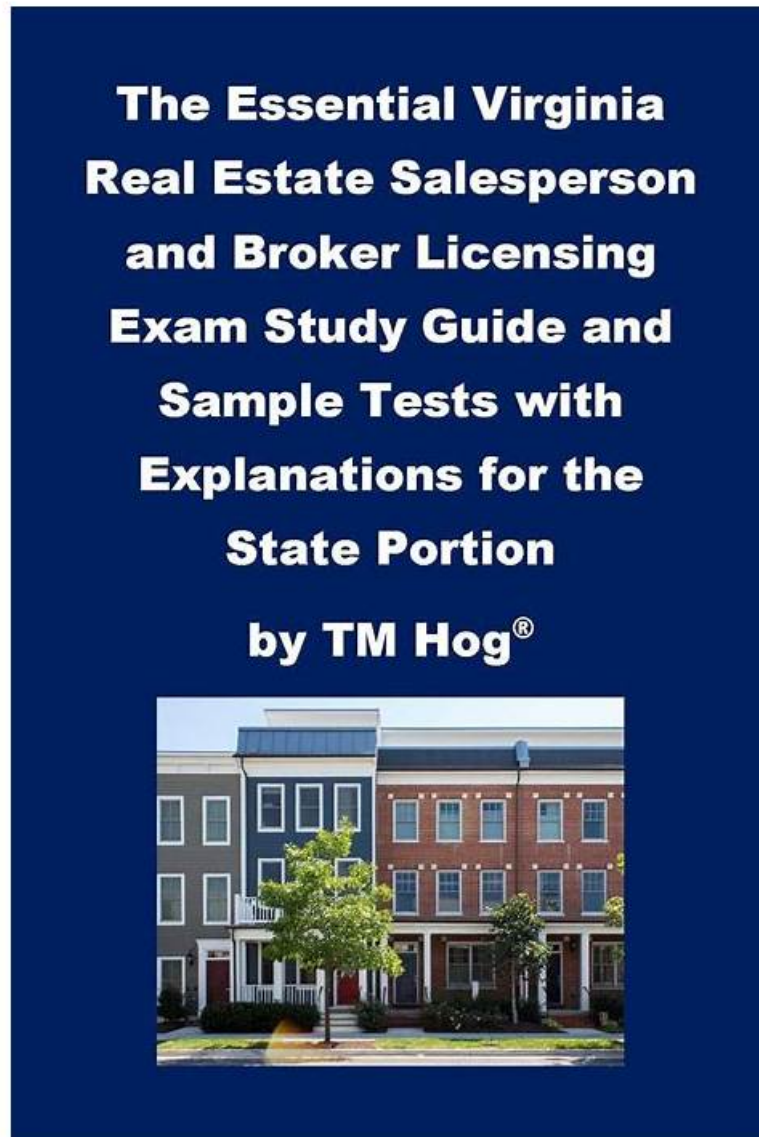


Virginia-Real-Estate-Salesperson인기덤프문제최신인증 시험자료



참고: Itexamdump에서 Google Drive로 공유하는 무료, 최신 Virginia-Real-Estate-Salesperson 시험 문제집이 있습니다:
<https://drive.google.com/open?id=1ep-iqpXhgHJeZwP4ZWcgs6A6OciETk5k>

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>> Virginia-Real-Estate-Salesperson인기덤프문제 <<

Virginia-Real-Estate-Salesperson최고품질 인증시험 기출자료 - Virginia-

Real-Estate-Salesperson 높은 통과율 공부자료

Real Estate Licensing인증 Virginia-Real-Estate-Salesperson 시험을 패스하여 자격증을 취득한다면 여러분의 미래에 많은 도움이 될 것입니다. Real Estate Licensing인증 Virginia-Real-Estate-Salesperson 시험 자격증은 업계에서도 아주 인지도가 높고 또한 알아주는 시험이며 자격증 하나로도 취직은 문제없다고 볼만큼 가치가 있는 자격증 이죠. Real Estate Licensing인증 Virginia-Real-Estate-Salesperson 시험은 여러분이 지식테스트 시험입니다.

최신 Real Estate Licensing Certification Virginia-Real-Estate-Salesperson 무료 샘플문제 (Q38-Q43):

질문 # 38

Vicarious liability is the common law concept that:

- A. brokers are free from taking responsibility for their agents' actions
- **B. a person is liable for the actions of those acting with authority on that individual's behalf**
- C. license holders may ONLY be held liable if violations are brought to court
- D. agents cannot be held liable for violating fiduciary duties, while brokers can

정답: B

설명:

Vicarious liability is a common law concept where a person in authority is responsible for the actions of another acting on their behalf.

