2024 Louisiana Notary Exam Practice Test New Latest Version with All Questions and 100% Correct Answers

Which of the following is a thing or interest that the owner cannot finance with a mortgage? ----- Correct Answer ------ B. A Certificate of Deposit worth \$10,000

What is included in a paraph? ----- Correct Answer ----- 1. Name of the act 2. date the act was passed 3. signature of the notary

The division of property owned in common into distinct physical shares. -----Correct Answer ------ Partition

Predial Servitude on Mortgaged Property? ----- Correct Answer ----- Yes

If a predial servitude substantially impairs a mortgaed property... ----- Correct Answer ----- the mortgagee has a right to demand payment of debt in full

A property sold to enforce a mortgage is sold____ of predial servitude ------ Correct Answer ----- Free(Note the user of servitude can take action against Issuer of the servitude)

What strong public policy is fundamental to the concept of partition. ----- Correct Answer ---- No one should be compelled to hold property in indivision with another.

What excludes the right to partion? ----- Correct Answer ----- If it had been agreed upon in the contract of no partition or by law.

When is partition excluded by law? ----- Correct Answer ----- If partitioning the land substantially takes from the value of the other portions and renders them of no use.

What could take place when partition is excluded by law? ----- Correct Answer -------- It can by sold for example by sherriff's sale and the proceeds divided amongst owners in indivision.

What is the purpose of a partition? ----- Correct Answer ----- To do away with fractional ownership and to make perfect each co-owner's title or ownership in individual physical shares.

All of the following would be acceptable and appropriate alternative captions to this instrument, except: ----- Correct Answer ----- C. Affidavit of Distinction

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