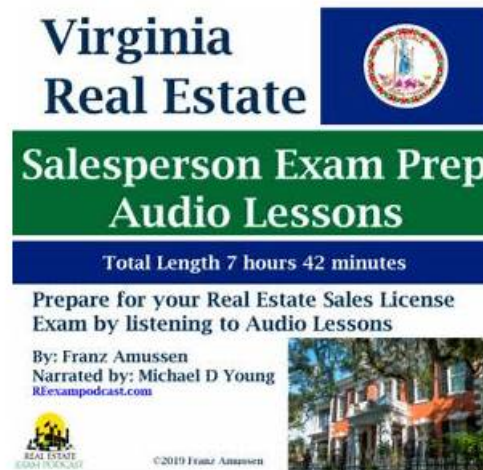


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Questions (Q11-Q16):

NEW QUESTION # 11

If a partner is only an investor and only has liability up to the amount of their investment, they are considered a:

- A. limited partner
- B. tenant in partnership
- C. tenant in common
- D. general partner

Answer: A

Explanation:

A limited partner contributes capital (investment) but does not participate in day-to-day management. Their liability is limited to the amount of their investment.

Other options:

(A) Tenant in common - co-ownership, not partnership.

(B) General partner - has unlimited liability and management role.

(C) Tenant in partnership - refers to partnership property rights, not liability protection.

Reference:

Virginia Uniform Partnership Act, Code of Virginia Title 50

Real Estate Principles - Forms of Business Ownership

NEW QUESTION # 12

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

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

Answer: A

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 # 13

In order to protect the public interest, Virginia requires real estate professionals to get licenses. What kinds of licenses are offered?

- A. sales agent, broker, and property manager
- B. broker, salesperson, and firm
- C. residential and commercial
- D. broker and assistant broker

Answer: B

Explanation:

Virginia issues three types of real estate licenses:

Broker - may operate independently, supervise others, and run a firm.

Salesperson - must work under a broker.

Firm - a business entity license allowing a company to operate as a brokerage.

Other options:

(A) Property manager is not a separate license category in Virginia.

(B) Assistant broker not a recognized license.

(C) Residential/commercial are specialties, not license types.

Reference:

Code of Virginia §54.1-2106.1 (Licensing requirements)

Virginia Real Estate Board Regulations (Licensing categories)

NEW QUESTION # 14

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 liability bond
- B. a risk management bond
- C. a fidelity bond
- D. a security 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 # 15

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. It's normal for lenders to have significant last-minute changes to their fees.
- 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. No. As long as the title company has no objections, it doesn't matter if the Closing Disclosure and the real closing documents match.
- D. Yes. The fees should match what was on the Closing Disclosure. Otherwise, that's a major red flag.

Answer: D

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 # 16

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