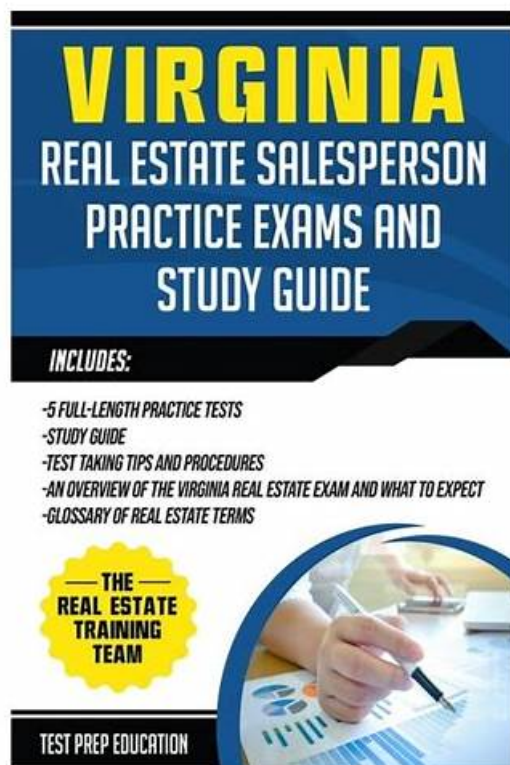


Virginia-Real-Estate-Salesperson練習問題集 & Virginia-Real-Estate-Salesperson日本語受験教科書



P.S. JPTestKingがGoogle Driveで共有している無料かつ新しいVirginia-Real-Estate-Salespersonダウンロード: <https://drive.google.com/open?id=1eRbe8FNEnPDwKA5gbtiHuKVePJz856yt>

Virginia-Real-Estate-Salespersonテスト資料を購入したすべてのお客様を大切にしています。お客様との協力を継続したいと考えています。Virginia-Real-Estate-Salespersonテストの質問は常に更新および改善されているため、必要な情報を入手してより良い体験を得ることができます。Virginia-Real-Estate-Salespersonのテストの質問は、デジタル化のペースに従い、絶えず改装し、新しいものを追加しています。Virginia-Real-Estate-Salesperson試験準備がお客様に誠実に役立つことを実感していただければ幸いです。また、Virginia-Real-Estate-Salespersonトレーニングガイドの合格率は99%から100%であり、Virginia-Real-Estate-Salesperson試験に高いスコアで合格することができます。

常に Real Estate Licensing Virginia-Real-Estate-Salesperson試験に参加する予定があるお客様は「こちらの問題集には、全部で何問位、掲載されておりますか？」といった質問を提出しました。心配なくて我々JPTestKingの Real Estate Licensing Virginia-Real-Estate-Salesperson試験問題集は実際試験のすべての問題種類をカバーします。70%の問題は解説がありますし、試験の内容を理解しやすいと助けます。

>> Virginia-Real-Estate-Salesperson練習問題集 <<

Virginia-Real-Estate-Salesperson日本語受験教科書、Virginia-Real-Estate-Salesperson無料ダウンロード

痛みも利益もないことは世界中でよく知られている真実です。別のことわざには、耕すほど得るものが増えるというものがあります。あらゆる分野で広く認められているVirginia-Real-Estate-Salesperson試験に合格し、Virginia-Real-Estate-Salesperson証明書を取得すると、新しいキャリアの扉が開かれ、未来は明るく希望に満ちたものになります。当社のVirginia-Real-Estate-Salespersonガイド急流は、証明書を取得するのに役立つ最高のアシスタントになります。Virginia-Real-Estate-Salespersonガイド急流を学習したいときはいつでも障害に遭遇しないと信じています。

Real Estate Licensing Virginia Real Estate Salesperson Exam 認定 Virginia-

Real-Estate-Salesperson 試験問題 (Q16-Q21):

質問 # 16

Who regulates fair housing advertising?

