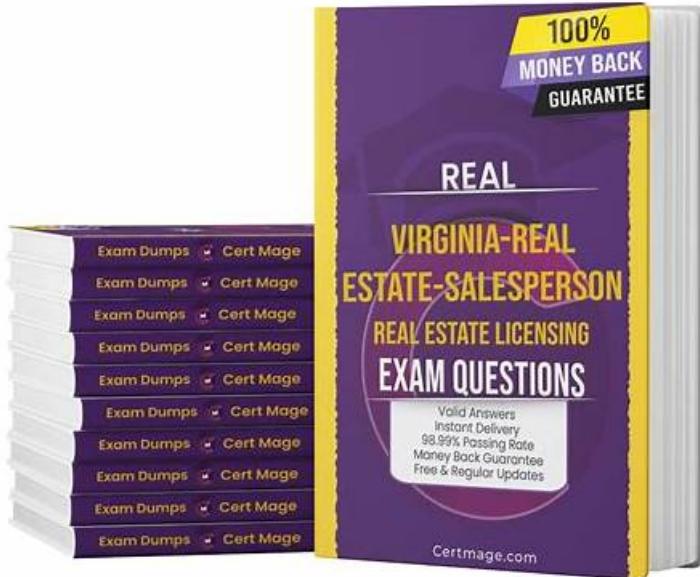


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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q21-Q26):

NEW QUESTION # 21

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

Answer: A

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 # 22

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

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

Answer: D

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 # 23

In Virginia, a supervising broker is:

- A. 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
- B. the licensed broker of a firm who takes responsibility for the actions of the firm and licensees; there is only one in the firm
- C. a broker who opts to work under another broker and has no agents assigned to them
- D. a broker who is NOT affiliated with the brokerage representing a principal in a real estate transaction

Answer: A

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 # 24

Norah just purchased a warehouse with dimensions of 25 ft. by 15 ft. She wants to carpet the floor. How many square YARDS of carpet does she need?

- A. 80 sq. yds.
- B. 125 sq. yds.
- C. 375 sq. yds.
- D. 41.67 sq. yds.

Answer: D

Explanation:

□

Reference (Virginia Real Estate):

Virginia Real Estate Math section

A490-02REGS.pdf - Math competency for licensure

NEW QUESTION # 25

Which of the following discussions is a violation of antitrust laws and is also an anti-competitive practice?

- A. brokers commenting on the siding color on a newly listed home in their area
- B. two brokers discussing new laws enacted in their county
- C. two brokers discussing how to cooperate more effectively in a specific real estate transaction
- D. brokers agreeing to not show a certain broker's listings to their clients because they don't like that broker

Answer: D

Explanation:

Antitrust laws (Sherman Act, Clayton Act, and Virginia state law) prohibit anti-competitive practices in real estate. The most common violations are:

Price fixing (agreeing on commission rates)

Group boycotting (refusing to deal with a broker or vendor)

Market allocation (dividing territories/clients)

Tie-in arrangements

Here, brokers agreeing not to show another broker's listings is a group boycott, which is a violation of antitrust law.

Other options:

(A) Cooperation in a transaction = legal.

(B) Comments on siding color = legal, not antitrust.

(D) Discussing new laws = legal.

Reference:

Sherman Antitrust Act, 15 U.S.C. §§ 1-7

Virginia Real Estate Board CE Outline - Antitrust in Brokerage

NEW QUESTION # 26

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