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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q36-Q41):

NEW QUESTION # 36

What do ostensible agency and agency by estoppel have in common?

- A. They both arise when a third party correctly believes that agency exists between a principal and an agent.
- B. They are both forms of third-party agency no longer recognized in the U.S.
- C. They both concern a third party's decision to go unrepresented in a transaction.
- **D. They both arise when a third party is led to mistakenly believe that agency exists between a principal and an agent.**

Answer: D

Explanation:

Ostensible agency and agency by estoppel both occur when the principal's actions (or lack of correction) cause a third party to reasonably believe an agency relationship exists, even if no formal agreement does.

If the third party relies on this belief, the principal may be estopped from denying the agency relationship.

Other options:

(A) Wrong - both are still recognized concepts.

(B) Wrong - belief is mistaken, not correct.

(D) Wrong - not about choosing no representation.

Reference:

Code of Virginia §54.1-2130 et seq. (Agency Law)

Virginia Real Estate Exam Outline - Law of Agency

NEW QUESTION # 37

The purpose of discount points is:

- A. to lower the property value for purposes of tax savings
- B. to lock in an interest rate for a specified time prior to closing
- C. to lower the amount due at closing
- **D. to lower the interest rate over the life of the loan**

Answer: D

Explanation:

Discount points are prepaid interest paid at closing to the lender.

One point = 1% of the loan amount.

By paying points upfront, borrowers receive a lower interest rate over the life of the loan (commonly referred to as "buying down the rate").

Other options:

(B) Wrong - has nothing to do with property taxes.

(C) Wrong - that describes an interest rate lock, not discount points.

(D) Wrong - points increase closing costs.

Reference:

Virginia Real Estate Finance Principles - Discount Points

Fannie Mae Guidelines - Loan Costs

NEW QUESTION # 38

In Virginia, a supervising broker is:

- A. a broker who is NOT affiliated with the brokerage representing a principal in a real estate transaction
- B. the licensed broker of a firm who takes responsibility for the actions of the firm and licensees; there is only one in the firm
- **C. a broker who has been designated by a principal broker to oversee the provision of real estate brokerage services by associate brokers and salespersons assigned to a branch office or a real estate team**
- D. a broker who opts to work under another broker and has no agents assigned to them

Answer: C

Explanation:

In Virginia, the principal broker is the broker of record, legally responsible for the entire firm.

A supervising broker is one who is designated by the principal broker to manage day-to-day activities of salespersons or associate brokers in:

A branch office, OR

A specific real estate team.

Other options:

(B) = principal broker definition, not supervising broker.

(C) = outside broker, not correct.

(D) = describes an associate broker.

Reference:

Code of Virginia §54.1-2100 (Definitions of principal broker, supervising broker) Real Estate Board Regulations 18 VAC 135-20-50 (Broker supervision requirements)

NEW QUESTION # 39

An opinion of title, a certificate of title, a Torrens certificate, and title insurance are all examples of:

- A. cloud on a title
- B. equitable title
- C. chain of title
- D. evidence of title

Answer: D

Explanation:

Evidence of title refers to documents or assurances showing that the seller has good title to convey.

Examples include:

Opinion of title (by attorney)

Certificate of title

Torrens certificate

Title insurance policy

These are all methods of proving ownership rights.

Other options:

(A) Cloud on title = defects/encumbrances.

(B) Equitable title = buyer's right after signing a contract but before closing.

(D) Chain of title = historical record of ownership.

Reference:

Virginia Real Estate Principles & Practices - Title Evidence

Code of Virginia §55.1 (Property and Conveyances)

NEW QUESTION # 40

In Virginia, the grantor tax rate is currently \$0.50 per \$500 of the sales price. How much would the taxes be on a \$756,000 home purchase?

- A. \$756
- B. \$15,120
- C. \$7,560
- D. \$1,512

Answer: A

Explanation:

Reference (Virginia Real Estate):

Virginia Code § 58.1-802 (Grantor's tax)

Virginia Real Estate Principles - Transfer taxes section

NEW QUESTION # 41

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