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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q79-Q84):

NEW QUESTION # 79

An appraiser will most likely follow all of these steps in their appraisal, EXCEPT:

- A. gathering and recording data
- B. reconciling the value estimates
- C. setting a listing price for the property
- D. estimating the land value

Answer: C

Explanation:

An appraiser's role is to provide an independent, unbiased opinion of value, not to engage in brokerage activities.

Steps appraisers follow:

Gathering and recording data (property details, comps, market conditions) Estimating land value (separate from improvements)

Reconciling value estimates (from cost, income, and sales comparison approaches) They do not set listing prices, which is the job of a real estate agent or seller.

Reference (Virginia Real Estate):

Uniform Standards of Professional Appraisal Practice (USPAP)

Virginia Real Estate Principles - Appraisal section

A490-02REGS.pdf - Appraiser's role in real estate transactions

NEW QUESTION # 80

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

- A. one month's rent
- B. two months' rent
- C. six months' rent
- D. \$2,000

Answer: B

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 # 81

Lillian is buying a home for \$355,000. She is going to put down \$75,000 as her down payment on her conventional loan. Will Lillian be required to pay private mortgage insurance?

- A. Yes, PMI is required until she reaches 50% equity.
- B. No, but it depends solely on her credit score.
- C. Yes, her down payment does not meet the requirements to eliminate PMI.
- D. No, her down payment is large enough to avoid PMI.

Answer: D

Explanation:

Private Mortgage Insurance (PMI) is generally required when a borrower puts down less than 20% on a conventional loan.

Lillian's home price = \$355,000
Down payment = \$75,000
Loan amount = \$280,000
Down payment % = $\$75,000 \div \$355,000 \approx 21.1\%$
Since Lillian's down payment exceeds 20%, PMI is not required.
Other options:
(A) Wrong - PMI is based on equity, not just credit score.
(B) Wrong - PMI never requires 50% equity.
(C) Wrong - She meets the equity threshold.
Reference:
Fannie Mae/Freddie Mac Conventional Loan Guidelines
Virginia Real Estate Exam Outline - Financing Section

NEW QUESTION # 82

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

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

Answer: C

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 # 83

Lola has an easement that allows her to cross her neighbor's back lot to reach her home. It runs with the land. What kind of easement does Lola have?

- A. easement for light and air
- B. easement in gross
- C. easement by prescription
- D. easement appurtenant

Answer: D

Explanation:

An easement appurtenant:

Attaches to the land and "runs with the land."

Involves two parcels: a dominant estate (benefited, here Lola's property) and a servient estate (burdened, neighbor's lot).

Example: Right-of-way across a neighbor's property for access.

Other options:

(A) Easement for light and air = very rare.

(B) Easement in gross = benefits a person/entity, not land (e.g., utility easement).

(C) Easement by prescription = acquired through long-term, open, notorious, hostile use (not the case here).

Reference (Virginia Real Estate):

Code of Virginia Title 55.1 - Easements

Virginia Real Estate Principles - Easements and property rights

NEW QUESTION # 84

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