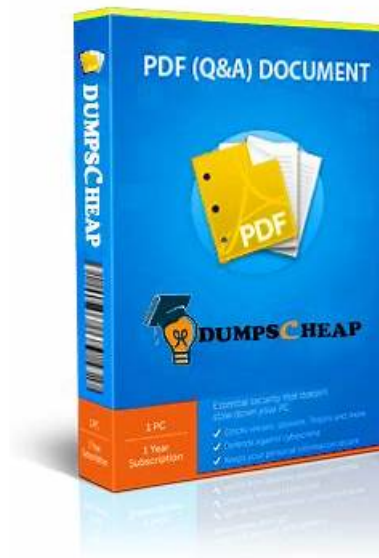


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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q45-Q50):

NEW QUESTION # 45

Bobby took out a commercial mortgage to pay for his new podcast studio. It is an interest-only loan of \$800,000 with an interest rate of 4.5%. How much will Bobby pay in interest over the year?

- A. \$10,500
- B. \$3,500
- C. \$36,000
- D. \$45,000

Answer: C

Explanation:

The screenshot shows a calculation for Bobby's loan interest. It lists the principal as \$800,000, the interest rate as 4.5%, and the loan type as interest-only. It then shows the formula: Annual Interest = Principal × Interest Rate, followed by the calculation: 800,000 × 0.045 = 36,000. The final conclusion is: Thus, Bobby will pay \$36,000 in interest per year. A watermark 'dumpsmaterials.com' is visible across the image.

Bobby's loan:

- Principal = \$800,000
- Interest rate = 4.5%
- Loan type = Interest-only

Formula:

$$\text{Annual Interest} = \text{Principal} \times \text{Interest Rate}$$
$$800,000 \times 0.045 = 36,000$$

Thus, Bobby will pay \$36,000 in interest per year.

Reference (Virginia Real Estate Finance):

Real Estate Math section in Virginia Pre-License Education requirements (interest-only loan calculations) A490-02REGS.pdf sections on finance and math competency for licensure

NEW QUESTION # 46

A licensee could be found liable for all of the following EXCEPT:

- A. attempting to conceal a known latent defect
- B. failure to disclose a known latent defect to the buyer
- C. failure to disclose a latent defect that the licensee should have reasonably known
- D. failure to disclose an unknown latent defect in an inaccessible location

Answer: D

Explanation:

A latent defect is a hidden defect not readily discoverable by ordinary inspection. Under Virginia law, licensees are responsible for:

Disclosing known latent defects (B, C).
Not concealing or misrepresenting property conditions.
Exercising reasonable care, meaning they may also be liable for defects they should have reasonably known (A).
However, a licensee cannot be held liable for failing to disclose a defect that is:
Unknown to them, and
In an inaccessible location (e.g., behind walls, underground).
Thus, the correct exception is (D).
Reference (Virginia Real Estate):
Code of Virginia § 55.1-703 (Property condition disclosures)
Virginia Real Estate Board Regulations 18 VAC 135-20-300 (Standards of Conduct) A490-02REGS.pdf - Disclosure requirements

NEW QUESTION # 47

The creation of express agency is best handled via a(n):

- A. listing agreement or ratified actions
- B. oral agreement or ratified actions
- C. oral agreement or buyer representation agreement
- D. listing agreement or buyer representation agreement

Answer: D

Explanation:

Express agency is created through a clear written or oral agreement.

In real estate, the best practice (and Virginia requirement for enforceability) is through:

Listing agreement (seller representation)

Buyer representation agreement (buyer representation)

Other options:

(A) Oral agreements possible but not best practice in Virginia.

(B) Ratified actions = implied agency, not express.

(C) Listing agreement alone covers only seller side.

Reference:

Code of Virginia §54.1-2137 & §54.1-2138 (Agency agreements in writing) Virginia Real Estate Board Regulations - Agency Disclosure

NEW QUESTION # 48

Which listing agreement allows multiple real estate brokers (and the owners themselves) the right to sell the property, with a commission being paid to whoever is the procuring cause of the sale?

- A. exclusive right-to-sell listing
- B. exclusive agency listing
- C. net listing
- D. open listing

Answer: D

Explanation:

An open listing is a nonexclusive agreement allowing:

Multiple brokers to market the property.

The seller to sell the property themselves.

A commission only being paid to the broker (or seller) who is the procuring cause of the sale.

Other agreements:

(B) Exclusive right-to-sell = listing broker gets commission no matter who sells.

(C) Exclusive agency = one broker represents seller, but seller can sell on their own without paying commission.

(D) Net listing = illegal in many states (broker keeps anything above seller's required price).

Reference (Virginia Real Estate):

Code of Virginia § 54.1-2137 (Agency agreements)

Virginia Real Estate Principles - Listing agreements

A490-02REGS.pdf - Brokerage & Listing curriculum

NEW QUESTION # 49

An area has been rezoned as residential, but a neighborhood store has been legacied in and allowed to continue its business. This is an example of:

- A. amendment
- B. area variance
- C. nonconforming use
- D. conditional-use permit

Answer: C

Explanation:

When zoning laws change, an existing property use that was legal under the old zoning but is not permitted under the new zoning is considered a nonconforming use.

Example: A neighborhood store that continues operation in an area rezoned as residential.

This use is often "grandfathered in" and allowed to continue, though expansion or major changes may not be permitted.

Other options:

(A) Amendment = change to zoning laws, not the use itself.

(C) Conditional-use permit = allows a use not typically permitted but approved under conditions.

(D) Area variance = exception to zoning requirements, usually related to lot size/setbacks.

Reference (Virginia Real Estate):

Virginia Code Title 15.2 - Local Zoning Authority

Virginia Principles of Real Estate - Zoning & Land Use section

A490-02REGS.pdf - Land use controls

NEW QUESTION # 50

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