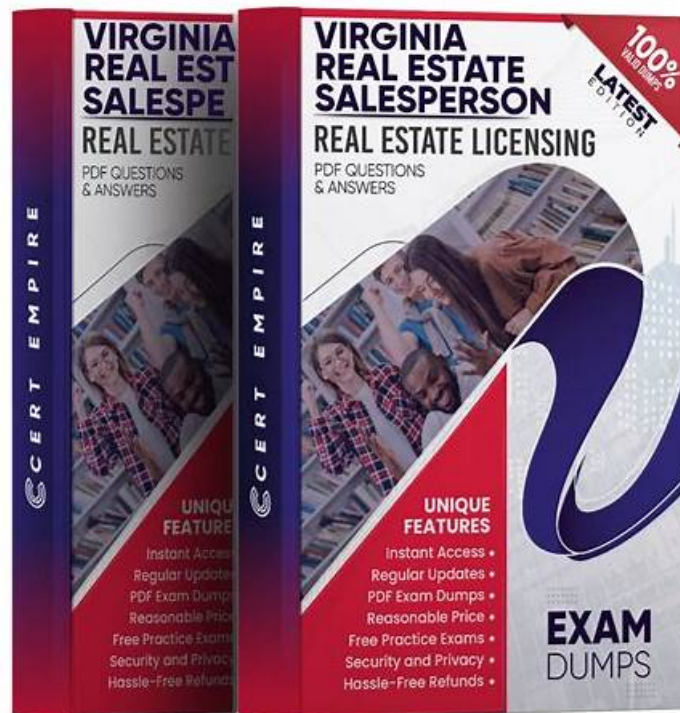


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## Real Estate Licensing Virginia Real Estate Salesperson Exam Sample Questions (Q99-Q104):

### NEW QUESTION # 99

Ernest is a third-party trustee who is holding a title for the lender of a home loan that is secured by a trust deed. The title gives Ernest limited rights sufficient to carry out the terms of the trust. What kind of title does Ernest hold?

- A. clean title
- B. skinny title
- C. naked title
- D. dirty title

**Answer: C**

Explanation:

In Virginia (a deed of trust state), when property is financed, a third-party trustee (like Ernest) holds naked title (also called bare legal title) on behalf of the lender.

The borrower retains equitable title (the right to live in and enjoy the property).

The trustee's limited rights exist only to enforce the terms of the trust deed (e.g., initiating foreclosure if borrower defaults).

This differs from "clean title" or "dirty title," which are not legal terms, and "skinny title," which is not recognized in real estate law.

Reference (Virginia Real Estate):

Code of Virginia § 55.1-3200 et seq. (Deeds of Trust)

Virginia Real Estate Principles - Financing & Title theory vs. lien theory section A490-02REGS.pdf - Mortgage/Trust Deed curriculum

### NEW QUESTION # 100

Norah just purchased a warehouse with dimensions of 25 ft. by 15 ft. She wants to carpet the floor. How many square YARDS of carpet does she need?

- A. 80 sq. yds.
- B. 375 sq. yds.
- C. 41.67 sq. yds.
- D. 125 sq. yds.

**Answer: C**

Explanation:

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Step 1: Find area in square feet.

$$25 \times 15 = 375 \text{ sq. ft.}$$

Step 2: Convert square feet to square yards.

$$375 \div 9 = 41.67 \text{ sq. yds.}$$

Checking answer choices: Closest match is D. 41.67 sq. yds. (not A).



Correction → Answer: D. 41.67 sq. yds.

Reference (Virginia Real Estate):

Virginia Real Estate Math section

A490-02REGS.pdf - Math competency for licensure

### NEW QUESTION # 101

What is a deed containing the strongest and broadest form of guarantee of title?

- A. special warranty deed
- B. bargain and sale deed
- C. quitclaim deed
- D. general warranty deed

**Answer: D**

Explanation:

A general warranty deed provides the strongest and broadest protection to the grantee (buyer). It guarantees that the grantor holds clear title to the property, free of encumbrances, and covers all claims against the property both before and during the grantor's ownership.

Quitclaim deed (A): Conveys only whatever interest the grantor has (if any) with no warranties.

Special warranty deed (B): Protects only against claims during the grantor's ownership.

Bargain and sale deed (D): Implies ownership but provides no warranties against liens or encumbrances.

Therefore, the general warranty deed is the strongest guarantee of title and most commonly used in Virginia residential real estate sales.

Reference (Virginia Real Estate):

Code of Virginia § 55.1-300 et seq. (Deeds)

Virginia Real Estate Board education requirements - Deeds and Transfer of Title A490-02REGS.pdf (Deeds & Title Transfer curriculum)

### NEW QUESTION # 102

A type of (usually commercial) lease in which the tenant pays a base rent amount and a percentage of their business profits to the landlord is a:

- A. net lease
- B. gross lease
- C. ground lease
- **D. percentage lease**

**Answer: D**

Explanation:

A percentage lease is most commonly used in commercial real estate, especially retail.

The tenant pays a base rent plus a percentage of their business's gross sales/profits to the landlord.

Example: Shopping mall tenants, restaurants, or department stores.

Other options:

(A) Gross lease = tenant pays fixed rent; landlord pays expenses.

(C) Net lease = tenant pays base rent + some or all operating expenses (taxes, insurance, maintenance).

(D) Ground lease = long-term lease of land (tenant builds on leased land).

Reference (Virginia Real Estate):

Virginia Real Estate Principles - Types of leases

A490-02REGS.pdf - Leasing curriculum

### NEW QUESTION # 103

Lola has an easement that allows her to cross her neighbor's back lot to reach her home. It runs with the land. What kind of easement does Lola have?

- A. easement by prescription
- B. easement for light and air
- **C. easement appurtenant**
- D. easement in gross

**Answer: C**

Explanation:

An easement appurtenant:

Attaches to the land and "runs with the land."

Involves two parcels: a dominant estate (benefited, here Lola's property) and a servient estate (burdened, neighbor's lot).

Example: Right-of-way across a neighbor's property for access.

Other options:

(A) Easement for light and air = very rare.

(B) Easement in gross = benefits a person/entity, not land (e.g., utility easement).

(C) Easement by prescription = acquired through long-term, open, notorious, hostile use (not the case here).

Reference (Virginia Real Estate):

Code of Virginia Title 55.1 - Easements

## NEW QUESTION # 104

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