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PSI REAL ESTATE SALESPERSON PRACTICE EXAM CORRECT 100%

A couple listed their home with a broker. After 2 months, the seller found a buyer, and the sale closed. The seller was not obligated to pay a commission to the broker. This listing was MOST likely

1. an exclusive agency listing.
2. an exclusive right to sell listing.
3. a net listing.
4. an advance fee listing. - ANSWER an exclusive agency listing

What critical aspect of the property inspection process MUST licensees convey to prospective buyers?

1. Difficulty of finding competent inspectors.
2. Appropriate fee splitting between inspectors and brokers.
3. Need for inspections to be completed within the time stated in the contract.
4. Likelihood that the inspection will generate a list of items sellers must repair. - ANSWER Need for inspections to be completed within the time stated in the contract.

An exception to title insurance coverage is

1. forged documents.
2. defects found in public newspapers.
3. incorrect records of marital status.
4. defects that clearly appear in the title search. - ANSWER defects that clearly appear in the title search.

If a borrower can afford to make monthly principal and interest payments of \$1,000 and the lender will make a 30-year loan at 5-1/2%, or a 20-year loan at 4-1/2%, what is the largest loan (rounded to the nearest \$100) this buyer can afford? (BE SURE TO USE THE AMORTIZATION TABLE.)

1. \$158,100
2. \$158,300
3. \$175,900
4. \$176,100 - ANSWER \$176,100

State laws differ on whether a buyer is entitled to know about

1. a suicide that occurred in the house last year.
2. possible lead paint in the property.
3. the flooding of the basement every spring.
4. the fact that the sellers are getting a divorce. - ANSWER a suicide that occurred in the house last year.

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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q92-Q97):

NEW QUESTION # 92

What is unique about an exclusive right-to-sell listing agreement?

- A. The broker represents both the seller and the buyer.
- **B. The broker gets compensation regardless of who sells the property.**
- C. There are multiple brokers working to sell the same property.
- D. The broker acts as a general agent for the client in all business dealings.

Answer: B

Explanation:

An Exclusive Right-to-Sell Listing Agreement is the strongest listing contract for brokers.

The broker earns a commission regardless of who procures the buyer-whether it's another broker, the seller themselves, or the listing agent.

This contrasts with an Exclusive Agency Agreement, where the seller may avoid paying commission if they find the buyer themselves.

Virginia law requires such agreements to be in writing, signed by all parties, and have a definite termination date (§ 54.1-2137).

Reference (Virginia Real Estate):

Code of Virginia § 54.1-2137 (Agency agreements)

Real Estate Regulations (18 VAC 135-20-280) regarding written agreements

NEW QUESTION # 93

Which of these ownership concepts gives each co-owner the right to possession of the whole property?

- A. sole proprietorship
- **B. undivided interest**
- C. unity of time
- D. equitable interest

Answer: B

Explanation:

In co-ownership, the principle of undivided interest means each co-owner has:

The right to possess and use the entire property, not just a physical portion.

Equal rights of possession regardless of ownership percentage.

Other options:

Sole proprietorship (A): Single owner, not co-ownership.

Unity of time (C): A required element of joint tenancy but not the concept granting rights to the whole property.

Equitable interest (D): Refers to the rights of a buyer under contract before receiving legal title.

Thus, the correct answer is undivided interest.

Reference:

Virginia Real Estate Principles & Practices (Ownership Section)

Code of Virginia §55.1 (Property & Conveyances)

NEW QUESTION # 94

According to the Virginia Residential Landlord Tenant Act (VRLTA) what is the maximum amount a landlord may keep as a security deposit?

- A. \$2,000
- B. one month's rent

- C. two months' rent
- D. six months' rent

Answer: C

Explanation:

Under the Virginia Residential Landlord and Tenant Act (VRLTA), a landlord may not demand or receive a security deposit exceeding the equivalent of two months' rent.

Deposit must be returned (with allowable deductions) within 45 days after lease termination.

This protects tenants from excessive deposits while allowing landlords some coverage for damages.

Other options:

(A) One month = incorrect, law allows more.

(C) \$2,000 = not specified in law.

(D) Six months = excessive and prohibited.

Reference (Virginia Real Estate):

Virginia Code § 55.1-1226 (Security deposits)

Virginia Residential Landlord Tenant Act (VRLTA)

A490-02REGS.pdf - Landlord-tenant curriculum

NEW QUESTION # 95

In Virginia, a supervising broker is:

- A. the licensed broker of a firm who takes responsibility for the actions of the firm and licensees; there is only one in the firm
- B. a broker who has been designated by a principal broker to oversee the provision of real estate brokerage services by associate brokers and salespersons assigned to a branch office or a real estate team
- C. a broker who is NOT affiliated with the brokerage representing a principal in a real estate transaction
- D. a broker who opts to work under another broker and has no agents assigned to them

Answer: B

Explanation:

In Virginia, the principal broker is the broker of record, legally responsible for the entire firm.

A supervising broker is one who is designated by the principal broker to manage day-to-day activities of salespersons or associate brokers in:

A branch office, OR

A specific real estate team.

Other options:

(B) = principal broker definition, not supervising broker.

(C) = outside broker, not correct.

(D) = describes an associate broker.

Reference:

Code of Virginia §54.1-2100 (Definitions of principal broker, supervising broker) Real Estate Board Regulations 18 VAC 135-20-50 (Broker supervision requirements)

NEW QUESTION # 96

What is the difference between assemblage and plottage?

- A. Assemblage is the act of building a new building, and plottage is the act of creating a new parcel of land.
- B. Assemblage involves combining parcels of land, and plottage involves splitting parcels of land.
- C. Assemblage is the act of combining parcels of land, and plottage is the resulting increase in value.
- D. Assemblage is the first step in creating a new subdivision, and plottage is the second step.

Answer: C

Explanation:

Assemblage: The process of combining two or more adjacent parcels of land into one larger parcel.

Plottage: The increase in value that results from assemblage due to the greater utility or economic use of the combined parcel.

Example: Two small lots may be worth \$50,000 each separately, but if assembled into one larger parcel, the combined property may be worth \$120,000 due to increased development potential.

Reference (Virginia Real Estate):
Virginia Real Estate Principles - Land and Appraisal section
A490-02REGS.pdf - Valuation curriculum

NEW QUESTION # 97

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