

# Virginia-Real-Estate-Salesperson熱門證照， Virginia-Real-Estate-Salesperson認證題庫

## **The Essential Virginia Real Estate Salesperson and Broker Licensing Exam Study Guide and Sample Tests with Explanations for the State Portion by TM Hog®**



BONUS!!! 免費下載VCESoft Virginia-Real-Estate-Salesperson考試題庫的完整版：<https://drive.google.com/open?id=1P206GGppP0mcvLtiZRzmBYk2eJsfl1Fs>

從專門的考試角度來看，有必要教你關於考試的技巧，你需要智取，不要給你的未來失敗的機會，VCESoft培訓資源是個很了不起的資源網站，包括了Real Estate Licensing的Virginia-Real-Estate-Salesperson考試材料，研究材料，技術材料。認證培訓和詳細的解釋和答案。考古題網站在近幾年激增，這可能是導致你準備Real Estate Licensing的Virginia-Real-Estate-Salesperson考試認證毫無頭緒。VCESoft Real Estate Licensing的Virginia-Real-Estate-Salesperson考試培訓資料是一些專業人士和通過了的考生用實踐證明了的有效的培訓資料，它可以幫助你通過考試認證。

如果你要參加Real Estate Licensing的Virginia-Real-Estate-Salesperson認定考試，VCESoft的Virginia-Real-Estate-Salesperson考古題是你最好的準備工具。這個資料可以幫助你輕鬆地通過考試。這是一個評價很高的資料，有了它，你就不用再擔心你的考試了。因為這個考古題可以解決你在準備考試時遇到的一切難題。在購買VCESoft的Virginia-Real-Estate-Salesperson考古題之前，你還可以下載免費的考古題樣本作為試用。這樣你就可以自己判斷這個資料是不是適合自己。

>> Virginia-Real-Estate-Salesperson熱門證照 <<

## 高質量的Virginia-Real-Estate-Salesperson熱門證照， Real Estate Licensing Real Estate Licensing Certification認證Virginia-Real-Estate-Salesperson考試題庫提供免費下載

如果你想參加Virginia-Real-Estate-Salesperson認證考試，那麼是使用Virginia-Real-Estate-Salesperson考試資料是很有必要的。如果你正在漫無目的地到處尋找參考資料，那麼趕快停止吧。如果你不知道應該用什麼資料，那麼試一下VCESoft的Virginia-Real-Estate-Salesperson考古題吧。這個考古題的命中率很高，可以保證你一次就取得成功。與別的考試資料相比，這個考古題更能準確地劃出考試試題的範圍。這樣的話，可以讓你提高學習效率，更加充分地準備Virginia-Real-Estate-Salesperson考試。

### 最新的 Real Estate Licensing Certification Virginia-Real-Estate-Salesperson 免費考試真題 (Q35-Q40):

#### 問題 #35

When must a lender provide borrowers with a Closing Disclosure?

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

答案： D

解題說明：

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))

#### 問題 #36

A building has an NOI of \$130,000 and is being valued with a cap rate of 4%. Using the income approach, what is the value of the building?

- A. \$2,450,000
- B. \$1,300,000
- **C. \$3,250,000**
- D. \$4,130,000

答案： C

解題說明：

Using the income approach formula:

$$\text{Value} = \frac{\text{NOI}}{\text{Cap Rate}}$$

$$\text{Value} = \frac{130,000}{0.04} = 3,250,000$$

Thus, the value of the building is \$3,250,000.

Reference (Virginia Real Estate):

Appraisal section in Virginia Principles & Practices

USPAP income capitalization approach standards

A490-02REGS.pdf - Real Estate Math & Valuation curriculum

### 問題 #37

What are mortgage-backed securities?

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

答案: B

解題說明:

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)

### 問題 #38

Marie agreed to a contract in which she can lease a house for a period of two years and then has the option to buy the home if she can secure financing. What type of contract is this?

- A. cooperative sales contract
- **B. lease-option agreement**
- C. sales contract with a contingency
- D. land trust

答案: B

解題說明:

A lease-option agreement combines a lease with an option to purchase:

Tenant leases the property for a specified time (in this case, 2 years).

Tenant has the option, but not the obligation, to purchase the property, usually at a pre-agreed price, if financing is secured.

Other options:

(A) Cooperative sales contract = applies to co-ops, not individual houses.

(B) Sales contract with contingency = binding contract, not an option.

(C) Land trust = ownership vehicle, not a lease-purchase structure.

