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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q42-Q47):

NEW QUESTION # 42

Which of the following is NOT an option that a seller has after receiving a counteroffer?

- A. accept the offer
- **B. discharge the contract**
- C. allow the offer to expire
- D. reject the offer in writing

Answer: B

Explanation:

When a seller receives a counteroffer, the original offer is terminated, and the seller has limited options:

Accept the counteroffer.

Reject it in writing.

Allow it to expire without response.

They cannot "discharge the contract" because no binding contract exists until there is mutual acceptance of an offer. "Discharge" applies only to an already valid and executed contract (e.g., by performance, mutual rescission, or operation of law).

Reference (Virginia Real Estate):

Code of Virginia Title 11 (Contracts)

Virginia Real Estate Principles - Offers & Counteroffers section

A490-02REGS.pdf - Contract law curriculum

NEW QUESTION # 43

John is a landlord. He has an applicant for an apartment who uses a cane. John tells her that she should go to the complex across the street, as they have more first-floor units available, and he doesn't want her to have to climb the stairs in his building. She thanks him for the tip. Evaluate.

- A. John did nothing wrong. He simply evaluated the applicant and tried to do what was best for her.
- B. John steered the applicant, but it was okay since she expressed appreciation.
- **C. John steered the applicant, which is never okay, even if she expressed appreciation.**
- D. John steered the applicant, which was a risky move, but it paid off this time.

Answer: C

Explanation:

Steering is the illegal practice of guiding prospective tenants or buyers to (or away from) certain properties based on protected characteristics (disability, race, religion, etc.).

John assumed the applicant's disability limited her housing choices and discouraged her from renting his unit.

Even if his intention was good and the applicant appreciated it, this constitutes disability discrimination under the Fair Housing Act.

Other options suggesting it was "okay" are incorrect because discrimination does not depend on intent or on whether the applicant objected.

Reference (Virginia Real Estate):

Federal Fair Housing Act, 42 U.S.C. §§ 3601-3619

Virginia Fair Housing Law, Code of Virginia Title 36, Ch. 5.1

A490-02REGS.pdf - Fair housing compliance

NEW QUESTION # 44

A deed in lieu of foreclosure is often referred to as a "friendly foreclosure" because:

- A. This alternative to foreclosure requires the agreement and cooperation of both lender and borrower.
- B. This alternative to foreclosure is handled by legal representatives known as "friends of the court."
- C. This alternative to foreclosure only takes place when the foreclosure sale buyer is a friend or family member.
- D. This alternative to foreclosure is an option only available to friends or family of the lender.

Answer: A

Explanation:

A deed in lieu of foreclosure is when a borrower voluntarily conveys the property title back to the lender to avoid foreclosure. It is called a "friendly foreclosure" because it requires mutual consent between borrower and lender, avoiding the formal court-ordered process.

Other options:

(A) Wrong - not limited to friends/family.

(C) Wrong - not related to "friends of the court."

(D) Wrong - buyer's relationship irrelevant.

Reference:

Virginia Real Estate Principles & Practices - Foreclosure Alternatives

NEW QUESTION # 45

In Virginia, the grantor tax rate is currently \$0.50 per \$500 of the sales price. How much would the taxes be on a \$756,000 home purchase?

- A. \$15,120
- B. \$756
- C. \$7,560
- D. \$1,512

Answer: B

Explanation:

Virginia imposes a grantor's tax when real estate is sold. The rate is \$0.50 per \$500 of the sales price (or fraction thereof).

Step 1: Divide sales price by \$500.

$$756,000 \div 500 = 1,512$$

Step 2: Multiply by \$0.50.

$$1,512 \times 0.50 = 756$$

⚠️ Correction: Careful — the formula is \$0.50 per \$500, which means \$1.00 per \$1,000.

$$756,000 \div 1,000 = 756 \times 1.00 = 756$$

So the correct tax is \$756, not \$1,512.

✅ Correct Answer: B. \$756

Reference (Virginia Real Estate):

Virginia Code § 58.1-802 (Grantor's tax)

Virginia Real Estate Principles - Transfer taxes section

NEW QUESTION # 46

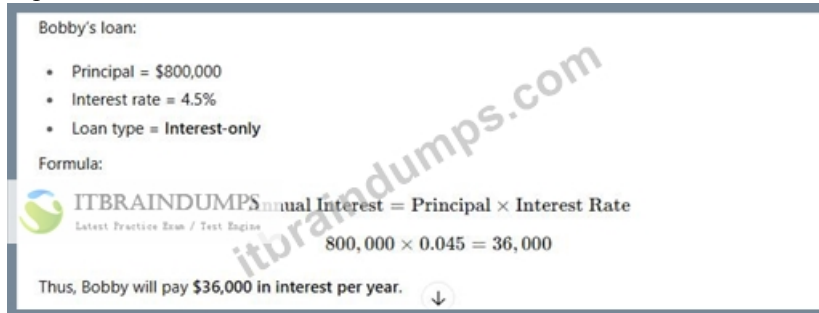
Bobby took out a commercial mortgage to pay for his new podcast studio. It is an interest-only loan of \$800,000 with an interest

rate of 4.5%. How much will Bobby pay in interest over the year?

- A. \$36,000
- B. \$3,500
- C. \$10,500
- D. \$45,000

Answer: A

Explanation:



Bobby's loan:

- Principal = \$800,000
- Interest rate = 4.5%
- Loan type = Interest-only

Formula:

Annual Interest = Principal × Interest Rate

$800,000 \times 0.045 = 36,000$

Thus, Bobby will pay \$36,000 in interest per year.

Reference (Virginia Real Estate Finance):

Real Estate Math section in Virginia Pre-License Education requirements (interest-only loan calculations) A490-02REGS.pdf sections on finance and math competency for licensure

NEW QUESTION # 47

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