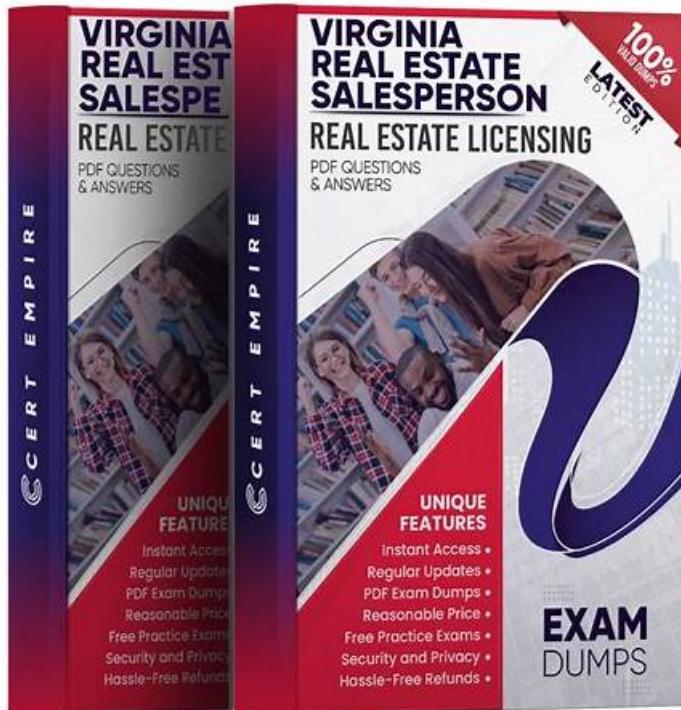


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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q10-Q15):

NEW QUESTION # 10

A form of insurance that protects the policyholder by covering any losses they might incur as a result of theft or fraud by specified individuals is:

- A. a risk management bond
- B. a security bond
- C. a fidelity bond
- D. a liability bond

Answer: C

Explanation:

A fidelity bond is a type of insurance that protects employers or organizations against losses caused by theft, fraud, or dishonesty of employees or other specified individuals.

Other options are distractors:

(A) Risk management bond - not a recognized insurance product.
(B) Liability bond - would cover liability for damages, not theft/fraud.
(C) Security bond - general term, but not the correct insurance product here.

Reference:

Virginia Real Estate Practice Text - Risk management and insurance section Real Estate Board CE Curriculum - Brokerage risk & trust account protections

NEW QUESTION # 11

A leasehold agreement where the base rent changes is called a:

- A. net lease
- B. variable lease
- C. percentage lease
- D. lease-purchase agreement

Answer: B

Explanation:

A variable lease (sometimes called an index lease) is a lease agreement in which the base rent changes during the lease term

Adjustments may occur based on:

Consumer Price Index (CPI)

Scheduled increases at certain intervals

Other options are incorrect:

Net Lease: Tenant pays base rent + some or all property expenses.

Percentage Lease: Rent is based partly on tenant's gross sales (common in retail).

Lease-Purchase Agreement: Tenant leases property with option or obligation to purchase.

Since the question specifies base rent changes, the correct term is variable lease.

Reference:

Virginia Real Estate Principles & Practices (Leasing section)

Real Estate Board Exam Content Outline: Contracts & Leases

NEW QUESTION # 12

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. sales contract with a contingency
- B. cooperative sales contract
- C. land trust
- 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 # 13

The title of a fee simple determinable estate reverts automatically if title conditions are violated. How do fee simple condition subsequent estates compare?

- A. If title conditions are violated, condition subsequent estates require Supreme Court action, specifically, for estate ownership to revert.
- **B. If title conditions are violated, condition subsequent estates require legal action for estate ownership to revert.**
- C. Ownership of condition subsequent estates reverts automatically, as it does with determinable estates, but it takes longer to process.
- D. Ownership of condition subsequent estates reverts automatically, as it does with determinable estates.

Answer: B

Explanation:

A fee simple determinable estate automatically reverts to the grantor if the condition is violated (e.g., "so long as the land is used as a park"). No legal action is required.

A fee simple subject to condition subsequent estate, however, requires the grantor to take legal action (such as filing for repossession) if the condition is violated (e.g., "on the condition that the land is used as a park; if not, the grantor has the right of reentry").

Thus, the distinction is automatic reversion vs. reversion only through legal action.

Reference (Virginia Real Estate):

Virginia Real Estate Principles - Estates in Land section

NEW QUESTION # 14

Sellers and license holders are required to disclose lead- based paint hazards on all properties built before:

- A. 0
- B. 1
- C. 2
- **D. 3**

Answer: D

Explanation:

Both federal law (Title X of the 1992 Residential Lead-Based Paint Hazard Reduction Act) and Virginia regulations require disclosure of any known lead-based paint hazards for residential properties built before 1978. This includes:

Providing buyers/renters with a lead disclosure form.

Giving them a lead hazard information pamphlet.

Allowing an optional 10-day inspection period.

Reason: Lead-based paint was widely used in homes until the U.S. banned consumer use in 1978. Thus, 1978 is the cutoff year.

Reference:

42 U.S.C. §4852d (Residential Lead-Based Paint Hazard Reduction Act)

Code of Virginia Title 55.1, Property & Conveyances (Disclosure requirements)

NEW QUESTION # 15

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