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**Virginia
Real Estate**



**Salesperson Exam Prep
Audio Lessons**

Total Length 7 hours 42 minutes

Prepare for your Real Estate Sales License Exam by listening to Audio Lessons

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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample

Questions (Q113-Q118):

NEW QUESTION # 113

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

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

Answer: C

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 # 114

A type of (usually commercial) lease in which the tenant pays a base rent amount and a percentage of their business profits to the landlord is a:

- A. ground lease
- B. gross lease
- C. net lease
- **D. percentage lease**

Answer: D

Explanation:

A percentage lease is most commonly used in commercial real estate, especially retail.

The tenant pays a base rent plus a percentage of their business's gross sales/profits to the landlord.

Example: Shopping mall tenants, restaurants, or department stores.

Other options:

(A) Gross lease = tenant pays fixed rent; landlord pays expenses.

(C) Net lease = tenant pays base rent + some or all operating expenses (taxes, insurance, maintenance).

(D) Ground lease = long-term lease of land (tenant builds on leased land).

Reference (Virginia Real Estate):

Virginia Real Estate Principles - Types of leases

A490-02REGS.pdf - Leasing curriculum

NEW QUESTION # 115

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 # 116

What is the goal of the Sherman Antitrust Act?

- A. to protect consumers against inaccurate and unfair credit billing and credit card practices
- B. to promote fair competition on behalf of American consumers
- C. to ensure the fair treatment of all Americans seeking housing
- D. to prohibit deceit, misrepresentations, and other fraud in the sale of securities

Answer: B

Explanation:

The Sherman Antitrust Act (1890) is federal legislation designed to maintain fair competition in the marketplace. It prohibits business practices that restrain trade or create monopolies. In real estate, this law directly applies to:

Price fixing (e.g., brokers agreeing on commission rates)

Group boycotts (refusing to do business with certain parties)

Market allocation (dividing territories or clients among competitors)

Tie-in agreements (forcing the purchase of one service with another)

Its primary goal is consumer protection through competition-not housing rights, credit billing, or securities fraud.

Reference (Virginia Real Estate):

Sherman Antitrust Act, 15 U.S.C. §§ 1-7

Virginia Real Estate Board continuing education: Ethics & Antitrust Law compliance A490-02REGS.pdf (Professional Standards & Conduct sections)

NEW QUESTION # 117

A leasehold agreement where the base rent changes is called a:

- A. lease-purchase agreement
- B. net lease
- C. variable lease
- D. percentage lease

Answer: C

Explanation:

A variable lease (sometimes called an index lease) is a lease agreement in which the base rent changes during the lease term.

Adjustments may occur based on:

Consumer Price Index (CPI)

Scheduled increases at certain intervals

Other options are incorrect:

Net Lease: Tenant pays base rent + some or all property expenses.

Percentage Lease: Rent is based partly on tenant's gross sales (common in retail).

Lease-Purchase Agreement: Tenant leases property with option or obligation to purchase.

Since the question specifies base rent changes, the correct term is variable lease.

Reference:

Virginia Real Estate Principles & Practices (Leasing section)

NEW QUESTION # 118

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