

## 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. F.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. 5 years experience as a licensed appraiser  
c. **Any of the above**      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 --

# Study Guide For Texas Mortgage Broker Test

**David Willis**



## **Study Guide For Texas Mortgage Broker Test:**

## Reviewing **Study Guide For Texas Mortgage Broker Test**: Unlocking the Spellbinding Force of Linguistics

In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is actually astonishing. Within the pages of "**Study Guide For Texas Mortgage Broker Test**," an enthralling opus penned by a highly acclaimed wordsmith, readers attempt an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve to the book is central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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### **Table of Contents Study Guide For Texas Mortgage Broker Test**

1. Understanding the eBook Study Guide For Texas Mortgage Broker Test
  - The Rise of Digital Reading Study Guide For Texas Mortgage Broker Test
  - Advantages of eBooks Over Traditional Books
2. Identifying Study Guide For Texas Mortgage Broker Test
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Study Guide For Texas Mortgage Broker Test
  - User-Friendly Interface
4. Exploring eBook Recommendations from Study Guide For Texas Mortgage Broker Test
  - Personalized Recommendations
  - Study Guide For Texas Mortgage Broker Test User Reviews and Ratings
  - Study Guide For Texas Mortgage Broker Test and Bestseller Lists

5. Accessing Study Guide For Texas Mortgage Broker Test Free and Paid eBooks
  - Study Guide For Texas Mortgage Broker Test Public Domain eBooks
  - Study Guide For Texas Mortgage Broker Test eBook Subscription Services
  - Study Guide For Texas Mortgage Broker Test Budget-Friendly Options
6. Navigating Study Guide For Texas Mortgage Broker Test eBook Formats
  - ePub, PDF, MOBI, and More
  - Study Guide For Texas Mortgage Broker Test Compatibility with Devices
  - Study Guide For Texas Mortgage Broker Test Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Study Guide For Texas Mortgage Broker Test
  - Highlighting and Note-Taking Study Guide For Texas Mortgage Broker Test
  - Interactive Elements Study Guide For Texas Mortgage Broker Test
8. Staying Engaged with Study Guide For Texas Mortgage Broker Test
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Study Guide For Texas Mortgage Broker Test
9. Balancing eBooks and Physical Books Study Guide For Texas Mortgage Broker Test
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Study Guide For Texas Mortgage Broker Test
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Study Guide For Texas Mortgage Broker Test
  - Setting Reading Goals Study Guide For Texas Mortgage Broker Test
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Study Guide For Texas Mortgage Broker Test
  - Fact-Checking eBook Content of Study Guide For Texas Mortgage Broker Test
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

### 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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