases the property for a specified time (in this case, 2 years).

Tenant has the option, but not the obligation, to purchase the property, usually at a pre-agreed price, if financing is secured.

Other options:

(A) Cooperative sales contract = applies to co-ops, not individual houses.

(B) Sales contract with contingency = binding contract, not an option.

(C) Land trust = ownership vehicle, not a lease-purchase structure.

Reference (Virginia Real Estate):

Code of Virginia Title 55.1 - Contracts and leases

Virginia Real Estate Principles - Lease and Option contracts

A490-02REGS.pdf - Contracts curriculum

### NEW QUESTION # 44

Which of the following is NOT an option that a seller has after receiving a counteroffer?

- A. discharge the contract
- B. accept the offer
- C. reject the offer in writing
- D. allow the offer to expire

**Answer: A**

Explanation:

When a seller receives a counteroffer, the original offer is terminated, and the seller has limited options:

Accept the counteroffer.

Reject it in writing.

Allow it to expire without response.

They cannot "discharge the contract" because no binding contract exists until there is mutual acceptance of an offer. "Discharge" applies only to an already valid and executed contract (e.g., by performance, mutual rescission, or operation of law).

Reference (Virginia Real Estate):

Code of Virginia Title 11 (Contracts)

Virginia Real Estate Principles - Offers & Counteroffers section

A490-02REGS.pdf - Contract law curriculum

## NEW QUESTION # 45

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