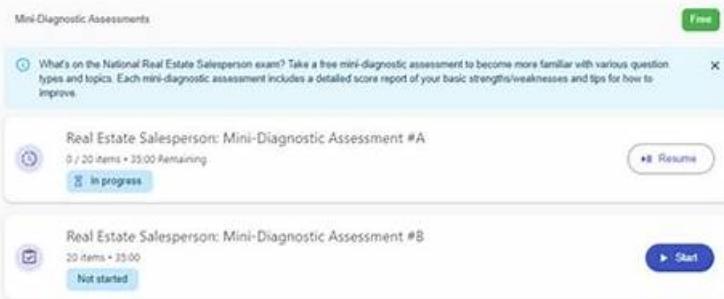


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## Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q41-Q46):

### NEW QUESTION # 41

Lillian is buying a home for \$355,000. She is going to put down \$75,000 as her down payment on her conventional loan. Will Lillian be required to pay private mortgage insurance?

- A. Yes, PMI is required until she reaches 50% equity.
- B. No, but it depends solely on her credit score.
- C. Yes, her down payment does not meet the requirements to eliminate PMI.
- D. No, her down payment is large enough to avoid PMI.

**Answer: D**

Explanation:

Private Mortgage Insurance (PMI) is generally required when a borrower puts down less than 20% on a conventional loan. Lillian's home price = \$355,000

Down payment = \$75,000

Loan amount = \$280,000

Down payment % =  $\frac{\$75,000}{\$355,000} \approx 21.1\%$

Since Lillian's down payment exceeds 20%, PMI is not required.

Other options:

(A) Wrong - PMI is based on equity, not just credit score.

(B) Wrong - PMI never requires 50% equity.

(C) Wrong - She meets the equity threshold.

Reference:

Fannie Mae/Freddie Mac Conventional Loan Guidelines

Virginia Real Estate Exam Outline - Financing Section

#### NEW QUESTION # 42

Alana is renting a three-bedroom home for one year. Alana is the:

- A. optionor
- B. tenant or lessee
- C. tenant or lessor
- D. holdover tenant

**Answer: B**

Explanation:

Tenant/lessee = person renting property under a lease.

Alana rents the home for one year → she is the tenant/lessee.

Other options:

(B) Holdover tenant - stays after lease expires.

(C) Optionor - person giving an option contract, not a renter.

(D) Lessor - landlord/owner, not tenant.

Reference:

Virginia Residential Landlord and Tenant Act (VRLTA), Code of Virginia §55.1-1200 Real Estate Principles - Leasehold Estates

#### NEW QUESTION # 43

Siblings Meg and Jack own property together. Meg owns 60% and Jack owns 40%. If Meg dies, her share is inherited by her spouse, not Jack. Based on these facts, what kind of ownership do they have?

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

**Answer: D**

Explanation:

Key facts:

Meg and Jack own unequal shares (60% vs. 40%).

If Meg dies, her share goes to her spouse, not Jack.

This describes tenancy in common, where:

Co-owners can hold unequal interests.

Each holds an undivided interest in the property.

No right of survivorship-each owner's share passes to their heirs or will.

Other options:

(A) Severalty = ownership by one person.

(C) Tenancy by the entirety = for married couples only.

(D) Joint tenancy = includes right of survivorship (not present here).

Reference (Virginia Real Estate):

Virginia Code § 55.1-134 (Tenancy in common)

Virginia Real Estate Principles - Ownership section

A490-02REGS.pdf - Estates & Co-ownership curriculum

#### NEW QUESTION # 44

Which of these is a federal law that aims to protect people and the environment from the harmful effects of air pollution?

- A. Superfund Amendments and Reauthorization Act
- B. **Clean Air Act**
- C. CERCLA
- D. Safe Drinking Water Act

**Answer: B**

Explanation:

The Clean Air Act (CAA) is the federal law designed to protect human health and the environment from the harmful effects of air pollution.

It authorizes the EPA to set air quality standards, regulate emissions from industries and vehicles, and enforce compliance.

Other options:

(B) Safe Drinking Water Act → protects water quality.

(C) Superfund Amendments and Reauthorization Act (SARA) → expands CERCLA's hazardous waste cleanup responsibilities.

(D) CERCLA (Comprehensive Environmental Response, Compensation, and Liability Act) → governs cleanup of hazardous waste sites ("Superfund").

Reference (Virginia Real Estate):

Clean Air Act, 42 U.S.C. § 7401 et seq.

Virginia Real Estate Principles - Environmental issues section

#### NEW QUESTION # 45

In Virginia, how many years do records need to be kept for?

- A. **three years**
- B. two years
- C. one year
- D. five years

**Answer: A**

Explanation:

Virginia requires brokers and firms to retain all financial, transactional, and escrow records for three years.

This includes contracts, disclosures, closing statements, and escrow records.

The three-year period usually begins from the date of closing or termination of the transaction.

Reference:

Virginia Code §54.1-2108 (Broker records retention requirements)

#### NEW QUESTION # 46

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