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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q54-Q59):

NEW QUESTION # 54

Four investors agree to co-ownership of an investment property. They have arranged the ownership structure so that if one of them dies, the decedent's ownership stake passes to the remaining investors. What form of co-ownership do the investors have?

- A. sole ownership
- **B. joint tenancy**
- C. community property
- D. tenants in common

Answer: B

Explanation:

Joint tenancy is characterized by:

Equal ownership shares.

Right of survivorship - when one owner dies, their share automatically passes to the surviving co-owners.

Other options:

(B) Sole ownership = only one owner, not applicable.

(C) Community property = marital ownership recognized in some states, but not Virginia.

(D) Tenants in common = no right of survivorship; shares pass to heirs instead.

Thus, the investors clearly have joint tenancy.

Reference (Virginia Real Estate):

Code of Virginia § 55.1-134 (Joint tenancy vs. tenancy in common)

Virginia Real Estate Principles - Ownership & Estates section

A490-02REGS.pdf - Co-ownership curriculum

NEW QUESTION # 55

What is one way that a contract for deed differs from a standard real estate sales contract?

- **A. A contract for deed's purchase price section details the buyer's payment plan to the seller.**
- B. A contract for deed includes a financing clause.
- C. A contract for deed includes a section about a flip tax.
- D. A contract for deed has the purchase price in it.

Answer: A

Explanation:

A contract for deed (also called a land contract or installment sale contract) differs from a standard purchase agreement because:

Buyer makes installment payments directly to the seller.

Seller retains legal title until all payments are made.

Buyer holds equitable title during the payment period.

In contrast, a standard sales contract usually involves financing through a lender, and title transfers at closing.

Thus, the key difference is that a contract for deed spells out the buyer's payment plan to the seller, not just the purchase price.

Reference:

Code of Virginia §55.1 (Property & Conveyances)

NEW QUESTION # 56

Why does the state require real estate professionals to obtain a license?

- A. to create revenue for the state
- B. to comply with federal occupational licensing law
- **C. to protect the public interest**
- D. to ensure collaboration with other state agencies regulating real estate

Answer: C

Explanation:

The primary purpose of state licensing requirements is consumer protection. By requiring education, examination, and adherence to regulations, Virginia ensures that only qualified individuals can practice real estate.

Licensing prevents fraud, incompetence, and unethical behavior.

It also ensures accountability through the Virginia Real Estate Board (REB), which enforces disciplinary actions when necessary.

Other options:

(A) No federal occupational licensing law for real estate exists-licensing is state-based.

(B) While agencies do collaborate, that's not the primary reason for licensing.

(D) States may collect fees, but revenue generation is not the intent.

Reference (Virginia Real Estate):

Virginia Code § 54.1-2105 (Powers of the Real Estate Board)

A490-02REGS.pdf - Licensing purpose & regulations

NEW QUESTION # 57

Sellers and license holders are required to disclose lead- based paint hazards on all properties built before:

- A. 0
- B. 1
- C. 2
- **D. 3**

Answer: D

Explanation:

Both federal law (Title X of the 1992 Residential Lead-Based Paint Hazard Reduction Act) and Virginia regulations require disclosure of any known lead-based paint hazards for residential properties built before 1978. This includes:

Providing buyers/renters with a lead disclosure form.

Giving them a lead hazard information pamphlet.

Allowing an optional 10-day inspection period.

Reason: Lead-based paint was widely used in homes until the U.S. banned consumer use in 1978. Thus, 1978 is the cutoff year.

Reference:

42 U.S.C. §4852d (Residential Lead-Based Paint Hazard Reduction Act)

Code of Virginia Title 55.1, Property & Conveyances (Disclosure requirements)

NEW QUESTION # 58

Ernest is a third-party trustee who is holding a title for the lender of a home loan that is secured by a trust deed. The title gives Ernest limited rights sufficient to carry out the terms of the trust. What kind of title does Ernest hold?

- A. dirty title
- B. skinny title
- **C. naked title**
- D. clean title

Answer: C

Explanation:

In Virginia (a deed of trust state), when property is financed, a third-party trustee (like Ernest) holds naked title (also called bare legal title) on behalf of the lender.

The borrower retains equitable title (the right to live in and enjoy the property).

The trustee's limited rights exist only to enforce the terms of the trust deed (e.g., initiating foreclosure if borrower defaults).

This differs from "clean title" or "dirty title," which are not legal terms, and "skinny title," which is not recognized in real estate law.

Reference (Virginia Real Estate):

Code of Virginia § 55.1-3200 et seq. (Deeds of Trust)

Virginia Real Estate Principles - Financing & Title theory vs. lien theory section A490-02REGS.pdf - Mortgage/Trust Deed curriculum

NEW QUESTION # 59

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