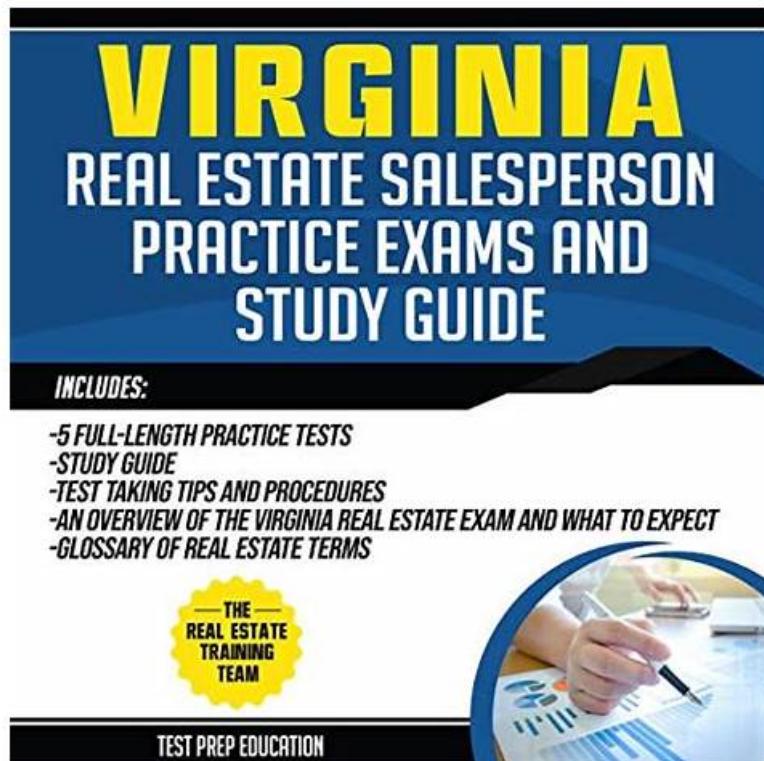


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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample

Questions (Q96-Q101):

NEW QUESTION # 96

Your client is buying a home. At closing, they pull you aside and whisper that the documents they're being asked to sign don't match the Closing Disclosure - suddenly, there are thousands of dollars of new fees. Is this a red flag for predatory lending? Why or why not?

- A. Yes. No client should be paying fees at closing. Those should always be pre-paid to the lender at least three days in advance.
- B. No. As long as the title company has no objections, it doesn't matter if the Closing Disclosure and the real closing documents match.
- C. No. It's normal for lenders to have significant last-minute changes to their fees.
- D. Yes. The fees should match what was on the Closing Disclosure. Otherwise, that's a major red flag.

Answer: D

Explanation:

Under the TRID Rule (TILA-RESPA Integrated Disclosure), lenders must provide borrowers with a Closing Disclosure (CD) at least 3 business days before closing.

The numbers on the CD and closing documents must match (with very limited tolerance ranges).

Significant last-minute fee increases are a red flag for predatory lending or RESPA/TILA violations.

The client should not sign until discrepancies are resolved.

Reference (Virginia Real Estate & Federal Law):

TRID (12 CFR 1026.19(f))

Virginia Real Estate Principles - Financing and Settlement section

A490-02REGS.pdf - Loan closing requirements

NEW QUESTION # 97

Bobby took out a commercial mortgage to pay for his new podcast studio. It is an interest-only loan of \$800,000 with an interest rate of 4.5%. How much will Bobby pay in interest over the year?

- A. \$3,500
- B. \$10,500
- C. \$45,000
- D. \$36,000

Answer: D

Explanation:

Bobby's loan:

- Principal = \$800,000
- Interest rate = 4.5%
- Loan type = Interest-only

Formula:

$$\text{Annual Interest} = \text{Principal} \times \text{Interest Rate}$$

$$800,000 \times 0.045 = 36,000$$

Thus, Bobby will pay \$36,000 in interest per year.

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Reference (Virginia Real Estate Finance):

Real Estate Math section in Virginia Pre-License Education requirements (interest-only loan calculations) A490-02REGS.pdf sections on finance and math competency for licensure

NEW QUESTION # 98

Which of these is an example of a deed restriction?

- A. The city denies Darren a permit to open a pawn shop in a residential area.
- B. Demi is required to file an environmental impact statement with the city before building a new subdivision.
- C. Donald is required by the municipal government to have a certain number of bathrooms in his business.
- D. A restriction in one subdivision development specifies that no boats or recreational vehicles may be kept on the street, driveway, or lot.

Answer: D

Explanation:

Deed restrictions (also called restrictive covenants) are private restrictions placed in deeds or subdivision rules by developers or homeowners associations.

They control how property can be used (e.g., no RVs, no fences over certain height).

Other options:

(A) City denying permit = zoning regulation (public restriction).
(C) Environmental impact statement = government regulation, not a deed restriction.
(D) Bathroom requirement = building code, not private restriction.

Reference:

Virginia Real Estate Principles & Practices - Land Use Controls (public vs private) Code of Virginia Title 55.1, Chapter 19 (Restrictive Covenants)

NEW QUESTION # 99

Which of these ownership concepts gives each co-owner the right to possession of the whole property?

- A. unity of time
- B. sole proprietorship
- C. equitable interest
- D. undivided interest

Answer: D

Explanation:

In co-ownership, the principle of undivided interest means each co-owner has:

The right to possess and use the entire property, not just a physical portion.

Equal rights of possession regardless of ownership percentage.

Other options:

Sole proprietorship (A): Single owner, not co-ownership.

Unity of time (C): A required element of joint tenancy but not the concept granting rights to the whole property.

Equitable interest (D): Refers to the rights of a buyer under contract before receiving legal title.

Thus, the correct answer is undivided interest.

Reference:

Virginia Real Estate Principles & Practices (Ownership Section)

Code of Virginia §55.1 (Property & Conveyances)

NEW QUESTION # 100

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

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

Answer: C

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 # 101

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