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## Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q78-Q83):

### NEW QUESTION # 78

When the CFPB introduced the new TRID rules integrating RESPA and TILA rules, what two disclosure forms did they mandate lenders provide to borrowers?

- A. the Good Faith Estimate and the HUD-1
- B. the Settlement Statement and the Loan Disclosure
- **C. the Loan Estimate and the Closing Disclosure**
- D. the TILA disclosure and the RESPA disclosure

**Answer: C**

Explanation:

Comprehensive Detailed Explanation

When the Consumer Financial Protection Bureau (CFPB) implemented the TRID Rule (TILA-RESPA Integrated Disclosure) in 2015:

The Good Faith Estimate (GFE) and initial TILA disclosure were replaced by the Loan Estimate (LE).

The HUD-1 Settlement Statement and final TILA disclosure were replaced by the Closing Disclosure (CD).

Purpose: Simplify borrower understanding, increase transparency, and reduce last-minute surprises.

Reference (Virginia Real Estate & Federal):

TRID Rule (12 CFR Part 1026 - Regulation Z)

Virginia Real Estate Principles - Financing & Closing section

A490-02REGS.pdf - Loan disclosure requirements

### NEW QUESTION # 79

One township contains how many sections?

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

**Answer: B**

Explanation:

U. S. Public Land Survey System (PLSS)

Virginia Real Estate Principles - Land descriptions section

A490-02REGS.pdf - Legal descriptions curriculum

Explanation:

Under the Rectangular (Government) Survey System:

A township = 6 miles × 6 miles = 36 square miles.

Each township is divided into 36 sections.

Each section = 1 mile × 1 mile = 640 acres.

Reference (Virginia Real Estate):

### NEW QUESTION # 80

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

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

**Answer: C**

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 # 81

The relationship between a property manager and the property owner is most comparable to that of a:

- A. cashier with the owner of a store
- **B. salesperson with their broker**
- C. stockholder with the board of directors of a corporation
- D. tenant with a landlord

**Answer: B**

Explanation:

A property manager acts as an agent for the property owner.

The manager owes fiduciary duties to the owner, similar to how a salesperson works under and owes duties to their broker.

Other comparisons:

(A) Tenant/landlord = contractual lease, not fiduciary.

(B) Stockholder/board = ownership vs governance, not agency.

(D) Cashier/store owner = employee/employer, not fiduciary agent.

Reference:

Code of Virginia §54.1-2100 (definitions of brokerage relationships, property management included) Virginia Real Estate Board Regulations (agency and fiduciary duties)

### NEW QUESTION # 82

What was the outcome of Plessy v. Ferguson?

- **A. The Supreme Court decided that "separate but equal" separation of the races was legal as long as Black and white facilities were equal.**
- B. The Supreme Court decided that racial segregation of children in public schools was illegal.
- C. The Supreme Court decided that the enforcement of racially based restrictive covenants was illegal.
- D. The Supreme Court decided that racially based zoning was illegal.

**Answer: A**

Explanation:

In Plessy v. Ferguson (1896), the U.S. Supreme Court upheld a Louisiana law mandating racial segregation in railway cars.

The Court ruled that racial segregation was constitutional under the "separate but equal" doctrine.

This legalized segregation in public facilities for decades until overturned by Brown v. Board of Education (1954), which declared segregation in public schools unconstitutional.

Other options:

(B) Refers to Brown v. Board of Education (1954).

(C) Refers to Shelley v. Kraemer (1948) (restrictive covenants).

(D) Refers to Buchanan v. Warley (1917) (racial zoning).

Reference (Virginia Real Estate & Civil Rights Law):

Plessy v. Ferguson, 163 U.S. 537 (1896)

Brown v. Board of Education, 347 U.S. 483 (1954)

Virginia Fair Housing Law history and case law integration

### NEW QUESTION # 83

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