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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q44-Q49):

NEW QUESTION # 44

Arnav is interested in a residential property because he loves the antique light fixtures installed in every room. Corey is the license holder helping Arnav find a property. Which of the following is MOST TRUE about Corey's situation?

- A. Corey should not address the light fixtures, as it is safe to assume light fixtures will convey with the property title.
- **B. Corey should specify in writing whether the light fixtures are the seller's personal property.**
- C. Corey should specify verbally whether the light fixtures are the seller's personal property.
- D. Corey should mention the light fixtures to his sponsoring broker in case issues come up later.

Answer: B

Explanation:

Fixtures are items attached to the property and usually transfer with the real estate. Light fixtures are typically considered fixtures, not personal property.

However, disputes can arise if sellers intend to take them.

To avoid ambiguity, the agent should specify in writing in the contract whether fixtures convey.

Other options:

(A) Verbal agreements are unenforceable under the Statute of Frauds.

(B) While fixtures usually convey, assumptions create disputes.

(C) Mentioning it to a broker is insufficient-needs to be in writing in the purchase agreement.

Reference (Virginia Real Estate):

Code of Virginia § 11-2 (Statute of Frauds)

Virginia Real Estate Principles - Fixtures vs. Personal Property

A490-02REGS.pdf - Contracts & property section

NEW QUESTION # 45

What is the purpose of the Do Not Call Registry?

- A. It has three main truth-in-advertising provisions.
- B. It bans bait-and-switch ads.
- **C. It regulates telemarketing activities from commercial organizations.**
- D. It governs the use of commercial email advertising.

Answer: C

Explanation:

The National Do Not Call Registry, enforced by the Federal Trade Commission (FTC), regulates telemarketing practices:

Prohibits commercial telemarketers from calling registered phone numbers.

Exceptions: political calls, charitable organizations, debt collectors, and businesses with an established relationship.

Real estate agents must comply and check the registry before making solicitation calls, unless the call falls under an exemption.

Other options confuse it with advertising regulations (truth-in-advertising, CAN-SPAM Act, etc.), which are separate.

Reference (Virginia Real Estate):

Telephone Consumer Protection Act (TCPA)

FTC Do Not Call Registry Rules

Virginia Real Estate Board continuing education on Advertising & Ethics

NEW QUESTION # 46

Ben would like to construct a restaurant on a parcel of land. This particular parcel is not zoned for commercial use. Ben should go to the city and seek a(n):

- A. encroachment
- **B. use variance**
- C. exemption
- D. deference

Answer: B

Explanation:

A use variance allows a property to be used in a way not normally permitted by zoning.

Since Ben wants to build a restaurant (commercial use) on land not zoned for commercial, he must apply to the local zoning board for a use variance.

Other options:

(A) Exemption = not the correct zoning term.

(B) Deference = not a recognized land use concept.

(C) Encroachment = unauthorized intrusion onto another's property (not zoning related).

Reference (Virginia Real Estate):

Code of Virginia Title 15.2 (Zoning laws)

Virginia Real Estate Principles - Land use controls

NEW QUESTION # 47

Marie agreed to a contract in which she can lease a house for a period of two years and then has the option to buy the home if she can secure financing. What type of contract is this?

- A. land trust
- B. cooperative sales contract
- C. sales contract with a contingency
- **D. lease-option agreement**

Answer: D

Explanation:

A lease-option agreement combines a lease with an option to purchase:

Tenant leases the property for a specified time (in this case, 2 years).

Tenant has the option, but not the obligation, to purchase the property, usually at a pre-agreed price, if financing is secured.

Other options:

(A) Cooperative sales contract = applies to co-ops, not individual houses.

(B) Sales contract with contingency = binding contract, not an option.

(C) Land trust = ownership vehicle, not a lease-purchase structure.

Reference (Virginia Real Estate):

Code of Virginia Title 55.1 - Contracts and leases

Virginia Real Estate Principles - Lease and Option contracts

A490-02REGS.pdf - Contracts curriculum

NEW QUESTION # 48

Lillian is buying a home for \$355,000. She is going to put down \$75,000 as her down payment on her conventional loan. Will Lillian be required to pay private mortgage insurance?

- A. Yes, PMI is required until she reaches 50% equity.
- B. No, but it depends solely on her credit score.
- **C. No, her down payment is large enough to avoid PMI.**
- D. Yes, her down payment does not meet the requirements to eliminate PMI.

Answer: C

Explanation:

Private Mortgage Insurance (PMI) is generally required when a borrower puts down less than 20% on a conventional loan.

Lillian's home price = \$355,000

Down payment = \$75,000

Loan amount = \$280,000

Down payment % = $\$75,000 \div \$355,000 \approx 21.1\%$

Since Lillian's down payment exceeds 20%, PMI is not required.

Other options:

(A) Wrong - PMI is based on equity, not just credit score.

(B) Wrong - PMI never requires 50% equity.

(C) Wrong - She meets the equity threshold.

Reference:

Fannie Mae/Freddie Mac Conventional Loan Guidelines

Virginia Real Estate Exam Outline - Financing Section

NEW QUESTION # 49

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