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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?

# Real Estate Principles Test Answers

**G Orfield**



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## **Table of Contents Real Estate Principles Test Answers**

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

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