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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q76-Q81):

NEW QUESTION # 76

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

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

Answer: B

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 # 77

Who regulates fair housing advertising?

- A. CRA
- B. HMDA
- **C. HUD**
- D. ECOA

Answer: C

Explanation:

The U.S. Department of Housing and Urban Development (HUD) regulates fair housing advertising under the Fair Housing Act (1968).

HUD issues rules on wording, images, and equal housing opportunity statements in ads.

Other agencies:

(A) HMDA (Home Mortgage Disclosure Act) - focuses on lending data, not advertising.

(C) CRA (Community Reinvestment Act) - ensures banks serve all communities fairly.

(D) ECOA (Equal Credit Opportunity Act) - prohibits discrimination in lending, not ads.

Reference:

Fair Housing Act, 42 U.S.C. §3601 et seq.

HUD Fair Housing Advertising Guidelines

Virginia Fair Housing Law (Title 36, Chapter 5.1)

NEW QUESTION # 78

In Virginia, what is the difference between the REB and the FHB?

- A. The REB reports to HUD, while the FHB does not.
- **B. The REB is responsible for the enforcement of the fair housing law for real estate licensees. The FHB is responsible for all other violators.**
- C. The FHB is responsible for the enforcement of the fair housing law for real estate licensees. The REB is responsible for all other violators.
- D. They are the same thing.

Answer: B

Explanation:

In Virginia, two separate bodies manage different aspects of housing regulation and enforcement:

Real Estate Board (REB):

The REB, operating under the Virginia Department of Professional and Occupational Regulation (DPOR), is responsible for regulating and enforcing real estate laws and regulations related to licensed real estate professionals. This includes education, licensure, conduct, disciplinary action, and fair housing compliance specifically for licensees (e.g., salespersons and brokers). Authority Source: Title 54.1, Chapter 21 of the Code of Virginia.

Regulatory oversight: Violations of fair housing law by real estate licensees (salespersons or brokers) are investigated and enforced by the REB.

Fair Housing Board (FHB):

The FHB, also under DPOR but functioning independently from the REB, is tasked with enforcing Virginia's Fair Housing Law (outside of licensee jurisdiction). This includes addressing violations by:

Unlicensed individuals

Property owners

Landlords and property managers who are not licensed real estate professionals Other entities not subject to REB regulation This clear division ensures that real estate licensees are held accountable by the REB, while the FHB addresses violations by those not regulated through licensure.

Reference (without URLs):

Virginia Code § 54.1-2105 (Regulation and enforcement powers of the Real Estate Board) Virginia Fair Housing Law: Title 36, Chapter 5.1 of the Code of Virginia Real Estate Regulations (18 VAC 135-20-10 et seq.) DPOR Guidance and Organizational Structure (as outlined in the A490-02REGS.pdf document)

NEW QUESTION # 79

What was the outcome of Plessy v. Ferguson?

- A. The Supreme Court decided that racial segregation of children in public schools was illegal.
- B. The Supreme Court decided that racially based zoning was illegal.
- C. The Supreme Court decided that "separate but equal" separation of the races was legal as long as Black and white facilities were equal.
- D. The Supreme Court decided that the enforcement of racially based restrictive covenants was illegal.

Answer: C

Explanation:

In Plessy v. Ferguson (1896), the U.S. Supreme Court upheld a Louisiana law mandating racial segregation in railway cars.

The Court ruled that racial segregation was constitutional under the "separate but equal" doctrine.

This legalized segregation in public facilities for decades until overturned by Brown v. Board of Education (1954), which declared segregation in public schools unconstitutional.

Other options:

(B) Refers to Brown v. Board of Education (1954).

(C) Refers to Shelley v. Kraemer (1948) (restrictive covenants).

(D) Refers to Buchanan v. Warley (1917) (racial zoning).

Reference (Virginia Real Estate & Civil Rights Law):

Plessy v. Ferguson, 163 U.S. 537 (1896)

Brown v. Board of Education, 347 U.S. 483 (1954)

Virginia Fair Housing Law history and case law integration

NEW QUESTION # 80

What is a marketable title?

- A. a title free from significant encumbrances or defects (such as liens) that might prevent a purchaser from enjoying or eventually selling the property
- B. the official opinion of an attorney regarding the condition of a property's title
- C. constructive or actual notice of real property ownership
- D. an abbreviated history of a property, including information on any transfers, grants, wills, conveyances, liens, and encumbrances

Answer: A

Explanation:

Marketable title means the title is clear enough that a prudent buyer would accept it.

It is free from serious defects, liens, or encumbrances that could jeopardize ownership or resale.

Other options:

(A) Opinion of title = attorney's assessment, not the title itself.

(B) Abbreviated history = abstract of title.

(D) Constructive/actual notice = legal doctrines, not marketability.

Reference:

Virginia Real Estate Principles & Practices - Title Concepts

Code of Virginia §55.1-900 et seq. (Title and conveyances)

NEW QUESTION # 81

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