

Real Estate Licensing Virginia-Real-Estate-Salesperson Exam Questions for Authentic Preparation



QUESTION 4 (NATIONAL – FINANCE)

What type of loan allows a borrower to make smaller payments in the early years that increase later?

A

B

C

D



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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q16-Q21):

NEW QUESTION # 16

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

Answer: B

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 # 17

Which of the following provides the BEST explanation for why disclosure of material facts is required?

- **A. If known, they could cause a buyer or seller to take a different course of action.**
- B. All facts related to a real estate transaction must be disclosed.
- C. Not all material facts are readily discernible.
- D. The material a property is made of can influence its value.

Answer: A

Explanation:

Material facts are facts that significantly affect the value, desirability, or decision regarding a property.

Disclosure is required because knowing these facts could lead a buyer or seller to act differently (e.g., not purchase, renegotiate price, or take corrective measures).

Other options:

(A) Construction materials may affect value, but this is not the reason for disclosure laws.

(B) Some facts are not easily seen, but disclosure is broader.

(D) Not all facts, only material ones, must be disclosed.

Reference:

Code of Virginia §54.1-2131 (Duties of licensees: disclosure of material facts) Virginia Real Estate Board Regulations - Standards of Conduct

NEW QUESTION # 18

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

- A. reconciling the value estimates
- B. gathering and recording data
- 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 # 19

What is the purpose of the Do Not Call Registry?

- A. It governs the use of commercial email advertising.
- B. It regulates telemarketing activities from commercial organizations.
- C. It has three main truth-in-advertising provisions.
- D. It bans bait-and-switch ads.

Answer: B

Explanation:

The National Do Not Call Registry, enforced by the Federal Trade Commission (FTC), regulates telemarketing practices:

Prohibits commercial telemarketers from calling registered phone numbers.

Exceptions: political calls, charitable organizations, debt collectors, and businesses with an established relationship.

Real estate agents must comply and check the registry before making solicitation calls, unless the call falls under an exemption.

Other options confuse it with advertising regulations (truth-in-advertising, CAN-SPAM Act, etc.), which are separate.

Reference (Virginia Real Estate):

Telephone Consumer Protection Act (TCPA)

FTC Do Not Call Registry Rules

Virginia Real Estate Board continuing education on Advertising & Ethics

NEW QUESTION # 20

The government sends Ken a notice stating that his house and neighborhood will be demolished to build a much-needed water treatment plant. What is the government required to offer Ken in exchange for taking his property?

- A. whatever Ken asks for
- B. whatever they decide is reasonable
- C. just compensation
- D. nothing, since it is for the public good

Answer: C

Explanation:

U. S. Constitution, 5th Amendment

Code of Virginia Title 25.1 (Eminent Domain)

A490-02REGS.pdf - Government rights in land

Explanation:

The government has the power of eminent domain, allowing it to take private property for public use (e.g., building a water treatment plant).

Under the Fifth Amendment of the U.S. Constitution, the government must provide "just compensation" to the property owner.

This typically means fair market value of the property.

Other options:

(A) Nothing = unconstitutional.

(B) Whatever Ken asks = not guaranteed.

(D) Whatever they decide = incorrect; compensation must be fair and just.

Reference (Virginia Real Estate):

NEW QUESTION # 21

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