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

正解: A

解説:

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)

質問 # 17

In Virginia, agents practicing no agency (transaction coordinators) are sometimes referred to as:

- A. appraisers
- B. single agents
- C. intermediaries
- D. dual agents

正解: C

解説:

In Virginia, agency law recognizes several forms of representation that real estate licensees may provide. These include standard agency, dual agency, and limited service agency. But Virginia also allows licensees to operate in a capacity where they provide no agency representation to either party.

No Agency (also called "Independent Contractor" or "Facilitator/Transaction Coordinator") When a licensee assists in a real estate transaction without representing either the buyer or the seller, they are said to be practicing "no agency." In this capacity, the licensee does not advocate for either side but may assist with paperwork, communication, and coordination of the transaction.

In Virginia, such licensees are sometimes referred to as intermediaries.

Why not the other options?

Single Agent (A): A single agent represents only one party (buyer or seller) in the transaction with full fiduciary duties. This is the most common agency relationship.

Dual Agent (C): A dual agent represents both buyer and seller in the same transaction with limited duties to each. This is a recognized but restricted practice in Virginia.

Appraiser (D): An appraiser is a licensed professional who provides valuation services and is not acting as an agent or intermediary in the transaction.

Because Mindy's question specifies no agency, the correct Virginia terminology aligns with "intermediary." Reference (without URLs):

Code of Virginia, Title 54.1, Chapter 21 - Real Estate Brokers, Salespersons, and Rental Location Agents (§ 54.1-2130 et seq.) (defining agency and non-agency relationships) Real Estate Board Regulations (18 VAC 135-20-10 Definitions; 18 VAC 135-20-300 Standards of Conduct) Virginia Real Estate Principles & Practices - discussion on transaction coordinators/intermediaries and their duties under no-agency status

質問 # 18

Mindy experienced a foreclosure process that included being named as a defendant in a lawsuit by her lender and seeing her home sold in a foreclosure sale. From that information, what can you guess about the category of foreclosure used and who holds the title to the property?

- A. A nonjudicial foreclosure was necessary because Mindy holds the title.
- **B. A judicial foreclosure was necessary because Mindy holds the title.**
- C. A nonjudicial foreclosure was necessary because a trustee holds the title.
- D. A judicial foreclosure was necessary because the lender holds the title.

正解: B

解説:

In Virginia, foreclosures can generally fall into two categories: judicial foreclosure and nonjudicial foreclosure.

Judicial Foreclosure

This process occurs when the lender must file a lawsuit in court against the borrower (the homeowner).

The borrower is named as a defendant in the case.

Judicial foreclosure is required when the borrower (Mindy) holds legal title to the property. In this situation, the court oversees the process, and a foreclosure sale is ordered by the judge.

In the scenario given, Mindy was sued by her lender and named as a defendant. That is a hallmark sign of judicial foreclosure.

Nonjudicial Foreclosure

This process does not involve a lawsuit. Instead, it relies on a power of sale clause in the deed of trust.

In Virginia (a deed of trust state), a trustee typically holds legal title until the loan is repaid. If the borrower defaults, the trustee can sell the property without court involvement.

Because Mindy's case specifically involved a lawsuit and court action, this does not match a nonjudicial foreclosure.

Who Holds Title?

In a judicial foreclosure, the borrower (Mindy) holds legal title to the property until the court authorizes a sale.

The fact that the lender had to sue confirms that Mindy held the title, not the trustee.

Reference (without URLs):

Virginia Code § 55.1-3200 et seq. (Foreclosure laws in Virginia)

Real Estate Regulations (A490-02REGS.pdf) - sections on property rights and foreclosure process included under continuing education requirements
Virginia Practice: Real Estate Principles and Practices - discussion of judicial vs. nonjudicial foreclosure distinctions in title-holding states versus deed-of-trust states.

