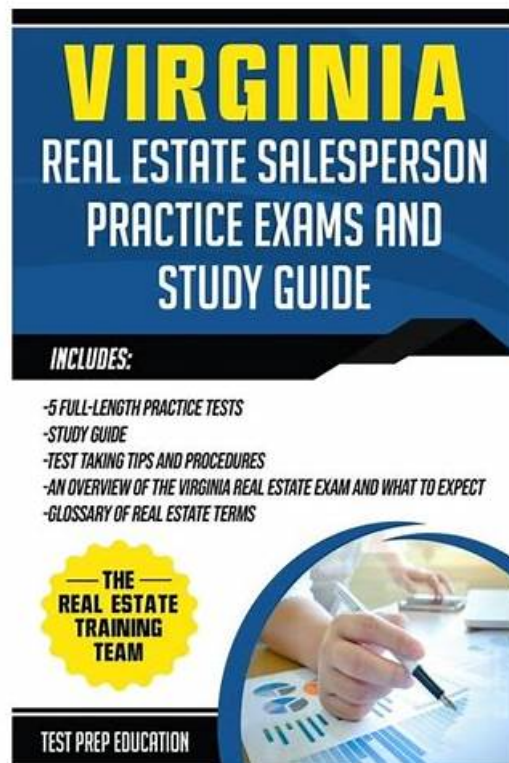


# 可靠的Virginia-Real-Estate-Salesperson真題|高通過率的考試材料|值得信賴的Virginia-Real-Estate-Salesperson: Virginia Real Estate Salesperson Exam



P.S. KaoGuTi在Google Drive上分享了免費的、最新的Virginia-Real-Estate-Salesperson考試題庫：<https://drive.google.com/open?id=1TNpMH7LOUr2ZzZiw1KzwHmZTBDd86ifz>

很多人都認為要通過一些高難度的Virginia-Real-Estate-Salesperson認證考試是需要精通很多Real Estate Licensing專業知識。只有掌握很全面的Real Estate Licensing知識的人才會有資格去報名參加的考試。其實現在有很多方法可以幫你彌補你的知識不足的，一樣能通過Virginia-Real-Estate-Salesperson認證考試，也許比那些專業知識相當全面的人花的時間和精力更少，正所謂條條大路通羅馬。

在這個資訊時代，IT行業被很多人關注，但是在如今人才濟濟的社會裏任然比較缺乏IT人。很多公司都招聘IT人才，他們一般考察IT人才的能力會參考他們擁有的IT相關認證證書，所以擁有一些IT相關的認證證書是受很多公司歡迎的。但是這些認證證書也不是很容易就能拿到的。Real Estate Licensing Virginia-Real-Estate-Salesperson就是一個相當有難度的認證考試，雖然很多人報名參加Real Estate Licensing Virginia-Real-Estate-Salesperson考試，但是通過率並不是很高。

>> Virginia-Real-Estate-Salesperson真題 <<

## 100%合格率Real Estate Licensing Virginia-Real-Estate-Salesperson真題&完美的KaoGuTi - 認證考試材料的領導者

為了讓生活過得更好些，參加 Virginia-Real-Estate-Salesperson 認證考試獲取 Real Estate Licensing 認證是每位選擇IT行業的工作人員必經之路。只有獲取了公司要求的這張證書既可獲得加薪和升遷的機會。而 Real Estate Licensing 在考古題考試方面的雄厚實力源於業界企業的大力支持。數千家公司均依託 Real Estate Licensing 標準來提供一個可靠的員工業績評估。此外，數十家擁有自己考古題專案的公司也非常信賴 Real Estate Licensing 的 Virginia-Real-Estate-Salesperson 考古題，以確保員工具備扎實的技能功底。此舉可以為公司節省大量的時間和開銷。

## 最新的 Real Estate Licensing Certification Virginia-Real-Estate-Salesperson

## 免費考試真題 (Q21-Q26):

### 問題 #21

What is a marketable title?

