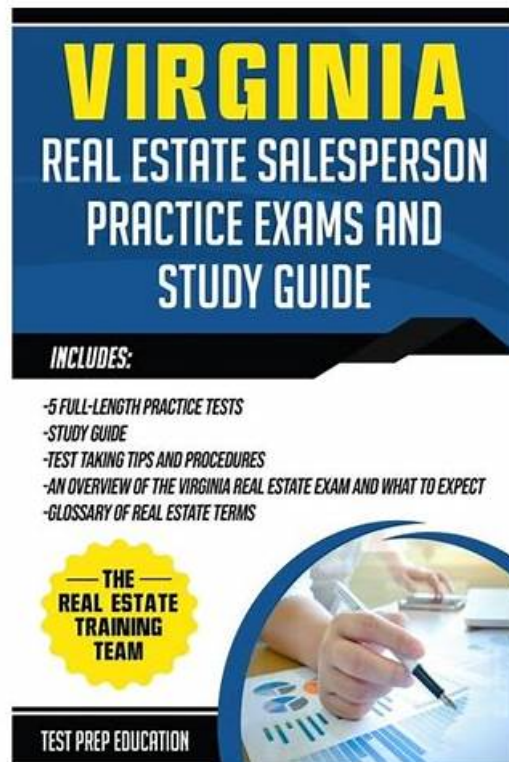


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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q33-Q38):

NEW QUESTION # 33

Ernest is a third-party trustee who is holding a title for the lender of a home loan that is secured by a trust deed. The title gives Ernest limited rights sufficient to carry out the terms of the trust. What kind of title does Ernest hold?

- A. dirty title
- B. clean title
- C. skinny title
- **D. naked title**

Answer: D

Explanation:

In Virginia (a deed of trust state), when property is financed, a third-party trustee (like Ernest) holds naked title (also called bare legal title) on behalf of the lender.

The borrower retains equitable title (the right to live in and enjoy the property).

The trustee's limited rights exist only to enforce the terms of the trust deed (e.g., initiating foreclosure if borrower defaults).

This differs from "clean title" or "dirty title," which are not legal terms, and "skinny title," which is not recognized in real estate law.

Reference (Virginia Real Estate):

Code of Virginia § 55.1-3200 et seq. (Deeds of Trust)

Virginia Real Estate Principles - Financing & Title theory vs. lien theory section A490-02REGS.pdf - Mortgage/Trust Deed curriculum

NEW QUESTION # 34

Alexa and Harrison have gone over every term and condition in the contract they have drawn up for the sale of Alexa's racehorse to Harrison. Neither party has any questions or desire to change anything about the agreement. Which essential element of a valid contract appears to have been realized?

- A. lawful objective
- **B. mutual assent**
- C. consideration
- D. reality of consent

Answer: B

Explanation:

Mutual assent (also called "meeting of the minds") occurs when both parties fully understand and agree to the terms of a contract.

Alexa and Harrison reviewed all terms, had no objections, and agreed to proceed.

This shows mutual assent was realized.

Other options:

(A) Consideration = something of value exchanged.

(B) Reality of consent = agreement free of fraud, duress, or misrepresentation.

(D) Lawful objective = contract must have a legal purpose.

Reference (Virginia Real Estate):

Virginia Code Title 11 - Contracts

Virginia Real Estate Principles - Contract elements

A490-02REGS.pdf - Contracts curriculum

NEW QUESTION # 35

What does the VRLTA aim to do?

- A. regulate owner-occupied REO properties in Virginia
- B. monitor commercial leasing practices in Virginia
- C. regulate landlord maintenance practices for industrial warehouses across the United States
- **D. establish uniform laws to regulate leasehold interests and improve leasing practices in Virginia**

Answer: D

Explanation:

The Virginia Residential Landlord and Tenant Act (VRLTA) was enacted to:

Establish uniform standards for rental housing in Virginia.
Govern leasehold interests in residential property.
Clarify landlord and tenant rights/responsibilities.
Improve rental practices, reduce disputes, and ensure fairness.
Other options:

- (A) Wrong - VRLTA applies to Virginia residential properties, not industrial warehouses nationwide.
- (B) Wrong - It does not apply to commercial leasing.
- (D) Wrong - It does not regulate REO or owner-occupied property.

Reference:

Code of Virginia, Title 55.1, Chapter 12 - Virginia Residential Landlord and Tenant Act (VRLTA) Virginia Real Estate Board CE Curriculum - Landlord & Tenant Law

NEW QUESTION # 36

Which of these is a reason a borrower might be offered a subprime loan by a lender?

- A. The home is in a low-income neighborhood.
- B. Federal funds rates are high.
- C. A borrower's credit score is too high.
- D. The borrower's credit report includes numerous delinquencies.

Answer: D

Explanation:

A subprime loan is typically offered to borrowers who are considered high risk due to poor credit history, low credit scores, or excessive debt.

Subprime borrowers often have delinquencies, bankruptcies, or late payments on their credit reports.

To compensate for higher risk, lenders usually charge higher interest rates and less favorable terms.

Other options:

- (A) Federal funds rate affects all borrowers, not specifically subprime.
- (B) Location of property (low-income neighborhood) does not determine loan type.
- (D) A high credit score results in prime loans, not subprime.

Reference (Virginia Real Estate):

Virginia Principles of Real Estate - Financing section

Federal Reserve & CFPB guidelines on subprime lending

A490-02REGS.pdf - Loan qualification curriculum

NEW QUESTION # 37

What does a lender use to discover all possible defendants in a foreclosure lawsuit?

- A. a deficiency judgment
- B. a title search
- C. a lis pendens
- D. an advertisement

Answer: B

Explanation:

When a lender initiates foreclosure, they must identify all parties with a potential legal claim or interest in the property (possible defendants). To do this, the lender orders a title search, which examines the public records for:

Current and past owners

Liens, judgments, and encumbrances

Easements, restrictions, and mortgages

This ensures that all claimants (junior lien holders, judgment creditors, co-owners, etc.) are properly notified and named in the foreclosure action.

Reference (Virginia Real Estate):

Virginia Code § 55.1-3200 et seq. (Foreclosures, judicial process)

Virginia Principles & Practices of Real Estate - Title and Foreclosure sections A490-02REGS.pdf (Foreclosure & Settlement Process content in licensing curriculum)

NEW QUESTION # 38

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