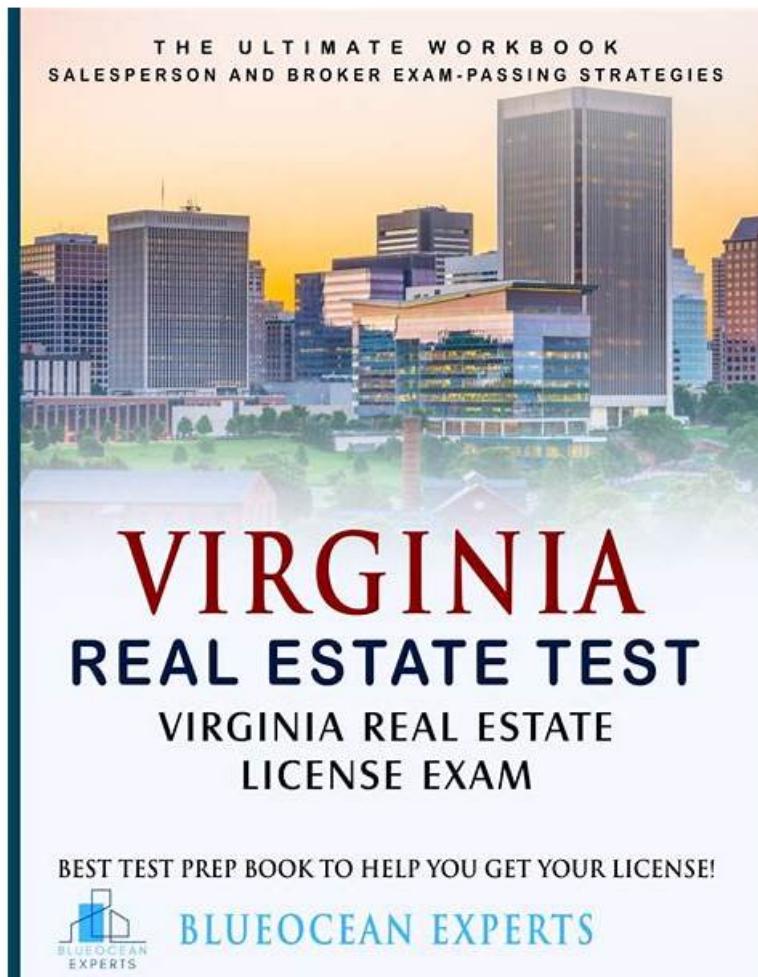


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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q93-Q98):

NEW QUESTION # 93

In addition to evaluating borrower creditworthiness, to complete the loan approval process, the underwriter needs to evaluate the:

- A. tender
- B. seller
- C. broker
- D. property

Answer: D

Explanation:

Loan underwriting evaluates two things:

Borrower's creditworthiness (income, debt, credit score).

The property's value and suitability (via appraisal, condition, and title review).

The lender needs to ensure that the property provides sufficient collateral in case of default.

Other options:

(A) Tender - unrelated.
(C) Broker - not evaluated.
(D) Seller - irrelevant to loan approval.

Reference:

Fannie Mae Selling Guide - Loan Underwriting

Virginia Real Estate Finance Principles - Loan Process

NEW QUESTION # 94

What are mortgage-backed securities?

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

Answer: B

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 # 95

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

Answer: D

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 # 96

What deed provides the grantee with the least protection of any deed, while putting the least liability on the grantor?

- A. general warranty deed
- B. special warranty deed
- C. bargain and sale deed
- D. quitclaim deed

Answer: D

Explanation:

Deed types vary by the level of protection given to the grantee and liability for the grantor:

General Warranty Deed (A): Highest protection; grantor warrants title against all defects, even before their ownership.

Special Warranty Deed (B): Warrants only against defects during the grantor's ownership.

Quitclaim Deed (C): Provides no warranties at all - it only conveys whatever interest (if any) the grantor may have. Offers the least protection for the grantee and least liability for the grantor.

Bargain and Sale Deed (D): Conveys ownership but with limited or no warranties; still greater than quitclaim in most contexts.

Thus, the quitclaim deed gives the grantee the least protection.

Reference:

Code of Virginia §55.1-300 et seq. (Conveyances and deeds)

Virginia Real Estate Principles & Practices - Deeds section

NEW QUESTION # 97

Four investors agree to co-ownership of an investment property. They have arranged the ownership structure so that if one of them dies, the decedent's ownership stake passes to the remaining investors. What form of co-ownership do the investors have?

- A. community property
- B. joint tenancy
- C. sole ownership
- D. tenants in common

Answer: B

Explanation:

Joint tenancy is characterized by:

Equal ownership shares.

Right of survivorship - when one owner dies, their share automatically passes to the surviving co-owners.

Other options:

- (B) Sole ownership = only one owner, not applicable.
- (C) Community property = marital ownership recognized in some states, but not Virginia.
- (D) Tenants in common = no right of survivorship; shares pass to heirs instead.

Thus, the investors clearly have joint tenancy.

Reference (Virginia Real Estate):

Code of Virginia § 55.1-134 (Joint tenancy vs. tenancy in common)

Virginia Real Estate Principles - Ownership & Estates section

A490-02REGS.pdf - Co-ownership curriculum

NEW QUESTION # 98

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