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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q10-Q15):

NEW QUESTION # 10

Which of the following contracts has no legal effect and typically involves an illegal act, fraud, misrepresentation, duress, or undue influence?

- A. an implied contract

- B. a valid contract
- **C. a void contract**
- D. an oral contract

Answer: C

Explanation:

A void contract is one that has no legal effect from the beginning. It is not enforceable by law because it lacks essential legal elements or involves unlawful acts. Common reasons:

Illegal act (e.g., contract to sell illegal drugs)

Fraud, misrepresentation, duress, undue influence

Lacks capacity or lawful purpose

Other options:

(B) Valid contract = fully enforceable by law.

(C) Implied contract = created by actions, not words, but still enforceable.

(D) Oral contract = valid (except when required in writing by the Statute of Frauds).

Reference (Virginia Real Estate):

Virginia Code § 11-2 (Statute of Frauds)

Virginia Real Estate Principles - Contract Law section

A490-02REGS.pdf - Contracts & Legal Enforceability

NEW QUESTION # 11

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

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

Answer: B

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 # 12

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

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

Answer: B

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)

Virginia Real Estate Board CE Outline - Contracts Section

NEW QUESTION # 13

Which of these is a reason a borrower might be offered a subprime loan by a lender?

- A. A borrower's credit score is too high.
- B. Federal funds rates are high.
- **C. The borrower's credit report includes numerous delinquencies.**
- D. The home is in a low-income neighborhood.

Answer: C

Explanation:

A subprime loan is typically offered to borrowers who are considered high risk due to poor credit history, low credit scores, or excessive debt.

Subprime borrowers often have delinquencies, bankruptcies, or late payments on their credit reports.

To compensate for higher risk, lenders usually charge higher interest rates and less favorable terms.

Other options:

(A) Federal funds rate affects all borrowers, not specifically subprime.
(B) Location of property (low-income neighborhood) does not determine loan type.
(D) A high credit score results in prime loans, not subprime.

Reference (Virginia Real Estate):

Virginia Principles of Real Estate - Financing section

Federal Reserve & CFPB guidelines on subprime lending

A490-02REGS.pdf - Loan qualification curriculum

NEW QUESTION # 14

Any non-natural structure built on or affixed to land is an:

- A. emblems
- B. encumbrance
- C. appurtenance
- **D. improvement**

Answer: D

Explanation:

An improvement is any man-made addition or structure attached to land, such as houses, fences, or buildings.

Other terms:

(B) Encumbrance = claim, lien, or restriction on property.
(C) Appurtenance = a right or privilege associated with land (e.g., easement).
(D) Emblems = crops grown annually, personal property of the farmer/tenant.

Reference:

Virginia Real Estate Principles & Practices - Land Characteristics & Property Rights Virginia Exam Content Outline - Land, Property, and Ownership

NEW QUESTION # 15

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