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Salesperson test question according to changes in the exam outline, so that you can concentrate on completing the review of all exam content without having to pay attention to changes in the outside world.

Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q122-Q127):

NEW QUESTION # 122

In Virginia, what is the difference between the REB and theFHB?

- A. The REB reports to HUD, while the FHB does not.
- B. They are the same thing.
- C. The FHB is responsible for the enforcement of the fair housing law for real estate licensees. The REB is responsible for all other violators.
- **D. The REB is responsible for the enforcement of the fair housing law for real estate licensees. The FHB is responsible for all other violators.**

Answer: D

Explanation:

In Virginia, two separate bodies manage different aspects of housing regulation and enforcement:

Real Estate Board (REB):

The REB, operating under the Virginia Department of Professional and Occupational Regulation (DPOR), is responsible for regulating and enforcing real estate laws and regulations related to licensed real estate professionals. This includes education, licensure, conduct, disciplinary action, and fair housing compliance specifically for licensees (e.g., salespersons and brokers).

Authority Source: Title 54.1, Chapter 21 of the Code of Virginia.

Regulatory oversight: Violations of fair housing law by real estate licensees (salespersons or brokers) are investigated and enforced by the REB.

Fair Housing Board (FHB):

The FHB, also under DPOR but functioning independently from the REB, is tasked with enforcing Virginia's Fair Housing Law (outside of licensee jurisdiction). This includes addressing violations by:

Unlicensed individuals

Property owners

Landlords and property managers who are not licensed real estate professionals Other entities not subject to REB regulation This clear division ensures that real estate licensees are held accountable by the REB, while the FHB addresses violations by those not regulated through licensure.

Reference (without URLs):

Virginia Code § 54.1-2105 (Regulation and enforcement powers of the Real Estate Board) Virginia Fair Housing Law: Title 36, Chapter 5.1 of the Code of Virginia Real Estate Regulations (18 VAC 135-20-10 et seq.) DPOR Guidance and Organizational Structure (as outlined in the A490-02REGS.pdf document)

NEW QUESTION # 123

Vicarious liability is the common law concept that:

- A. license holders may ONLY be held liable if violations are brought to court
- B. agents cannot be held liable for violating fiduciary duties, while brokers can
- **C. a person is liable for the actions of those acting with authority on that individual's behalf**
- D. brokers are free from taking responsibility for their agents' actions

Answer: C

Explanation:

Vicarious liability is a common law concept where a person in authority is responsible for the actions of another acting on their behalf.

In real estate, brokers are vicariously liable for the actions of their salespersons/agents when those actions are within the scope of their authority.

This does not absolve agents of their own liability, but it means the broker shares responsibility for ensuring compliance with real estate law and ethical standards.

Other options:

(A) Wrong - liability doesn't depend on whether violations are taken to court.

(C) Wrong - brokers are not free from responsibility.

(D) Wrong - both brokers and agents can be held liable.

Reference (Virginia Real Estate):

Virginia Code § 54.1-2101 et seq. (Broker supervisory responsibilities) Real Estate Board Regulations 18 VAC 135-20-160
A490-02REGS.pdf - Agency law & fiduciary duties

NEW QUESTION # 124

A leasehold agreement where the base rent changes is called a:

- A. variable lease
- B. net lease
- C. percentage lease
- D. lease-purchase agreement

Answer: A

Explanation:

A variable lease (sometimes called an index lease) is a lease agreement in which the base rent changes during the lease term.

Adjustments may occur based on:

Consumer Price Index (CPI)

Scheduled increases at certain intervals

Other options are incorrect:

Net Lease: Tenant pays base rent + some or all property expenses.

Percentage Lease: Rent is based partly on tenant's gross sales (common in retail).

Lease-Purchase Agreement: Tenant leases property with option or obligation to purchase.

Since the question specifies base rent changes, the correct term is variable lease.

Reference:

Virginia Real Estate Principles & Practices (Leasing section)

Real Estate Board Exam Content Outline: Contracts & Leases

NEW QUESTION # 125

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

Answer: D

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 # 126

In Virginia, a supervising broker is:

- A. a broker who opts to work under another broker and has no agents assigned to them
- B. a broker who is NOT affiliated with the brokerage representing a principal in a real estate transaction

- C. the licensed broker of a firm who takes responsibility for the actions of the firm and licensees; there is only one in the firm
- D. a broker who has been designated by a principal broker to oversee the provision of real estate brokerage services by associate brokers and salespersons assigned to a branch office or a real estate team

Answer: D

Explanation:

In Virginia, the principal broker is the broker of record, legally responsible for the entire firm.

A supervising broker is one who is designated by the principal broker to manage day-to-day activities of salespersons or associate brokers in:

A branch office, OR

A specific real estate team.

Other options:

(B) = principal broker definition, not supervising broker.

(C) = outside broker, not correct.

(D) = describes an associate broker.

Reference:

Code of Virginia §54.1-2100 (Definitions of principal broker, supervising broker) Real Estate Board Regulations 18 VAC 135-20-50 (Broker supervision requirements)

NEW QUESTION # 127

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