
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

H Kauffman



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Table of Contents Principles Of Real Estate Practice

1. Understanding the eBook Principles Of Real Estate Practice
 - The Rise of Digital Reading Principles Of Real Estate Practice
 - Advantages of eBooks Over Traditional Books
2. Identifying Principles Of Real Estate Practice
 - 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 Principles Of Real Estate Practice
 - User-Friendly Interface
4. Exploring eBook Recommendations from Principles Of Real Estate Practice
 - Personalized Recommendations
 - Principles Of Real Estate Practice User Reviews and Ratings
 - Principles Of Real Estate Practice and Bestseller Lists
5. Accessing Principles Of Real Estate Practice Free and Paid eBooks
 - Principles Of Real Estate Practice Public Domain eBooks

- Principles Of Real Estate Practice eBook Subscription Services
- Principles Of Real Estate Practice Budget-Friendly Options
- 6. Navigating Principles Of Real Estate Practice eBook Formats
 - ePub, PDF, MOBI, and More
 - Principles Of Real Estate Practice Compatibility with Devices
 - Principles Of Real Estate Practice Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Principles Of Real Estate Practice
 - Highlighting and Note-Taking Principles Of Real Estate Practice
 - Interactive Elements Principles Of Real Estate Practice
- 8. Staying Engaged with Principles Of Real Estate Practice
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Principles Of Real Estate Practice
- 9. Balancing eBooks and Physical Books Principles Of Real Estate Practice
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Principles Of Real Estate Practice
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Principles Of Real Estate Practice
 - Setting Reading Goals Principles Of Real Estate Practice
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Principles Of Real Estate Practice
 - Fact-Checking eBook Content of Principles Of Real Estate Practice
 - 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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