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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample

Questions (Q63-Q68):

NEW QUESTION # 63

What are mortgage-backed securities?

- A. the rights to real property being held by one party for the benefit of another
- B. promissory notes that reference a security instrument
- **C. investment instruments that have packaged mortgages as collateral**
- D. notices that acknowledge a borrower's debt to the lender and promise to repay the holder of the note

Answer: C

Explanation:

Mortgage-Backed Securities (MBS) are investment instruments created when lenders bundle groups of mortgages and sell them to investors. These securities are backed by the cash flow from the underlying mortgage loans.

Investors receive interest and principal payments derived from homeowners' mortgage payments.

MBS are often issued by government-sponsored entities like Fannie Mae, Freddie Mac, or Ginnie Mae.

They help provide liquidity in the mortgage market by allowing lenders to free up funds to make more loans.

Reference (Virginia Real Estate & Finance):

Virginia Principles of Real Estate textbook discussions on financing and secondary mortgage market Real Estate Settlement education material in A490-02REGS.pdf (Mortgage Finance section)

NEW QUESTION # 64

What form of co-ownership features individual, undivided interest in the property and includes rights of inheritance rather than survivorship?

- A. tenancy by the entirety
- B. severalty
- **C. tenancy in common**
- D. joint tenancy

Answer: C

Explanation:

Forms of co-ownership:

Tenancy in Common (TIC): Each owner holds an undivided interest and has inheritance rights (interest passes to heirs, not surviving co-owners).

Joint Tenancy: Includes right of survivorship (interest passes to surviving co-owners).

Tenancy by the Entirety: For married couples, includes right of survivorship.

Severalty: Ownership by a single individual.

Thus, the correct form with inheritance rights (not survivorship) is tenancy in common.

Reference (Virginia Real Estate):

Code of Virginia § 55.1-134 (Tenancy in Common)

Virginia Real Estate Principles - Ownership & Estates section

A490-02REGS.pdf - Ownership types

NEW QUESTION # 65

Who regulates fair housing advertising?

- A. ECOA
- B. CRA
- C. HMDA
- **D. HUD**

Answer: D

Explanation:

The U.S. Department of Housing and Urban Development (HUD) regulates fair housing advertising under the Fair Housing Act (1968).

HUD issues rules on wording, images, and equal housing opportunity statements in ads.

Other agencies:

(A) HMDA (Home Mortgage Disclosure Act) - focuses on lending data, not advertising.

(C) CRA (Community Reinvestment Act) - ensures banks serve all communities fairly.

(D) ECOA (Equal Credit Opportunity Act) - prohibits discrimination in lending, not ads.

Reference:

Fair Housing Act, 42 U.S.C. §3601 et seq.

HUD Fair Housing Advertising Guidelines

Virginia Fair Housing Law (Title 36, Chapter 5.1)

NEW QUESTION # 66

An agreement that gives only one broker and the owner the right to sell the property is called a(n):

- A. exclusive agency listing
- B. open listing
- C. exclusive right-to-sell listing
- D. net listing

Answer: C

Explanation:

Exclusive right-to-sell listing = only one broker has the right to sell, and they earn commission regardless of who brings the buyer (broker, owner, or another agent).

Other options:

(A) Exclusive agency listing - owner may sell without paying broker.

(B) Open listing - multiple brokers, only procuring cause earns commission.

(D) Net listing - illegal in Virginia; seller sets net amount, broker keeps excess.

Reference:

Code of Virginia §54.1-2137 (Brokerage agreements)

Virginia Real Estate Principles & Practices - Listing Agreements

NEW QUESTION # 67

Four investors agree to co-ownership of an investment property. They have arranged the ownership structure so that if one of them dies, the decedent's ownership stake passes to the remaining investors. What form of co-ownership do the investors have?

- A. joint tenancy
- B. tenants in common
- C. community property
- D. sole ownership

Answer: A

Explanation:

Joint tenancy is characterized by:

Equal ownership shares.

Right of survivorship - when one owner dies, their share automatically passes to the surviving co-owners.

Other options:

(B) Sole ownership = only one owner, not applicable.

(C) Community property = marital ownership recognized in some states, but not Virginia.

(D) Tenants in common = no right of survivorship; shares pass to heirs instead.

Thus, the investors clearly have joint tenancy.

Reference (Virginia Real Estate):

Code of Virginia § 55.1-134 (Joint tenancy vs. tenancy in common)

Virginia Real Estate Principles - Ownership & Estates section

A490-02REGS.pdf - Co-ownership curriculum

NEW QUESTION # 68

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