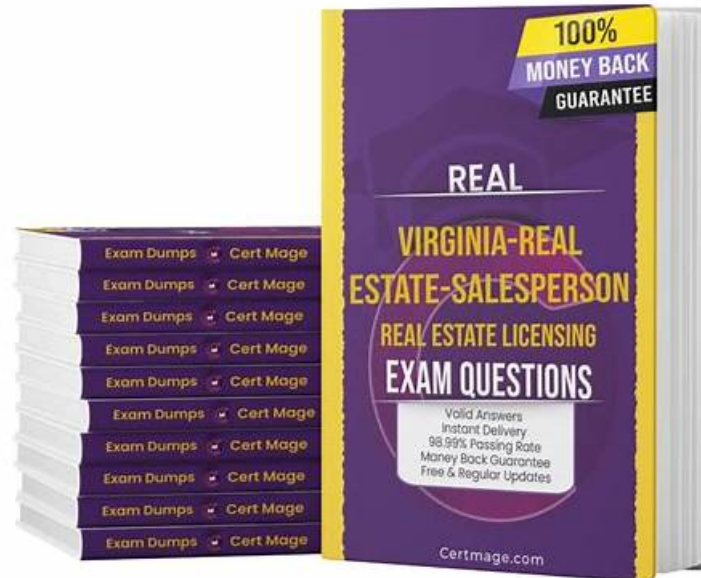


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## Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q107-Q112):

NEW QUESTION # 107

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

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

**Answer: C**

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 # 108

Which of the following discussions is a violation of antitrust laws and is also an anti-competitive practice?

- A. brokers commenting on the siding color on a newly listed home in their area
- **B. brokers agreeing to not show a certain broker's listings to their clients because they don't like that broker**
- C. two brokers discussing how to cooperate more effectively in a specific real estate transaction
- D. two brokers discussing new laws enacted in their county

**Answer: B**

Explanation:

Antitrust laws (Sherman Act, Clayton Act, and Virginia state law) prohibit anti-competitive practices in real estate. The most common violations are:

Price fixing (agreeing on commission rates)

Group boycotting (refusing to deal with a broker or vendor)

Market allocation (dividing territories/clients)

Tie-in arrangements

Here, brokers agreeing not to show another broker's listings is a group boycott, which is a violation of antitrust law.

Other options:

- (A) Cooperation in a transaction = legal.
- (B) Comments on siding color = legal, not antitrust.
- (D) Discussing new laws = legal.

Reference:

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

Virginia Real Estate Board CE Outline - Antitrust in Brokerage

### NEW QUESTION # 109

What is the difference between assemblage and plottage?

- A. Assemblage involves combining parcels of land, and plottage involves splitting parcels of land.
- **B. Assemblage is the act of combining parcels of land, and plottage is the resulting increase in value.**
- C. Assemblage is the first step in creating a new subdivision, and plottage is the second step.
- D. Assemblage is the act of building a new building, and plottage is the act of creating a new parcel of land.

**Answer: B**

Explanation:

Assemblage: The process of combining two or more adjacent parcels of land into one larger parcel.

Plottage: The increase in value that results from assemblage due to the greater utility or economic use of the combined parcel.

Example: Two small lots may be worth \$50,000 each separately, but if assembled into one larger parcel, the combined property may be worth \$120,000 due to increased development potential.

Reference (Virginia Real Estate):

Virginia Real Estate Principles - Land and Appraisal section

A490-02REGS.pdf - Valuation curriculum

### NEW QUESTION # 110

Which of these is a federal law that aims to protect people and the environment from the harmful effects of air pollution?

- **A. Clean Air Act**
- B. Superfund Amendments and Reauthorization Act
- C. CERCLA
- D. Safe Drinking Water Act

**Answer: A**

Explanation:

The Clean Air Act (CAA) is the federal law designed to protect human health and the environment from the harmful effects of air pollution.

It authorizes the EPA to set air quality standards, regulate emissions from industries and vehicles, and enforce compliance.

Other options:

(B) Safe Drinking Water Act → protects water quality.

(C) Superfund Amendments and Reauthorization Act (SARA) → expands CERCLA's hazardous waste cleanup responsibilities.

(D) CERCLA (Comprehensive Environmental Response, Compensation, and Liability Act) → governs cleanup of hazardous waste sites ("Superfund").

Reference (Virginia Real Estate):

Clean Air Act, 42 U.S.C. § 7401 et seq.

Virginia Real Estate Principles - Environmental issues section

### NEW QUESTION # 111

Which of these is an example of a deed restriction?

- A. The city denies Darren a permit to open a pawn shop in a residential area.
- **B. A restriction in one subdivision development specifies that no boats or recreational vehicles may be kept on the street, driveway, or lot.**
- C. Donald is required by the municipal government to have a certain number of bathrooms in his business.
- D. Demi is required to file an environmental impact statement with the city before building a new subdivision.

**Answer: B**

Explanation:

Deed restrictions (also called restrictive covenants) are private restrictions placed in deeds or subdivision rules by developers or homeowners associations.

They control how property can be used (e.g., no RVs, no fences over certain height).

Other options:

(A) City denying permit = zoning regulation (public restriction).

(C) Environmental impact statement = government regulation, not a deed restriction.

(D) Bathroom requirement = building code, not private restriction.

Reference:

Virginia Real Estate Principles & Practices - Land Use Controls (public vs private) Code of Virginia Title 55.1, Chapter 19 (Restrictive Covenants)

### NEW QUESTION # 112

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