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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q52-Q57):

NEW QUESTION # 52

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. Yes. The fees should match what was on the Closing Disclosure. Otherwise, that's a major red flag.
- 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. No. It's normal for lenders to have significant last-minute changes to their fees.

Answer: A

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 # 53

Who regulates fair housing advertising?

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

Answer: C

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 # 54

How is a promissory note secured?

- A. by referencing a security instrument
- B. by the statute of frauds
- C. by the attachment of a mortgage-backed security
- D. by the disbursement of funds

Answer: A

Explanation:

A promissory note is a borrower's written promise to repay a loan. It is made enforceable by linking it to a security instrument: Mortgage (in mortgage states), or Deed of Trust (in Virginia).

The security instrument gives the lender a claim against the property as collateral in case of borrower default.

Other options:

(A) Disbursement of funds is part of the loan process, not security.

(C) Statute of Frauds requires certain contracts to be in writing but does not secure a note.

(D) Mortgage-backed securities are investment vehicles, not direct collateral for a note.

Reference (Virginia Real Estate):

Virginia Code § 55.1-3200 et seq. (Deeds of Trust and Mortgages)

Virginia Real Estate Principles - Financing section

A490-02REGS.pdf - Loan instruments curriculum

NEW QUESTION # 55

Which of the following can be described as a nonexclusive listing agreement that gives multiple brokers (and owners themselves) the right to sell property, and the individual who is considered to have procured the cause of the sale is the one who will receive the commission?

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

Answer: A

Explanation:

An open listing is a nonexclusive listing agreement where:

Multiple brokers may attempt to sell the property.

The seller retains the right to sell it themselves.

Only the broker (or seller) who is the procuring cause of the sale earns the commission.

Other agreements:

Net listing (A): Broker keeps anything above a set sale price (illegal in many states, including Virginia).

Exclusive right-to-sell (B): Broker gets commission no matter who sells the property.

Exclusive agency (D): Seller can sell without paying commission, but only one broker is engaged.

Reference (Virginia Real Estate):

Code of Virginia § 54.1-2137 (Agency agreements)

A490-02REGS.pdf - Listing agreements curriculum

NEW QUESTION # 56

In which of these cases should an agent disclose information about someone's HIV/AIDS status?

- A. only when a buyer client insists on knowing this information
- B. Agents should never disclose or inquire about someone's HIV/AIDS status.
- C. only if the seller or tenant's status has caused the property to be stigmatized
- D. only if the seller has previously made their HIV or AIDS status public

Answer: B

Explanation:

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

Virginia Real Estate Board CE Curriculum - Fair Housing

Explanation:

Under Virginia Fair Housing Law (and federal law under the Fair Housing Amendments Act of 1988), individuals with HIV/AIDS are protected as having a disability.

Licensees must not inquire about or disclose a client's HIV/AIDS status.

Doing so would constitute discrimination and a violation of fair housing law.

Even if a buyer requests this information, agents must not disclose it.

Other options are illegal and unethical.

Reference:

NEW QUESTION # 57

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