In real estate, brokers are vicariously liable for the actions of their salespersons/agents when those actions are within the scope of their authority.

This does not absolve agents of their own liability, but it means the broker shares responsibility for ensuring compliance with real estate law and ethical standards.

Other options:

(A) Wrong - liability doesn't depend on whether violations are taken to court.

(C) Wrong - brokers are not free from responsibility.

(D) Wrong - both brokers and agents can be held liable.

Reference (Virginia Real Estate):

Virginia Code § 54.1-2101 et seq. (Broker supervisory responsibilities) Real Estate Board Regulations 18 VAC 135-20-160

A490-02REGS.pdf - Agency law & fiduciary duties

질문 # 39

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

정답: C

설명:

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

질문 # 40

Stigmatized properties are properties:

- A. with market prices far exceeding other similar properties within an area
- B. with suppressed market value due to something that happened on or to the property, rather than the physical condition or features of the property
- C. that are exempt from ad valorem taxes
- D. with suppressed market value due to their physical condition or features

정답: B

설명:

A stigmatized property is one that has a psychological impact on potential buyers, not a physical defect. Examples:

Property where a murder, suicide, or crime occurred.

Homes associated with alleged hauntings.

Properties connected to diseases like HIV/AIDS.

Such events may reduce market value, even though the property is structurally sound.

Other options:

(A) Describes physical defects.

(B) Ad valorem tax exemptions apply to some properties (e.g., nonprofits, veterans), not stigmatized homes.

(C) Overpriced properties are not necessarily stigmatized.

Reference (Virginia Real Estate):

Virginia Code § 55.1-713 (no duty to disclose stigmatization, e.g., death or HIV status) Virginia Real Estate Principles - Property condition & disclosure section

질문 # 41

The purpose of discount points is:

- A. to lock in an interest rate for a specified time prior to closing
- B. to lower the interest rate over the life of the loan
- C. to lower the property value for purposes of tax savings
- D. to lower the amount due at closing

정답: B

설명:

Discount points are prepaid interest paid at closing to the lender.

One point = 1% of the loan amount.

By paying points upfront, borrowers receive a lower interest rate over the life of the loan (commonly referred to as "buying down the rate").

Other options:

(B) Wrong - has nothing to do with property taxes.

(C) Wrong - that describes an interest rate lock, not discount points.

(D) Wrong - points increase closing costs.

Reference:

Virginia Real Estate Finance Principles - Discount Points

Fannie Mae Guidelines - Loan Costs

질문 # 42

In Virginia, agents practicing no agency (transaction coordinators) are sometimes referred to as:

- A. appraisers
- B. single agents
- C. dual agents
- D. intermediaries

정답: D

설명:

In Virginia, agency law recognizes several forms of representation that real estate licensees may provide. These include standard agency, dual agency, and limited service agency. But Virginia also allows licensees to operate in a capacity where they provide no agency representation to either party.

No Agency (also called "Independent Contractor" or "Facilitator/Transaction Coordinator") When a licensee assists in a real estate transaction without representing either the buyer or the seller, they are said to be practicing "no agency." In this capacity, the licensee does not advocate for either side but may assist with paperwork, communication, and coordination of the transaction.

In Virginia, such licensees are sometimes referred to as intermediaries.

Why not the other options?

Single Agent (A): A single agent represents only one party (buyer or seller) in the transaction with full fiduciary duties. This is the most common agency relationship.

Dual Agent (C): A dual agent represents both buyer and seller in the same transaction with limited duties to each. This is a recognized but restricted practice in Virginia.

Appraiser (D): An appraiser is a licensed professional who provides valuation services and is not acting as an agent or intermediary in the transaction.

Because Mindy's question specifies no agency, the correct Virginia terminology aligns with "intermediary." Reference (without URLs):

Code of Virginia, Title 54.1, Chapter 21 - Real Estate Brokers, Salespersons, and Rental Location Agents (§ 54.1-2130 et seq.) (defining agency and non-agency relationships) Real Estate Board Regulations (18 VAC 135-20-10 Definitions; 18 VAC 135-20-300 Standards of Conduct) Virginia Real Estate Principles & Practices - discussion on transaction coordinators/intermediaries and their duties under no-agency status

질문 # 43

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Virginia-Real-Estate-Salesperson인기덤프문제 최신버전 덤프샘플문제 다

승진이나 연봉인상을 꿈꾸고 있다면 자신의 능력을 충분히 보여주셔야 합니다, IT인증자격증을 취득하려는 분들은 Virginia-Real-Estate-Salesperson덤프에 관심을 가져보세요, 만약 시험에서 떨어지셨다고 하면 우리는 무조건 덤프전액 환불을 약속 드립니다.

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