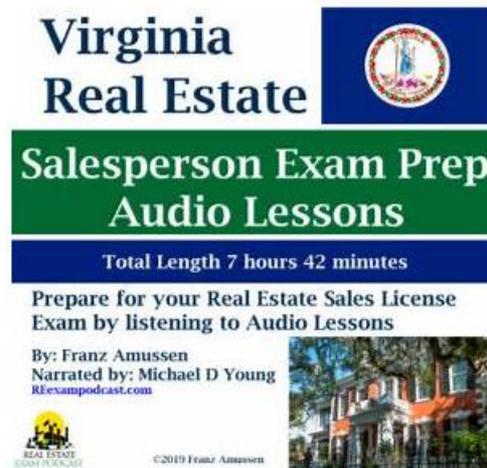


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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q63-Q68):

NEW QUESTION # 63

What deed provides the grantee with the least protection of any deed, while putting the least liability on the grantor?

- A. bargain and sale deed
- B. general warranty deed
- C. special warranty deed
- **D. quitclaim deed**

Answer: D

Explanation:

Deed types vary by the level of protection given to the grantee and liability for the grantor:

General Warranty Deed (A): Highest protection; grantor warrants title against all defects, even before their ownership.

Special Warranty Deed (B): Warrants only against defects during the grantor's ownership.

Quitclaim Deed (C): Provides no warranties at all - it only conveys whatever interest (if any) the grantor may have. Offers the least protection for the grantee and least liability for the grantor.

Bargain and Sale Deed (D): Conveys ownership but with limited or no warranties; still greater than quitclaim in most contexts.

Thus, the quitclaim deed gives the grantee the least protection.

Reference:

Code of Virginia §55.1-300 et seq. (Conveyances and deeds)

Virginia Real Estate Principles & Practices - Deeds section

NEW QUESTION # 64

Any non-natural structure built on or affixed to land is an:

- **A. improvement**
- B. emblements
- C. encumbrance
- D. appurtenance

Answer: A

Explanation:

An improvement is any man-made addition or structure attached to land, such as houses, fences, or buildings.

Other terms:

(B) Encumbrance = claim, lien, or restriction on property.

(C) Appurtenance = a right or privilege associated with land (e.g., easement).

(D) Emblements = crops grown annually, personal property of the farmer/tenant.

Reference:

Virginia Real Estate Principles & Practices - Land Characteristics & Property Rights Virginia Exam Content Outline - Land, Property, and Ownership

NEW QUESTION # 65

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

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

Answer: D

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:

NEW QUESTION # 66

When the CFPB introduced the new TRID rules integrating RESPA and TILA rules, what two disclosure forms did they mandate lenders provide to borrowers?

- A. the Loan Estimate and the Closing Disclosure
- B. the Settlement Statement and the Loan Disclosure
- C. the Good Faith Estimate and the HUD-1
- D. the TILA disclosure and the RESPA disclosure

Answer: A

Explanation:

Comprehensive Detailed Explanation

When the Consumer Financial Protection Bureau (CFPB) implemented the TRID Rule (TILA-RESPA Integrated Disclosure) in 2015:

The Good Faith Estimate (GFE) and initial TILA disclosure were replaced by the Loan Estimate (LE).

The HUD-1 Settlement Statement and final TILA disclosure were replaced by the Closing Disclosure (CD).

Purpose: Simplify borrower understanding, increase transparency, and reduce last-minute surprises.

Reference (Virginia Real Estate & Federal):

TRID Rule (12 CFR Part 1026 - Regulation Z)

Virginia Real Estate Principles - Financing & Closing section

A490-02REGS.pdf - Loan disclosure requirements

NEW QUESTION # 67

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

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

Answer: B

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 # 68

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