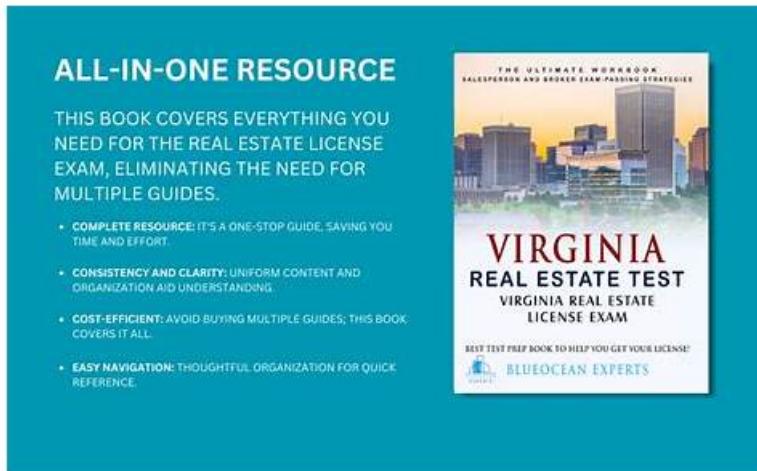


# Valid Study Virginia-Real-Estate-Salesperson Questions - Virginia-Real-Estate-Salesperson Test Book



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As the labor market becomes more competitive, a lot of people, of course including students, company employees, etc., and all want to get Virginia-Real-Estate-Salesperson authentication in a very short time, this has developed into an inevitable trend. Each of them is eager to have a strong proof to highlight their abilities, so they have the opportunity to change their current status, including getting a better job, have higher pay, and get a higher quality of Virginia-Real-Estate-Salesperson material, etc.

## Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q53-Q58):

### NEW QUESTION # 53

Who regulates fair housing advertising?

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

**Answer: D**

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 # 54

Which of the following is correct about implied and express contracts?

- A. Implied contracts explicitly state the terms of the contract, while express contracts are established by the parties' actions.
- B. Express contracts can be legally binding, while implied contracts cannot.
- **C. Express contracts explicitly state the terms of the contract, while implied contracts are established by the parties' actions.**
- D. Implied contracts can be legally binding, while express contracts cannot.

**Answer: C**

Explanation:

Express contract: Terms are explicitly stated in words, either orally or in writing (e.g., a signed listing agreement).

Implied contract: Formed through the conduct or actions of the parties (e.g., ordering food at a restaurant implies a promise to pay).

Both types can be legally binding. The key difference is how the agreement is established.

Reference (Virginia Real Estate):

Code of Virginia Title 11 - Contracts

Virginia Real Estate Board education requirements - Contracts

#### NEW QUESTION # 55

What are mortgage-backed securities?

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

**Answer: A**

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 # 56

What rights govern the use of flowing water, such as rivers or streams?

- **A. riparian rights**
- B. percolating rights
- C. littoral rights
- D. appropriative rights

**Answer: A**

Explanation:

Riparian rights apply to landowners whose property borders flowing water such as rivers or streams. Owners have reasonable rights to use the water, provided it doesn't harm upstream/downstream users.

Other options:

- (B) Percolating rights - apply to underground water.
- (C) Appropriative rights - water rights granted by permit (common in western states, not Virginia).
- (D) Littoral rights - apply to non-flowing waters (lakes, oceans, seas).

Reference:

Virginia Real Estate Principles & Practices - Water Rights Section  
Code of Virginia, Title 62.1 (Waters of the State, Ports and Harbors)

#### **NEW QUESTION # 57**

What is the purpose of the Do Not Call Registry?

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

**Answer: A**

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 # 58**

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