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Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q49-Q54):

NEW QUESTION # 49

Which of the following contracts has no legal effect and typically involves an illegal act, fraud, misrepresentation, duress, or undue influence?

- A. an implied contract
- B. a valid contract
- **C. a void contract**
- D. an oral contract

Answer: C

Explanation:

A void contract is one that has no legal effect from the beginning. It is not enforceable by law because it lacks essential legal elements or involves unlawful acts. Common reasons:

Illegal act (e.g., contract to sell illegal drugs)

Fraud, misrepresentation, duress, undue influence

Lacks capacity or lawful purpose

Other options:

(B) Valid contract = fully enforceable by law.

(C) Implied contract = created by actions, not words, but still enforceable.

(D) Oral contract = valid (except when required in writing by the Statute of Frauds).

Reference (Virginia Real Estate):

Virginia Code § 11-2 (Statute of Frauds)

Virginia Real Estate Principles - Contract Law section

A490-02REGS.pdf - Contracts & Legal Enforceability

NEW QUESTION # 50

The VRLTA applies to:

- A. anyone who owns one property
- B. anyone who owns a commercial property
- **C. anyone who owns more than two rental properties**
- D. anyone who owns more than five rental properties

Answer: C

Explanation:

The Virginia Residential Landlord and Tenant Act (VRLTA) applies to:

All landlords who own more than two rental units or more than 10% interest in more than two rental units.

Landlords with two or fewer units may be exempt unless they choose to opt in.

This ensures tenant protections apply broadly, while small-scale landlords with only one or two rentals may be treated differently.

Reference (Virginia Real Estate):

Virginia Code § 55.1-1201 (Application of VRLTA)

Virginia Real Estate Principles - Landlord-tenant law section

A490-02REGS.pdf - VRLTA curriculum

NEW QUESTION # 51

A legally competent party to a contract will:

- **A. have reached the age of majority and not be mentally incompetent or intoxicated by drugs or alcohol**
- B. have reached the age of majority and be literate
- C. not be mentally incompetent or intoxicated by drugs or alcohol and have legal representation
- D. be literate and not be mentally incompetent or intoxicated by drugs or alcohol

Answer: A

Explanation:

For a contract to be legally enforceable, all parties must be legally competent. This requires:

Age of majority (18 in Virginia).

Mental competency (not declared mentally incompetent).
Not under the influence of drugs or alcohol at the time of signing.
Other options:
(B) & (D) Literacy is not required for legal competency.
(C) Legal representation is not required for a valid contract.
Reference (Virginia Real Estate):
Code of Virginia Title 11 - Contracts
Virginia Real Estate Principles - Elements of valid contracts
A490-02REGS.pdf - Contracts curriculum

NEW QUESTION # 52

What are mortgage-backed securities?

- A. the rights to real property being held by one party for the benefit of another
- B. notices that acknowledge a borrower's debt to the lender and promise to repay the holder of the note
- C. promissory notes that reference a security instrument
- **D. investment instruments that have packaged mortgages as collateral**

Answer: D

Explanation:

Mortgage-Backed Securities (MBS) are investment instruments created when lenders bundle groups of mortgages and sell them to investors. These securities are backed by the cash flow from the underlying mortgage loans.

Investors receive interest and principal payments derived from homeowners' mortgage payments.

MBS are often issued by government-sponsored entities like Fannie Mae, Freddie Mac, or Ginnie Mae.

They help provide liquidity in the mortgage market by allowing lenders to free up funds to make more loans.

Reference (Virginia Real Estate & Finance):

Virginia Principles of Real Estate textbook discussions on financing and secondary mortgage market Real Estate Settlement education material in A490-02REGS.pdf (Mortgage Finance section)

NEW QUESTION # 53

An agreement that gives only one broker and the owner the right to sell the property is called a(n):

- A. exclusive agency listing
- B. open listing
- **C. exclusive right-to-sell listing**
- D. net listing

Answer: C

Explanation:

Exclusive right-to-sell listing = only one broker has the right to sell, and they earn commission regardless of who brings the buyer (broker, owner, or another agent).

Other options:

(A) Exclusive agency listing - owner may sell without paying broker.

(B) Open listing - multiple brokers, only procuring cause earns commission.

(D) Net listing - illegal in Virginia; seller sets net amount, broker keeps excess.

Reference:

Code of Virginia §54.1-2137 (Brokerage agreements)

Virginia Real Estate Principles & Practices - Listing Agreements

NEW QUESTION # 54

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