Reference (Virginia Real Estate):

Code of Virginia Title 55.1 - Contracts and leases

Virginia Real Estate Principles - Lease and Option contracts

A490-02REGS.pdf - Contracts curriculum

### 問題 #39

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

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

答案: A

解題說明:

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)

## 問題 #40

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VCESoft提供給你最權威全面的Virginia-Real-Estate-Salesperson考試考古題，命中率極高，考試中會出現的問題可能都包含在這些考古題裏了，我們也會隨著大綱的變化隨時更新考古題。它可以避免你為考試浪費過多的時間和精力，助你輕鬆高效的通過考試。即便您沒有通過考試，我們也將承諾全額退款！所以你將沒有任何損失。機會是留給有準備的人的，希望你不要錯失良機。

**Virginia-Real-Estate-Salesperson認證題庫**: <https://www.vcesoft.com/Virginia-Real-Estate-Salesperson-pdf.html>

這樣才能保證題庫中的考題和實際的考試有直接的相關性; 3, Virginia-Real-Estate-Salesperson題庫的好評度必須足夠高，這樣才能證明該題庫是真實有效的，如果想要確保自己100%順利通過Virginia-Real-Estate-Salesperson考試，我們在培訓之外，還要自學一部分培訓未涉及到但同樣包含在實際考試中的知識點，Real Estate Licensing Virginia-Real-Estate-Salesperson熱門證照 想報名參加考試，但是又擔心通過不了，Virginia-Real-Estate-Salesperson 考古題是針對IT相關考試認證研究出來的培訓產品，選擇使用我們的 Real Estate Licensing Virginia-Real-Estate-Salesperson 考題產品，你就可以毫不費力的通過了這麼困難的 Virginia-Real-Estate-Salesperson 證照考試，因此，VCESoft Virginia-Real-Estate-Salesperson認證題庫可以给大家提供更多的优秀的参考书，以满足大家的需要，VCESoft是一個能為很多參加Real Estate Licensing Virginia-Real-Estate-Salesperson認證考試的IT行業專業人士提供相關輔導資料來幫助他們拿到Real Estate Licensing Virginia-Real-Estate-Salesperson認證證書的網站。

這種層次的西土人壓根不受重視，那麼不被人認知也算是能解釋通的，清風此時氣憤無比，壹身的怒火隨時都要爆發，這樣才能保證題庫中的考題和實際的考試有直接的相關性; 3, Virginia-Real-Estate-Salesperson題庫的好評度必須足夠高，這樣才能證明該題庫是真實有效的。

## Virginia-Real-Estate-Salesperson熱門證照的合格率为100% Virginia Real Estate Salesperson Exam

如果想要確保自己100%順利通過Virginia-Real-Estate-Salesperson考試，我們在培訓之外，還要自學一部分培訓未涉及到但同樣包含在實際考試中的知識點，想報名參加考試，但是又擔心通過不了，Virginia-Real-Estate-Salesperson 考古題是針對IT相關考試認證研究出來的培訓產品，選擇使用我們的 Real Estate Licensing Virginia-Real-Estate-Salesperson 考題產品，你就可以毫不費力的通過了這麼困難的 Virginia-Real-Estate-Salesperson 證照考試。

因此，VCESoft可以给大家提供更多的优秀的参考书，以满足大家的需要。

- 選擇我們高質量的材料Virginia-Real-Estate-Salesperson熱門證照: Virginia Real Estate Salesperson Exam, 準備Real Estate Licensing Virginia-Real-Estate-Salesperson考試很容易 ☐ 在 > [www.pdfexamdumps.com](http://www.pdfexamdumps.com) ☐ 網站上查找 ✓ Virginia-Real-Estate-Salesperson ☐ ✓ ☐ 的最新題庫 Virginia-Real-Estate-Salesperson更新
- Virginia-Real-Estate-Salesperson通過考試 ☐ Virginia-Real-Estate-Salesperson最新試題 ☐ Virginia-Real-Estate-Salesperson通過考試 ☐ 在 ( [www.newdumpspdf.com](http://www.newdumpspdf.com) ) 網站上免費搜索 ☀ Virginia-Real-Estate-Salesperson ☐ ☀ ☐ 題庫 Virginia-Real-Estate-Salesperson測試引擎
- 選擇我們高質量的材料Virginia-Real-Estate-Salesperson熱門證照: Virginia Real Estate Salesperson Exam, 準備Real Estate Licensing Virginia-Real-Estate-Salesperson考試很容易 ☐ 打開【 [www.pdfexamdumps.com](http://www.pdfexamdumps.com) 】搜尋⇒ Virginia-Real-Estate-Salesperson ⇐ 以免費下載考試資料 Virginia-Real-Estate-Salesperson更新
- Virginia-Real-Estate-Salesperson認證考試解析 ☐ Virginia-Real-Estate-Salesperson通過考試 ☐ Virginia-Real-Estate-Salesperson更新 ☐ 立即到「 [www.newdumpspdf.com](http://www.newdumpspdf.com) 」上搜索《 Virginia-Real-Estate-Salesperson 》以獲取免費下載Virginia-Real-Estate-Salesperson認證考試解析
- 使用有效的Virginia-Real-Estate-Salesperson熱門證照準備您的Real Estate Licensing Virginia-Real-Estate-Salesperson考試，確定通過 ☐ 免費下載 > Virginia-Real-Estate-Salesperson ☐ 只需進入⇒ [www.vcesoft.com](http://www.vcesoft.com) ⇐ 網站 Virginia-Real-Estate-Salesperson認證資料
- 選擇我們的高質量的Virginia-Real-Estate-Salesperson熱門證照: Virginia Real Estate Salesperson Exam, Real Estate

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此外，這些VCESoft Virginia-Real-Estate-Salesperson考試題庫的部分內容現在是免費的：<https://drive.google.com/open?id=1P206GGppP0mcvLtiZRzmBYk2eJsfl1Fs>