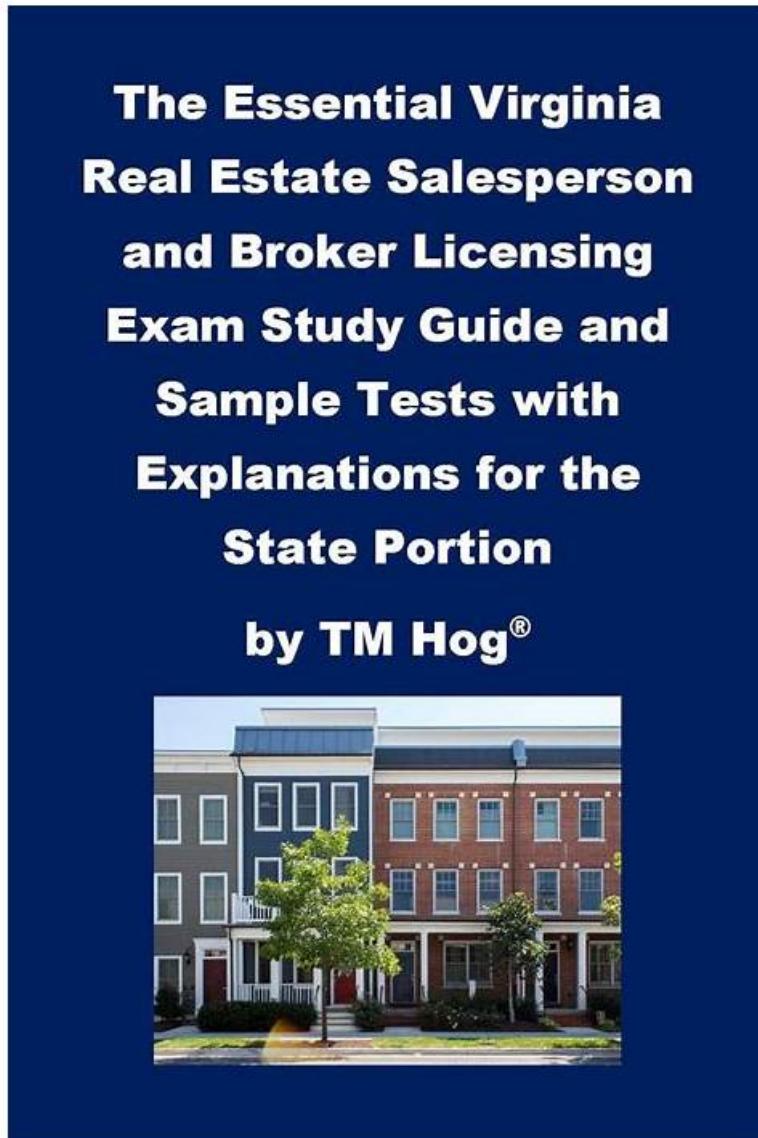


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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q64-Q69):

NEW QUESTION # 64

Your client is buying a home. At closing, they pull you aside and whisper that the documents they're being asked to sign don't match the Closing Disclosure - suddenly, there are thousands of dollars of new fees. Is this a red flag for predatory lending? Why or why not?

- A. No. As long as the title company has no objections, it doesn't matter if the Closing Disclosure and the real closing documents match.
- B. Yes. No client should be paying fees at closing. Those should always be pre-paid to the lender at least three days in advance.
- **C. Yes. The fees should match what was on the Closing Disclosure. Otherwise, that's a major red flag.**
- D. No. It's normal for lenders to have significant last-minute changes to their fees.

Answer: C

Explanation:

Under the TRID Rule (TILA-RESPA Integrated Disclosure), lenders must provide borrowers with a Closing Disclosure (CD) at least 3 business days before closing.

The numbers on the CD and closing documents must match (with very limited tolerance ranges).

Significant last-minute fee increases are a red flag for predatory lending or RESPA/TILA violations.

The client should not sign until discrepancies are resolved.

Reference (Virginia Real Estate & Federal Law):

TRID (12 CFR 1026.19(f))

Virginia Real Estate Principles - Financing and Settlement section

A490-02REGS.pdf - Loan closing requirements

NEW QUESTION # 65

What would make claims based on a contract unenforceable?

- A. assignment, mediation, and arbitration
- **B. the statute of limitations and doctrine of laches**
- C. mutual assent, lawful objective, and reality of consent
- D. specific performance, rescission, and forfeiture

Answer: B

Explanation:

Contract claims may become unenforceable not because they are invalid contracts, but because too much time has passed or a party has delayed action:

Statute of Limitations: Sets a maximum time period within which a lawsuit can be filed. Once expired, the claim is unenforceable.

Doctrine of Laches: An equitable defense where claims are barred if a party unreasonably delays enforcing their rights and that delay prejudices the other party.

Other options:

(A) Specific performance, rescission, and forfeiture are remedies, not reasons for unenforceability.
(C) Assignment, mediation, and arbitration are processes or dispute resolution methods.
(D) Mutual assent, lawful objective, and reality of consent are elements of a valid contract, not reasons for unenforceability.

Reference (Virginia Real Estate):

Code of Virginia § 8.01-243 (Statute of Limitations for contracts)

NEW QUESTION # 66

Peter and Ned co-own a type of real estate business together. This business is legally treated the same as a single person, meaning it is technically ownership in severalty. Peter and Ned are also not liable for the organization's debt. What type of business do Peter and Ned own?

- A. general partnership
- B. sole proprietorship
- C. limited partnership
- D. corporation

Answer: D

Explanation:

A corporation is a legal entity separate from its owners.

Treated as a single legal "person" (ownership in severalty).

Provides limited liability to owners (shareholders) - they are not personally liable for corporate debts.

Other options:

(B) Limited partnership - only some partners have limited liability.
(C) General partnership - partners share unlimited liability.
(D) Sole proprietorship - single owner, no liability protection.

Reference:

Virginia Stock Corporation Act, Code of Virginia Title 13.1

Real Estate Principles & Practices - Business Ownership Structures

NEW QUESTION # 67

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

Answer: C

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 # 68

The VRLTA applies to:

- A. anyone who owns more than five rental properties
- B. anyone who owns more than two rental properties
- C. anyone who owns one property
- D. anyone who owns a commercial property

Answer: B

Explanation:

The Virginia Residential Landlord and Tenant Act (VRLTA) applies to:

All landlords who own more than two rental units or more than 10% interest in more than two rental units.

Landlords with two or fewer units may be exempt unless they choose to opt in.

This ensures tenant protections apply broadly, while small-scale landlords with only one or two rentals may be treated differently.

Reference (Virginia Real Estate):

Virginia Code § 55.1-1201 (Application of VRLTA)

Virginia Real Estate Principles - Landlord-tenant law section

A490-02REGS.pdf - VRLTA curriculum

NEW QUESTION # 69

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