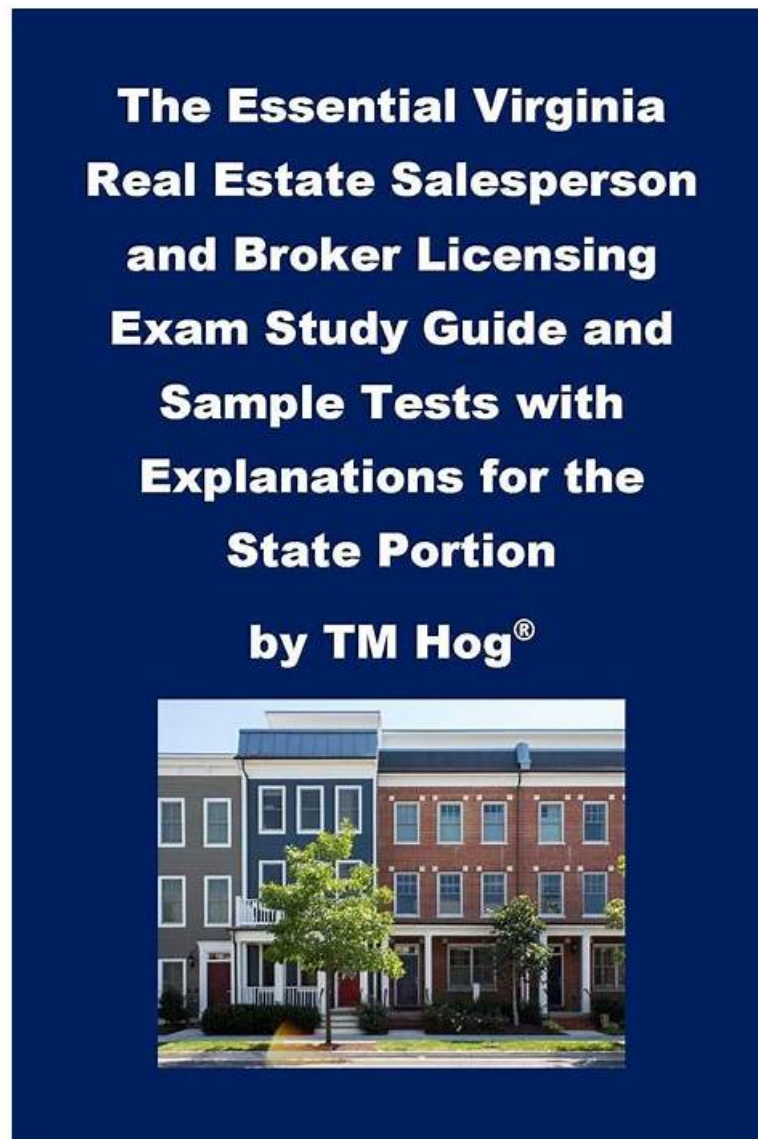


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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q45-Q50):

NEW QUESTION # 45

What is the purpose of the Do Not Call Registry?

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

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

What is one way that a contract for deed differs from a standard real estate sales contract?

- A. A contract for deed includes a financing clause.
- B. A contract for deed has the purchase price in it.
- **C. A contract for deed's purchase price section details the buyer's payment plan to the seller.**
- D. A contract for deed includes a section about a flip tax.

Answer: C

Explanation:

A contract for deed (also called a land contract or installment sale contract) differs from a standard purchase agreement because:

Buyer makes installment payments directly to the seller.

Seller retains legal title until all payments are made.

Buyer holds equitable title during the payment period.

In contrast, a standard sales contract usually involves financing through a lender, and title transfers at closing.

Thus, the key difference is that a contract for deed spells out the buyer's payment plan to the seller, not just the purchase price.

Reference:

Code of Virginia §55.1 (Property & Conveyances)

Virginia Real Estate Board CE Outline - Contracts Section

NEW QUESTION # 47

A home is being sold "as is." Evaluate this situation.

- A. The seller is planning to tear down the house before closing.
- B. The seller is indicating that they believe their home to be in pristine condition.
- **C. The seller is signaling that they do not want to do any repairs, regardless of what is found in the inspection.**
- D. The seller does not have to disclose any defects to the buyer.

Answer: C

Explanation:

When a property is sold "as is":

The seller is saying they will not make repairs or improvements, regardless of what inspections reveal.

However, sellers are still required to disclose known material defects under Virginia law (they cannot conceal or misrepresent conditions).

Other options:

(A) Incorrect → disclosure obligations remain.

(B) Incorrect → "as is" doesn't mean demolition.

(D) Incorrect → "as is" does not imply the home is pristine, just that no repairs will be made.

Reference (Virginia Real Estate):

Virginia Residential Property Disclosure Act (§ 55.1-700 et seq.)

Virginia Real Estate Principles - Disclosures and "as is" transactions

A490-02REGS.pdf - Disclosure curriculum

NEW QUESTION # 48

What does a lender use to discover all possible defendants in a foreclosure lawsuit?

- A. a lis pendens
- B. an advertisement
- C. a deficiency judgment
- **D. a title search**

Answer: D

Explanation:

When a lender initiates foreclosure, they must identify all parties with a potential legal claim or interest in the property (possible defendants). To do this, the lender orders a title search, which examines the public records for:

Current and past owners

Liens, judgments, and encumbrances

Easements, restrictions, and mortgages

This ensures that all claimants (junior lien holders, judgment creditors, co-owners, etc.) are properly notified and named in the foreclosure action.

Reference (Virginia Real Estate):

Virginia Code § 55.1-3200 et seq. (Foreclosures, judicial process)

Virginia Principles & Practices of Real Estate - Title and Foreclosure sections A490-02REGS.pdf (Foreclosure & Settlement Process content in licensing curriculum)

NEW QUESTION # 49

The subject property has a pool valued at \$30,000 and two bathrooms valued at \$10,000 each. Comp 1 does not have a pool and has one less bathroom than the subject property.

What adjustments should be made to Comp 1's value?

- A. subtract \$20,000 from Comp 1's value
- **B. add \$40,000 to Comp 1's value**
- C. subtract \$40,000 from Comp 1's value
- D. add \$20,000 to Comp 1's value

Answer: B

Explanation:

In the sales comparison approach, adjustments are always made to the comparable property (Comp), not the subject property.

- Subject property: Has a pool (\$30,000) and an extra bathroom (\$10,000).
- Comp 1: Lacks both, so adjustments must be added to Comp 1 to make it equivalent to the subject.

$$30,000 + 10,000 = 40,000$$

So, \$40,000 is added to Comp 1's value.

References (Virginia Real Estate):

- Appraisal Standards (USPAP) & Virginia licensing curriculum
- A490-02REGS.pdf – Appraisal & Valuation section. ↓

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NEW QUESTION # 50

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