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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample

Questions (Q21-Q26):

NEW QUESTION # 21

What are mortgage-backed securities?

- A. promissory notes that reference a security instrument
- B. the rights to real property being held by one party for the benefit of another
- C. investment instruments that have packaged mortgages as collateral
- D. notices that acknowledge a borrower's debt to the lender and promise to repay the holder of the note

Answer: C

Explanation:

Mortgage-Backed Securities (MBS) are investment instruments created when lenders bundle groups of mortgages and sell them to investors. These securities are backed by the cash flow from the underlying mortgage loans.

Investors receive interest and principal payments derived from homeowners' mortgage payments.

MBS are often issued by government-sponsored entities like Fannie Mae, Freddie Mac, or Ginnie Mae.

They help provide liquidity in the mortgage market by allowing lenders to free up funds to make more loans.

Reference (Virginia Real Estate & Finance):

Virginia Principles of Real Estate textbook discussions on financing and secondary mortgage market Real Estate Settlement education material in A490-02REGS.pdf (Mortgage Finance section)

NEW QUESTION # 22

The government sends Ken a notice stating that his house and neighborhood will be demolished to build a much-needed water treatment plant. What is the government required to offer Ken in exchange for taking his property?

- A. nothing, since it is for the public good
- B. just compensation
- C. whatever they decide is reasonable
- D. whatever Ken asks for

Answer: B

Explanation:

U. S. Constitution, 5th Amendment

Code of Virginia Title 25.1 (Eminent Domain)

A490-02REGS.pdf - Government rights in land

Explanation:

The government has the power of eminent domain, allowing it to take private property for public use (e.g., building a water treatment plant).

Under the Fifth Amendment of the U.S. Constitution, the government must provide "just compensation" to the property owner.

This typically means fair market value of the property.

Other options:

(A) Nothing = unconstitutional.

(B) Whatever Ken asks = not guaranteed.

(D) Whatever they decide = incorrect; compensation must be fair and just.

Reference (Virginia Real Estate):

NEW QUESTION # 23

In Virginia, the grantor tax rate is currently \$0.50 per \$500 of the sales price. How much would the taxes be on a \$756,000 home purchase?

- A. \$756
- B. \$7,560
- C. \$15,120
- D. \$1,512

Answer: A

Explanation:

Reference (Virginia Real Estate):

Virginia Code § 58.1-802 (Grantor's tax)

Virginia Real Estate Principles - Transfer taxes section

NEW QUESTION # 24

A partially amortizing loan will include:

- A. non-refinancing clauses
- B. multiple lenders
- C. equal monthly payments that contribute to both principal and interest until the
- **D. a balloon payment**

Answer: D

Explanation:

entire loan is paid

Explanation:

A partially amortizing loan requires regular monthly payments covering interest and some principal, but the loan is not fully paid off at the end of the term.

At maturity, a balloon payment (lump sum of the remaining balance) is due.

Other options:

(B) Non-refinancing clause - not a defining feature.

(C) Multiple lenders - irrelevant.

(D) Equal monthly payments until fully paid - that describes a fully amortizing loan, not partial.

Reference:

Virginia Real Estate Finance Principles - Loan types

National exam content outline (Amortization & balloon loans)

NEW QUESTION # 25

What is a deed containing the strongest and broadest form of guarantee of title?

- A. quitclaim deed
- B. special warranty deed
- **C. general warranty deed**
- D. bargain and sale deed

Answer: C

Explanation:

A general warranty deed provides the strongest and broadest protection to the grantee (buyer). It guarantees that the grantor holds clear title to the property, free of encumbrances, and covers all claims against the property both before and during the grantor's ownership.

Quitclaim deed (A): Conveys only whatever interest the grantor has (if any) with no warranties.

Special warranty deed (B): Protects only against claims during the grantor's ownership.

Bargain and sale deed (D): Implies ownership but provides no warranties against liens or encumbrances.

Therefore, the general warranty deed is the strongest guarantee of title and most commonly used in Virginia residential real estate sales.

Reference (Virginia Real Estate):

Code of Virginia § 55.1-300 et seq. (Deeds)

Virginia Real Estate Board education requirements - Deeds and Transfer of Title A490-02REGS.pdf (Deeds & Title Transfer curriculum)

NEW QUESTION # 26

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