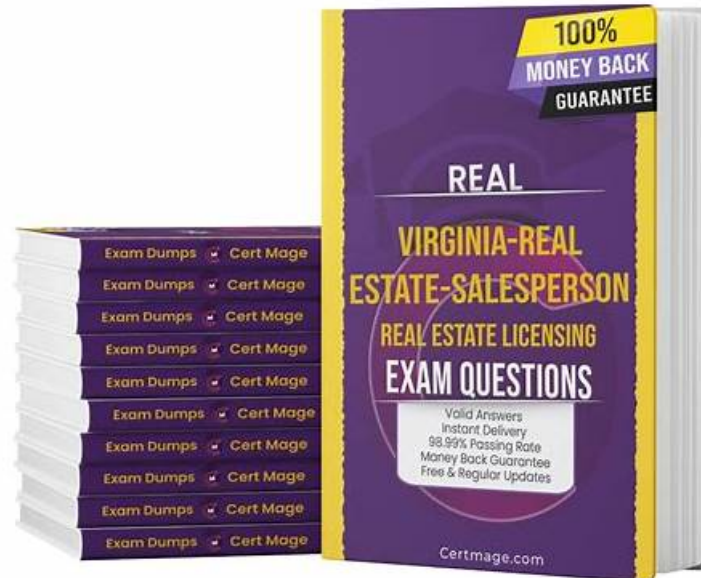


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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q90-Q95):

NEW QUESTION # 90

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. The borrower's credit report includes numerous delinquencies.**
- C. A borrower's credit score is too high.
- D. Federal funds rates are high.

Answer: B

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 # 91

Which environmental law requires federal agencies to prepare environmental impact assessments and statements before undertaking a potentially impactful act?

- A. The Clean Air Act
- B. Resource Conservation and Recovery Act
- C. The Clean Water Act
- **D. The National Environmental Policy Act**

Answer: D

Explanation:

The National Environmental Policy Act (NEPA) (1970) requires federal agencies to:

Assess environmental impacts of major federal actions.

Prepare Environmental Assessments (EAs) and Environmental Impact Statements (EISs).

Other laws:

(A) Clean Air Act - regulates air pollution.

(B) Clean Water Act - regulates water pollution.

(C) Resource Conservation and Recovery Act - governs hazardous waste disposal.

Reference:

NEPA, 42 U.S.C. §4321 et seq.

Virginia Real Estate CE Curriculum - Environmental Laws

NEW QUESTION # 92

In Virginia, agents practicing no agency (transaction coordinators) are sometimes referred to as:

- **A. intermediaries**
- B. dual agents
- C. appraisers
- D. single agents

Answer: A

Explanation:

In Virginia, agency law recognizes several forms of representation that real estate licensees may provide. These include standard

agency, dual agency, and limited service agency. But Virginia also allows licensees to operate in a capacity where they provide no agency representation to either party.

No Agency (also called "Independent Contractor" or "Facilitator/Transaction Coordinator") When a licensee assists in a real estate transaction without representing either the buyer or the seller, they are said to be practicing "no agency." In this capacity, the licensee does not advocate for either side but may assist with paperwork, communication, and coordination of the transaction.

In Virginia, such licensees are sometimes referred to as intermediaries.

Why not the other options?

Single Agent (A): A single agent represents only one party (buyer or seller) in the transaction with full fiduciary duties. This is the most common agency relationship.

Dual Agent (C): A dual agent represents both buyer and seller in the same transaction with limited duties to each. This is a recognized but restricted practice in Virginia.

Appraiser (D): An appraiser is a licensed professional who provides valuation services and is not acting as an agent or intermediary in the transaction.

Because Mindy's question specifies no agency, the correct Virginia terminology aligns with "intermediary." Reference (without URLs):

Code of Virginia, Title 54.1, Chapter 21 - Real Estate Brokers, Salespersons, and Rental Location Agents (§ 54.1-2130 et seq.) (defining agency and non-agency relationships) Real Estate Board Regulations (18 VAC 135-20-10 Definitions; 18 VAC 135-20-300 Standards of Conduct) Virginia Real Estate Principles & Practices - discussion on transaction coordinators/intermediaries and their duties under no-agency status

NEW QUESTION # 93

In Virginia, what is the difference between the REB and the FHB?

- A. The REB reports to HUD, while the FHB does not.
- B. They are the same thing.
- C. The FHB is responsible for the enforcement of the fair housing law for real estate licensees. The REB is responsible for all other violators.
- **D. The REB is responsible for the enforcement of the fair housing law for real estate licensees. The FHB is responsible for all other violators.**

Answer: D

Explanation:

In Virginia, two separate bodies manage different aspects of housing regulation and enforcement:

Real Estate Board (REB):

The REB, operating under the Virginia Department of Professional and Occupational Regulation (DPOR), is responsible for regulating and enforcing real estate laws and regulations related to licensed real estate professionals. This includes education, licensure, conduct, disciplinary action, and fair housing compliance specifically for licensees (e.g., salespersons and brokers). Authority Source: Title 54.1, Chapter 21 of the Code of Virginia.

Regulatory oversight: Violations of fair housing law by real estate licensees (salespersons or brokers) are investigated and enforced by the REB.

Fair Housing Board (FHB):

The FHB, also under DPOR but functioning independently from the REB, is tasked with enforcing Virginia's Fair Housing Law (outside of licensee jurisdiction). This includes addressing violations by:

Unlicensed individuals

Property owners

Landlords and property managers who are not licensed real estate professionals Other entities not subject to REB regulation This clear division ensures that real estate licensees are held accountable by the REB, while the FHB addresses violations by those not regulated through licensure.

Reference (without URLs):

Virginia Code § 54.1-2105 (Regulation and enforcement powers of the Real Estate Board) Virginia Fair Housing Law: Title 36, Chapter 5.1 of the Code of Virginia Real Estate Regulations (18 VAC 135-20-10 et seq.) DPOR Guidance and Organizational Structure (as outlined in the A490-02REGS.pdf document)

NEW QUESTION # 94

You're doing a CMA, and your three adjusted comps come in at \$345,600, \$352,800, and \$359,900. What is a reasonable range to suggest for a listing price?

- A. \$300,000-\$330,000
- B. \$360,000-\$375,000
- C. \$330,000-\$345,000
- D. \$345,000-\$360,000

Answer: D

Explanation:

NEW QUESTION # 95

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