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## Rockwell: Final Exam Questions and Answers

You must do what if selling or renting a residence built before 1978? - Answer- Disclose the location of any known Lead-Based paint, provide a copy of any reports, provide a copy of official pamphlet.

What are buyers (but not tenants) offered when buying a home built before 1978? - Answer- A 10-day period to have home tested for lead-based paint.

What must be kept by the brokerage for 3 years after homes are purchased or rented that were built before 1978? - Answer- Signed copies of Purchase and Sale Agreements (and Leases) that include specific warnings about lead-based paint.

What would you apply for a minor deviance to zoning laws? - Answer- A variance. May be granted if undue hardship is a result and cannot change the neighborhoods essential character.

Net listings are strongly discouraged because they are likely to be unfair to: - Answer- The Seller

A primary advantage of owning a property in severalty is: - Answer- Flexibility; Property owned by only one person ("in severalty") gives that owner more flexibility to use or dispose of the property than she would have if she shared ownership.

When a borrower makes payments on a fully amortized loan, her debt service payments will cover: - Answer- Both principal and interest on the loan

An advertisement for a house includes only the following phrase about financing: "Assume the owner's original loan with only a \$1,000 down payment!" What is wrong with this advertisement? - Answer- It doesn't also include the loan's annual percentage rate and other financing terms

Under the Truth in Lending Act, if an advertisement contains a triggering term, such as the down-payment amount or percentage, then it must also include what other information concerning the loan? - Answer- loan's APR and the number, timing, and amount of the payments.

# Rockwell Real Estate Final Answers

**AN Whitehead**



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