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## Principles of Real Estate 2 Practice Test Aceable

REO - Answer- What term describes a property that is owned by a lender because a third-party buyer couldn't be found at a foreclosure auction?

Real Estate Mortgage Investment Conduit (REMIC) - Answer- A type of SPV that holds commercial and residential mortgages in trust, assembles said mortgages into pools based on risk, and issues bonds (securities) on these pools to sell to investors in the secondary mortgage market is a(n):

a concession - Answer- Julio considers leasing an apartment unit from Bruno, the landlord of an apartment complex. Bruno really wants Julio to sign so the complex doesn't have vacancies. To convince Julio, Bruno offers to lower Julio's rent \$75 per month for the first six months of Julio's lease. Bruno is offering Julio:

$(\$12,000 \times 10\%) / 12 \times 13 = \text{interest}$  - Answer- How would you find the interest for a \$12,000 loan with an interest rate of 10% over thirteen months?

affidavit as to debts and liens - Answer- What is the name for the sworn statement in which the seller assures the title company (and the buyer) that there are no liens, unpaid bills for repairs or improvements, or undisclosed defects in the title?

Interstate Land Sales Full Disclosure Act - Answer- What act requires that applicable contracts have a 7 day "cooling-off" period for buyers during which buyers can cancel their contract for any reason and get their money back?

Principle of Conformity - Answer- Which appraisal principle states that maximum value is realized when land use is in harmony with surrounding standards?

anticipation - Answer- Which is NOT one of the three approaches to value?

Actual notice is direct or first-hand knowledge; constructive notice is the assumption of knowledge because that knowledge is in the public record. - Answer- What is the difference between actual and constructive notice?

5,280 - Answer- How many feet are in a mile?

A partnership where all members equally share responsibilities, profits, and losses. - Answer- In terms of syndicates, what is a general partnership?

# Principles Of Real Estate Practice

**Stephen Mettling, David Cusic**



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