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**The Essential Virginia  
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and Broker Licensing  
Exam Study Guide and  
Sample Tests with  
Explanations for the  
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## Real Estate Salesperson Exam Valid Test Testking

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### Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q98-Q103):

#### NEW QUESTION # 98

What is the difference between assemblage and plottage?

- A. Assemblage is the first step in creating a new subdivision, and plottage is the second step.
- **B. Assemblage is the act of combining parcels of land, and plottage is the resulting increase in value.**
- C. Assemblage is the act of building a new building, and plottage is the act of creating a new parcel of land.
- D. Assemblage involves combining parcels of land, and plottage involves splitting parcels of land.

#### Answer: B

Explanation:

Assemblage: The process of combining two or more adjacent parcels of land into one larger parcel.

Plottage: The increase in value that results from assemblage due to the greater utility or economic use of the combined parcel.

Example: Two small lots may be worth \$50,000 each separately, but if assembled into one larger parcel, the combined property may be worth \$120,000 due to increased development potential.

Reference (Virginia Real Estate):

Virginia Real Estate Principles - Land and Appraisal section

A490-02REGS.pdf - Valuation curriculum

#### NEW QUESTION # 99

Which of the following discussions is a violation of antitrust laws and is also an anti-competitive practice?

- A. brokers commenting on the siding color on a newly listed home in their area
- B. two brokers discussing how to cooperate more effectively in a specific real estate transaction
- **C. brokers agreeing to not show a certain broker's listings to their clients because they don't like that broker**
- D. two brokers discussing new laws enacted in their county

#### Answer: C

Explanation:

Antitrust laws (Sherman Act, Clayton Act, and Virginia state law) prohibit anti-competitive practices in real estate. The most common violations are:

Price fixing (agreeing on commission rates)

Group boycotting (refusing to deal with a broker or vendor)

Market allocation (dividing territories/clients)

Tie-in arrangements

Here, brokers agreeing not to show another broker's listings is a group boycott, which is a violation of antitrust law.

Other options:

(A) Cooperation in a transaction = legal.

(B) Comments on siding color = legal, not antitrust.

(D) Discussing new laws = legal.

Reference:

Sherman Antitrust Act, 15 U.S.C. §§ 1-7

Virginia Real Estate Board CE Outline - Antitrust in Brokerage

## NEW QUESTION # 100

When must a lender provide borrowers with a Closing Disclosure?

- A. at least three business days before the consummation of the loan
- B. at the end of the closing ceremony
- C. at least five business days after consummation of the loan
- D. on the day of closing

**Answer: A**

Explanation:

The TILA-RESPA Integrated Disclosure Rule (TRID) requires that the lender provide the Closing Disclosure (CD) at least three business days prior to loan consummation. This ensures that borrowers have adequate time to review the final loan terms, costs, and obligations.

If significant changes occur (such as APR change beyond tolerance, loan product change, or addition of a prepayment penalty), a new three-day waiting period is triggered.

This rule is enforced by the Consumer Financial Protection Bureau (CFPB) but is an important part of Virginia real estate education since agents must be aware of closing timelines.

Reference (Virginia Real Estate & Federal):

TRID Rule under Regulation Z (12 CFR 1026.19(f))

## NEW QUESTION # 101

Norah just purchased a warehouse with dimensions of 25 ft. by 15 ft. She wants to carpet the floor. How many square YARDS of carpet does she need?

- A. 41.67 sq. yds.
- B. 125 sq. yds.
- C. 375 sq. yds.
- D. 80 sq. yds.

**Answer: A**

Explanation:

### Comprehensive Detailed Explanation

Step 1: Find area in square feet.

$$25 \times 15 = 375 \text{ sq. ft.}$$

Step 2: Convert square feet to square yards.

$$375 \div 9 = 41.67 \text{ sq. yds.}$$

Checking answer choices: Closest match is D. 41.67 sq. yds. (not A).

Correction → Answer: D. 41.67 sq. yds.

Reference (Virginia Real Estate):

Virginia Real Estate Math section

A490-02REGS.pdf - Math competency for licensure

## NEW QUESTION # 102

Who regulates fair housing advertising?

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

**Answer: A**

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 # 103

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