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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q20-Q25):

NEW QUESTION # 20

The purpose of discount points is:

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

Answer: B

Explanation:

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

NEW QUESTION # 21

What was the outcome of Plessy v. Ferguson?

- **A. The Supreme Court decided that "separate but equal" separation of the races was legal as long as Black and white facilities were equal.**
- B. The Supreme Court decided that the enforcement of racially based restrictive covenants was illegal.
- C. The Supreme Court decided that racial segregation of children in public schools was illegal.
- D. The Supreme Court decided that racially based zoning was illegal.

Answer: A

Explanation:

In Plessy v. Ferguson (1896), the U.S. Supreme Court upheld a Louisiana law mandating racial segregation in railway cars.

The Court ruled that racial segregation was constitutional under the "separate but equal" doctrine.

This legalized segregation in public facilities for decades until overturned by Brown v. Board of Education (1954), which declared segregation in public schools unconstitutional.

Other options:

(B) Refers to Brown v. Board of Education (1954).

(C) Refers to Shelley v. Kraemer (1948) (restrictive covenants).

(D) Refers to Buchanan v. Warley (1917) (racial zoning).

Reference (Virginia Real Estate & Civil Rights Law):

Plessy v. Ferguson, 163 U.S. 537 (1896)

Brown v. Board of Education, 347 U.S. 483 (1954)

Virginia Fair Housing Law history and case law integration

NEW QUESTION # 22

If a partner is only an investor and only has liability up to the amount of their investment, they are considered a:

- **A. limited partner**
- B. general partner
- C. tenant in partnership
- D. tenant in common

Answer: A

Explanation:

A limited partner contributes capital (investment) but does not participate in day-to-day management.
Their liability is limited to the amount of their investment.

Other options:

- (A) Tenant in common - co-ownership, not partnership.
- (B) General partner - has unlimited liability and management role.
- (C) Tenant in partnership - refers to partnership property rights, not liability protection.

Reference:

Virginia Uniform Partnership Act, Code of Virginia Title 50

Real Estate Principles - Forms of Business Ownership

NEW QUESTION # 23

Contracts for the initial purchase of a cooperative interest may be rescinded without penalty how many days after either contract ratification or receipt of the POS?

- A. 5 days
- B. 21 days
- C. 10 days
- D. 14 days

Answer: A

Explanation:

Under the Virginia Cooperative Act:

Purchasers of an initial cooperative interest have the right to rescind the purchase contract within 5 days after ratification of the contract or receipt of the Public Offering Statement (POS), whichever is later.

This rescission is without penalty, and all deposits must be refunded.

Reference (Virginia Real Estate):

Virginia Code § 55.1-2175 (Rescission rights in cooperative interest contracts) A490-02REGS.pdf - Common Interest Communities section

NEW QUESTION # 24

A licensee could be found liable for all of the following EXCEPT:

- A. failure to disclose an unknown latent defect in an inaccessible location
- B. failure to disclose a known latent defect to the buyer
- C. failure to disclose a latent defect that the licensee should have reasonably known
- D. attempting to conceal a known latent defect

Answer: A

Explanation:

A latent defect is a hidden defect not readily discoverable by ordinary inspection. Under Virginia law, licensees are responsible for: Disclosing known latent defects (B, C).

Not concealing or misrepresenting property conditions.

Exercising reasonable care, meaning they may also be liable for defects they should have reasonably known (A).

However, a licensee cannot be held liable for failing to disclose a defect that is:

Unknown to them, and

In an inaccessible location (e.g., behind walls, underground).

Thus, the correct exception is (D).

Reference (Virginia Real Estate):

Code of Virginia § 55.1-703 (Property condition disclosures)

Virginia Real Estate Board Regulations 18 VAC 135-20-300 (Standards of Conduct) A490-02REGS.pdf - Disclosure requirements

NEW QUESTION # 25

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