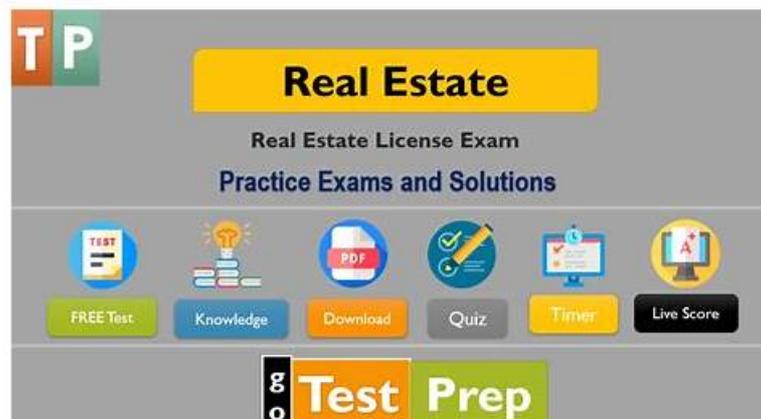


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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q57-Q62):

NEW QUESTION # 57

The VRLTA applies to:

- A. anyone who owns more than two rental properties
- B. anyone who owns more than five rental properties
- C. anyone who owns a commercial property
- D. anyone who owns one property

Answer: A

Explanation:

The Virginia Residential Landlord and Tenant Act (VRLTA) applies to:

All landlords who own more than two rental units or more than 10% interest in more than two rental units.

Landlords with two or fewer units may be exempt unless they choose to opt in.

This ensures tenant protections apply broadly, while small-scale landlords with only one or two rentals may be treated differently.

Reference (Virginia Real Estate):

Virginia Code § 55.1-1201 (Application of VRLTA)

Virginia Real Estate Principles - Landlord-tenant law section

A490-02REGS.pdf - VRLTA curriculum

NEW QUESTION # 58

When must a lender provide borrowers with a Closing Disclosure?

- A. on the day of closing
- B. at least five business days after consummation of the loan
- C. at the end of the closing ceremony
- **D. at least three business days before the consummation of the loan**

Answer: D

Explanation:

The TILA-RESPA Integrated Disclosure Rule (TRID) requires that the lender provide the Closing Disclosure (CD) at least three business days prior to loan consummation. This ensures that borrowers have adequate time to review the final loan terms, costs, and obligations.

If significant changes occur (such as APR change beyond tolerance, loan product change, or addition of a prepayment penalty), a new three-day waiting period is triggered.

This rule is enforced by the Consumer Financial Protection Bureau (CFPB) but is an important part of Virginia real estate education since agents must be aware of closing timelines.

Reference (Virginia Real Estate & Federal):

TRID Rule under Regulation Z (12 CFR 1026.19(f))

NEW QUESTION # 59

What form of co-ownership features individual, undivided interest in the property and includes rights of inheritance rather than survivorship?

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

Answer: C

Explanation:

Forms of co-ownership:

Tenancy in Common (TIC): Each owner holds an undivided interest and has inheritance rights (interest passes to heirs, not surviving co-owners).

Joint Tenancy: Includes right of survivorship (interest passes to surviving co-owners).

Tenancy by the Entirety: For married couples, includes right of survivorship.

Severalty: Ownership by a single individual.

Thus, the correct form with inheritance rights (not survivorship) is tenancy in common.

Reference (Virginia Real Estate):

Code of Virginia § 55.1-134 (Tenancy in Common)

Virginia Real Estate Principles - Ownership & Estates section

A490-02REGS.pdf - Ownership types

NEW QUESTION # 60

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

Answer: D

Explanation:

Virginia imposes a **grantor's tax** when real estate is sold. The rate is **\$0.50 per \$500** of the sales price (or fraction thereof).

Step 1: Divide sales price by \$500.

$$756,000 \div 500 = 1,512$$

Step 2: Multiply by \$0.50.

$$1,512 \times 0.50 = 756$$

⚠ Correction: Careful — the formula is **\$0.50 per \$500**, which means \$1.00 per \$1,000.

$$756,000 \div 1,000 = 756 \times 1.00 = 756$$

So the correct tax is **\$756**, not \$1,512.

✔ Correct Answer: **D. \$756**



Reference (Virginia Real Estate):

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

Virginia Real Estate Principles - Transfer taxes section

NEW QUESTION # 61

All of the following are examples of legal descriptions of property EXCEPT:

- A. Lot E, Block 14 of West Lake Village, Orange County, Texas
- B. SW 1/4 of NW 1/4 of NE 1/2 of T3N R4E of Meridian 16
- **C. 8647 Notting Hill Drive, Berkshire, Colorado 52467**
- D. Lot A, Block 2 of Shady Tree Subdivision, Madison County, Wisconsin

Answer: C

Explanation:

Legal descriptions must be precise and unique so land can be located without confusion.

Accepted forms:

Metes and bounds

Rectangular (government) survey (e.g., "SW 1/4 of NW 1/4...")

Lot and block (e.g., subdivision plats)

A street address (Option B) is not a legal description—too general and can change.

Reference:

Virginia Real Estate Principles & Practices - Legal Descriptions

Virginia Exam Outline - Land and Property Descriptions

NEW QUESTION # 62

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