

Annex2 - PRACTICE TEST FOR BROKER'S EXAM (100Q)

1. A former natural born Filipino citizen can acquire not more than 5 hectares of land for business use at rural areas under:
a. B.P. 185 **b. R.A. 7043** c. R.A. 7632 d. None of the above
2. A foreigner married to a Filipino can acquire real property in the Philippines in the following ways, except --
a. By hereditary succession b. Acquired under the 1935 Constitution
c. Acquire not more than 40% interest in a condominium **d. Purchase real property from his legal spouse**
3. The following is not an exercise of the State's power to restrict private ownership rights involuntarily --
a. Eminent b. Expropriation c. Taxation **d. Land banking**
4. The legal right of a tenant to the fruits of his work on a piece of land --
a. Legal fruits b. Lease rights **c. Emblements** d. Profit share
5. The law or order that establishes the Family Code --
a. Act 496 b. R.A. 386 **c. E.O. 309** d. PD. 1509
6. If the current of a river, creek, or torrent segregates from an estate on its banks a known portion of land and transfers it to another estate, who will own the segregated portion?
a. It is owned by the recipient lot because the land was deposited by avulsion.
b. It shall immediately be brought to court for adjudication.
c. It may be claimed by the owner of the source of the land by extending the boundary of his property.
d. The owner of the land to which the segregated portion belonged retains ownership of it, provided he removes it within 2 years
7. The free portion of an estate can be given away gratuitously only by the --
a. **The decedent** b. The decedent's spouse c. The heirs d. Administrator
8. An owner whose land abuts a river:
a. Patrimonial owner b. Accession owner c. Riverside owner **d. Riparian owner**
9. The duty to cooperate with government in protecting the public from deceptive and unfair practices of unlicensed practitioners is part of the code of conduct in relation to --
a. Government **b. Public** c. Fellow Practitioners d. Client
10. In the event of a controversy with a fellow broker, the practitioner shall first --
a. Complain at HLURB b. Complain with PRC **c. Agree to arbitration** d. None of the above
11. The following conduct is in relation to the Public --
a. Ensuring the highest and best use of land
b. Refraining to pay, split or rebate commission, fee or valuable consideration to non-licensed brokers
c. Charging only such fees or commissions that are fair and reasonable
d. Avoiding controversy with fellow practitioners
12. The following conduct is in relation to the Public --
a. Keeping a separate bank account for moneys received in trust,
b. Pledging to promote the interest of his Client and all other clients;
c. Giving testimony in court in the most unbiased, honest and truthful manner;
d. Not criticizing another broker publicly.
13. RE SA Law was enacted on --
a. July 21, 2010 **b. June 29, 2009** c. May 24, 2010 d. None of the above
14. Additional qualifications for those applying to take the board exam for Real Estate Consultant --
a. 10 years experience as a licensed broker
b. Any of the above c. 5 years experience as a licensed appraiser d. None of the above
15. The following are exempted from obtaining a real estate broker's license, except --
a. Selling one's personal home to a buyer
b. Developers who employ salespersons
c. A receiver or trustee assigned by the court to dispose property
d. A person with a special power of attorney to sell property without any fee
16. Real estate salespersons employed by a licensed broker are not required to --
a. Submit a certificate of registration with BER. b. Have at least 2 years college education.
c. Undergo training of at least 12 credit units **d. Apply for accreditation with PRC as a salesperson**
17. The HLURB Resolution that provides guidelines for registration of dealers and brokers --
a. Res. 922 b. **Res. 921** c. Res. 910 d. None of the above
18. If involved in selling projects of developers, the following is required, except --
a. Be a licensed broker with PRC and register with HLURB
b. Pay a performance bond for P20,000 at PRC and P5,000 at HLURB
c. Submit a list of salespersons supervised
d. Show a letter of accreditation or authority from a developer
19. The penalty annual interest rate on unpaid real property tax is --

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Texas Residential Mortgage Loan Originator, Professional Exam Review: Core Education and Ethics I

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Principles of Real Estate Practice in Texas Stephen Mettling,David Cusic,Ryan Mettling,Dan Hamilton,2024-11-18 Performance

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Real Estate Law, Texas 2020 David Willis,2018-06-15 Texas Exam Prep for the Mortgage Professional Professional Exam Review,2011 The TEXAS EXAM PREP FOR THE MORTGAGE PROFESSIONAL helps ensure your success and maximize your preparation for the mortgage broker licensing exam in Texas with more drill and practice on sample exam questions Written by a savvy mortgage and real estate educator the author holds Mortgage Broker licenses in multiple states and has more than 10 years experience owning mortgage companies Further supplement studies with the high performance spiral bound flashcards to improve student retention of key terms and concepts covered on the mortgage broker licensing exam in Texas **Character** Deborah L. Rhode,2019-08-02 Americans claim to care about character Over four fifths want it taught in public schools and 95 percent think that a president s character is important And historically philosophers educators politicians religious leaders judges and the general public have agreed that character should be valued and reinforced Yet in the United States the institutions charged with that mission have consistently fallen short Simply put too little effort has been made to understand the importance of character and the strategies that can best develop and support it After first exploring the history of the concept over time Deborah Rhode turns her focus to the institutions that have traditionally fostered good character families schools youth organizations civic groups and political organizations However as we have increasingly de emphasized the subject a trend that is most evident in our politics our awareness of its shaping influence has waned Indeed we often focus on the wrong things when it comes to fostering good character For instance almost a third of the workforce is covered by licensing laws requiring good moral character even occupations where the need for screening is not self evident florist fortune teller and frog farmers Character also plays a pivotal role in the criminal justice system in defining guilt punishment and eligibility for parole All too often these legal requirements are idiosyncratic inequitable and subject to race and class bias Millions of Americans who have convictions for minor offenses are excluded from a vast range of occupations and benefits without evidence that such exclusion serves the public interest We can do better she stresses and outlines a powerful program for reform Rhode punctuates the book through a series of portraits of exemplary individuals whose good character made them who they were Ida B Wells Jane Addams Martin Luther King Mother Teresa Nelson Mandela Albert Schweitzer and Thurgood Marshall All of these individuals had flaws but through their commitments to both social justice and helping the less fortunate they all demonstrate the power and importance of strong character **Modern Real Estate Practice in Texas** G. E. Irby,1989 MotorBoating ,1989-04

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