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## Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q62-Q67):

### NEW QUESTION # 62

Disclosure is an important part of a brokerage's duties and responsibilities. Which of the following is NOT an important disclosure all brokerages should make?

- A. disclosure of an area's demographics of race and ethnicity
- B. disclosure of financial condition
- C. disclosure of agency
- D. disclosure of all offers

**Answer: A**

Explanation:

Brokerages have legal and ethical disclosure obligations, including:

Disclosure of agency (who the licensee represents).

Disclosure of financial condition (as it pertains to ability to complete transaction).

Disclosure of all offers (must present promptly).

However, disclosing demographics of race and ethnicity violates the Fair Housing Act because it could encourage steering or discrimination. This type of disclosure is explicitly prohibited.

Reference (Virginia Real Estate):

Federal Fair Housing Act (42 U.S.C. §§ 3601-3619)

Virginia Fair Housing Law, Code of Virginia Title 36, Ch. 5.1

Real Estate Board Regulations (18 VAC 135-20-300) - Standards of conduct

### NEW QUESTION # 63

Which of the following is a unique quality of limited service agents in Virginia?

- A. Limited service agents can assist in commercial transactions ONLY.
- **B. Limited service agents can assist in both residential and commercial transactions.**
- C. Limited service agents can assist in neither residential nor commercial transactions.
- D. Limited service agents can assist in residential transactions ONLY.

**Answer: B**

Explanation:

In Virginia, a limited service agent is a licensee who enters into a brokerage agreement that provides fewer services than a standard brokerage agreement.

The law requires that the agent's limited duties must be disclosed in writing.

These agents can operate in both residential and commercial transactions, not just one type.

Other options:

(A) Wrong - They can assist in both.

(B) Wrong - Not limited to residential.

(C) Wrong - Not limited to commercial.

Reference:

Code of Virginia §54.1-2138.1 (Limited service agent defined)

Real Estate Board Regulations, 18 VAC 135-20-300

### NEW QUESTION # 64

Which of these is a naturally occurring radioactive gas that emanates from rocks, soil, and water and can cause lung cancer?

- A. chlordane
- B. chlorofluorocarbons
- **C. radon**
- D. carbon monoxide

**Answer: C**

Explanation:

U. S. EPA Radon Risk Guidelines

Virginia Real Estate Board CE Curriculum - Environmental Hazards

Explanation:

Radon is a colorless, odorless, naturally occurring radioactive gas that comes from the decay of uranium in rocks, soil, and groundwater.

It can accumulate in homes and buildings and is a leading cause of lung cancer in non-smokers.

Other options:

(A) Chlordane = pesticide.

(B) Chlorofluorocarbons = refrigerants damaging ozone.

(C) Carbon monoxide = toxic gas from combustion, but not radioactive.

### NEW QUESTION # 65

The purpose of discount points is:

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

**Answer: B**

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 # 66

In Virginia, how many years do records need to be kept for?

- **A. three years**
- B. one year
- C. two years
- D. five years

**Answer: A**

Explanation:

Virginia requires brokers and firms to retain all financial, transactional, and escrow records for three years.

This includes contracts, disclosures, closing statements, and escrow records.

The three-year period usually begins from the date of closing or termination of the transaction.

Reference:

Virginia Code §54.1-2108 (Broker records retention requirements)

### NEW QUESTION # 67

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