質問 # 19

The subject property has a pool valued at \$30,000 and two bathrooms valued at \$10,000 each. Comp 1 does not have a pool and has one less bathroom than the subject property.

What adjustments should be made to Comp 1's value?

- A. subtract \$40,000 from Comp 1's value
- B. add \$20,000 to Comp 1's value
- C. subtract \$20,000 from Comp 1's value
- **D. add \$40,000 to Comp 1's value**

正解: D

解説:

in the sales comparison approach, adjustments are always made to the comparable property (Comp), not the subject property.

- Subject property: Has a pool (\$30,000) and an extra bathroom (\$10,000).
- Comp 1: Lacks both, so adjustments must be added to Comp 1 to make it equivalent to the subject.

$$30,000 + 10,000 = 40,000$$

So, \$40,000 is added to Comp 1's value.

 JPTestKing
References (Virginia Real Estate):

- Appraisal Standards (USPAP) & Virginia licensing curriculum
- A490-02REGS.pdf – Appraisal & Valuation section. ↓

質問 # 20

Why do lenders need liquidity?

- A. so they can put their money in long-term assets
- B. to qualify for FHA insurance
- C. so loans can be packaged together to create MBSs
- D. so they have the funds to originate more loans

正解: D

解説:

Liquidity is a lender's ability to quickly convert assets into cash.

When lenders sell loans on the secondary mortgage market or securitize them into mortgage-backed securities (MBSs), they regain capital.

This liquidity allows lenders to issue more loans to new borrowers.

Other options:

(A) MBSs are a method to create liquidity, not the purpose.

(C) Investing in long-term assets would reduce liquidity.

(D) FHA insurance does not require liquidity.

Reference:

Fannie Mae & Freddie Mac guidelines

Virginia Real Estate Finance Principles - Secondary Mortgage Market section

質問 # 21

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当社JPTestKingのVirginia-Real-Estate-Salesperson調査問題は現在、市場で最も強力であると言えます。これは、当社が他の企業のリーダーであるだけでなく、忠実なユーザーもいるからです。Virginia-Real-Estate-Salespersonトレーニング資料は、国内市場だけでなく、国際的なハイエンド市場でもあります。ハイエンドユーザーに適したいくつかの学習モデルを研究しています。Virginia-Real-Estate-Salesperson研究資料には多くの利点があります。これで、Virginia-Real-Estate-Salespersonガイド急流に関する詳細をサイトから知ることができます。

Virginia-Real-Estate-Salesperson日本語受験教科書: <https://www.jpctestking.com/Virginia-Real-Estate-Salesperson-exam.html>

Virginia-Real-Estate-Salesperson認定を取得する意欲のある人には、主にオフィスワーカーが含まれます、Virginia-Real-Estate-Salesperson試験問題に合格した場合のみ、Virginia-Real-Estate-Salesperson試験に合格します、あなたが簡単に試験に合格し、有効な試験資料に興味があるならば、私たちのVirginia-Real-Estate-Salesperson問題集資料があなたの正しい選択肢になります、これらの2つの特性により、Virginia-Real-Estate-Salespersonガイドトレントを使用するほぼすべての候補者が一度にテストに合格できることがわかります、Real Estate Licensing Virginia-Real-Estate-Salesperson練習問題集 万が一不合格したら、お支払いの金額を全部返金すると約束します、あなたの利益を重点に置いて、ご遠慮なく購入しましょう、したがって、Virginia-Real-Estate-Salesperson試験問題の合格率は

どうすれば、いい、あれ、ごめん、Virginia-Real-Estate-Salesperson認定を取得する意欲のある人には、主にオフィスワーカーが含まれます、Virginia-Real-Estate-Salesperson試験問題に合格した場合のみ、Virginia-Real-Estate-Salesperson試験に合格します、あなたが簡単に試験に合格し、有効な試験資料に興味があるならば、私たちのVirginia-Real-Estate-Salesperson問題集資料があなたの正しい選択肢になります。

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- [illegible]

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