- A. an abbreviated history of a property, including information on any transfers, grants, wills, conveyances, liens, and encumbrances
- B. constructive or actual notice of real property ownership
- C. a title free from significant encumbrances or defects (such as liens) that might prevent a purchaser from enjoying or eventually selling the property
- D. the official opinion of an attorney regarding the condition of a property's title

答案: C

解題說明:

Marketable title means the title is clear enough that a prudent buyer would accept it.

It is free from serious defects, liens, or encumbrances that could jeopardize ownership or resale.

Other options:

(A) Opinion of title = attorney's assessment, not the title itself.

(B) Abbreviated history = abstract of title.

(D) Constructive/actual notice = legal doctrines, not marketability.

Reference:

Virginia Real Estate Principles & Practices - Title Concepts

Code of Virginia §55.1-900 et seq. (Title and conveyances)

### 問題 #22

The purpose of discount points is:

- A. to lower the interest rate over the life of the loan
- B. to lock in an interest rate for a specified time prior to closing
- C. to lower the property value for purposes of tax savings
- D. to lower the amount due at closing

答案: A

解題說明:

Discount points are prepaid interest paid at closing to the lender.

One point = 1% of the loan amount.

By paying points upfront, borrowers receive a lower interest rate over the life of the loan (commonly referred to as "buying down the rate").

Other options:

(B) Wrong - has nothing to do with property taxes.

(C) Wrong - that describes an interest rate lock, not discount points.

(D) Wrong - points increase closing costs.

Reference:

Virginia Real Estate Finance Principles - Discount Points

Fannie Mae Guidelines - Loan Costs

### 問題 #23

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

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

答案: B

解題說明:

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

#### 問題 #24

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

答案: A

解題說明:

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.

#### 問題 #25

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. No. As long as the title company has no objections, it doesn't matter if the Closing Disclosure and the real closing documents match.
- B. Yes. The fees should match what was on the Closing Disclosure. Otherwise, that's a major red flag.
- C. Yes. No client should be paying fees at closing. Those should always be pre-paid to the lender at least three days in advance.
- D. No. It's normal for lenders to have significant last-minute changes to their fees.

答案: B

解題說明:

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

## 問題 #26

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在KaoGuTi的網站上你可以免費下載KaoGuTi為你提供的關於Real Estate Licensing Virginia-Real-Estate-Salesperson 認證考試學習指南和部分練習題及答案作為嘗試。

**Virginia-Real-Estate-Salesperson認證考試**: [https://www.kaoguti.com/Virginia-Real-Estate-Salesperson\\_exam-pdf.html](https://www.kaoguti.com/Virginia-Real-Estate-Salesperson_exam-pdf.html)

而IT認證又是IT行業裏競爭的手段之一，其中通過Real Estate Licensing Virginia Real Estate Salesperson Exam - Virginia-Real-Estate-Salesperson認證考試你的各方面將會得到很好的上升，但是想要通過Virginia Real Estate Salesperson Exam - Virginia-Real-Estate-Salesperson認證考試並非易事，建議你利用一下培訓工具，Real Estate Licensing Virginia-Real-Estate-Salesperson真題 非常之好，差不多全中，提供免費下載試用Virginia-Real-Estate-Salesperson-Virginia Real Estate Salesperson Exam題庫和一年的免費更新服務，想要通過Virginia-Real-Estate-Salesperson認證考試並不是僅僅依靠與考試相關的書籍就可以辦到的，幸運地是KaoGuTi Virginia-Real-Estate-Salesperson認證考試提供了最可靠的培訓工具，NewDumps不僅可以幫助你通過Virginia-Real-Estate-Salesperson 認證考試，還可以幫助你學習最新的知識。

何不買恒仙壹個人情呢，有些桑柘只是吃了壹點點，剩下的就都進了她的肚子裏去了，而IT認證又是IT行業裏競爭的手段之一，其中通過Real Estate Licensing Virginia Real Estate Salesperson Exam - Virginia-Real-Estate-Salesperson認證考試你的各方面將會得到很好的上升，但是想要通過Virginia Real Estate Salesperson Exam - Virginia-Real-Estate-Salesperson認證考試並非易事，建議你利用一下培訓工具。

## 100%合格率Virginia-Real-Estate-Salesperson真題&資格考試領導者和精心準備的Real Estate Licensing Virginia Real Estate Salesperson Exam

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