



Florida Real Estate 25 26

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1. How many principals may a single agent represent in a single real estate transaction?

- A. One
- B. Two
- C. Three
- D. As many as needed

2. Which of the following is NOT one of the four essential elements required for a valid real estate contract in Florida?

- A. Acknowledgment before a notary
- B. Offer and acceptance
- C. Consideration
- D. Legally competent parties

3. In a mortgage transaction, the borrower is called the:

- A. Mortgagee
- B. Trustee
- C. Beneficiary
- D. Mortgagor

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4. How many members serve on the Florida Real Estate Commission (FREC)?

- A. 7
- B. 5
- C. 9
- D. 11



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5. Who appoints members to the Florida Real Estate Commission?

- A. The Florida Legislature
- B. The Secretary of DBPR
- C. The Florida Attorney General
- D. The Governor, confirmed by the Senate

6. A home sells for \$280,000 and the total commission rate is 6%. How much commission is earned?

- A. \$14,000
- B. \$19,600
- C. \$16,800
- D. \$28,000

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7. Which Florida statute governs the licensing of real estate sales associates and brokers?

- A. Chapter 475, Florida Statutes
- B. Chapter 455, Florida Statutes
- C. Chapter 120, Florida Statutes
- D. Chapter 718, Florida Statutes

8. Which of the following is the BEST example of real property?

- A. A barn permanently attached to land
- B. A portable storage shed
- C. A riding lawnmower
- D. A stack of lumber in the driveway

9. What is the definition of market value in real estate appraisal?

- A. The most probable price a property would bring in a competitive and open market under all conditions requisite to a fair sale
- B. The price at which the owner is willing to sell the property
- C. The assessed value used by the county for tax purposes
- D. The replacement cost of the property minus depreciation

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10. Which of the following is NOT one of the fiduciary duties owed by a single agent to the principal under Florida law?

- A. Loyalty
- B. Confidentiality
- C. Subrogation
- D. Obedience

11. In Florida real estate, the term 'consideration' in a contract refers to:

- A. The broker's commission negotiated by the parties
- B. The buyer's good-faith intentions
- C. Something of value exchanged between the parties
- D. The seller's disclosure of property defects

12. Which document is the actual promise to repay a loan?

- A. Promissory note
- B. Deed of trust
- C. Mortgage
- D. Deed in lieu

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13. Of the 7 members of FREC, how many must be licensed real estate brokers?

- A. 2
- B. 3
- C. 4
- D. 5

14. A property sells for \$350,000. The listing broker and selling broker each receive 3% of the sale price. How much does the listing broker receive?

- A. \$10,500
- B. \$21,000
- C. \$7,000
- D. \$14,000



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15. Which state agency regulates real estate licensees in Florida?

- A. The Florida Department of Commerce
- B. The Florida Real Estate Commission (FREC) acting alone
- C. The Florida Real Estate Commission (FREC) under the Department of Business and Professional Regulation (DBPR)
- D. The Florida Board of Realtors

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16. A seller removes a chandelier from the dining room ceiling before closing. What type of property was the chandelier once it was hanging?

- A. Personal property
- B. Trade fixture
- C. Real property
- D. Chattel

17. Which of the following is NOT one of the three main approaches to value used in appraisal?

- A. Sales comparison approach
- B. Cost approach
- C. Investment return approach
- D. Income capitalization approach

18. A seller tells her single agent that she will accept \$270,000 even though her list price is \$299,000. The broker should:

- A. Disclose this to every interested buyer to speed the sale
- B. Place the information in the MLS remarks section
- C. Disclose it only to buyers who are also represented by that same broker
- D. Keep this information strictly confidential and not disclose it to any buyer

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19. Under Florida's Statute of Frauds, a contract for the sale of real property must be:

- A. Witnessed by two disinterested parties
- B. Notarized by a Florida notary
- C. Recorded in the county's public records
- D. In writing and signed by the party to be charged

20. The right of a mortgagor to reclaim the property after defaulting by paying all amounts owed before the foreclosure sale is called:

- A. Deficiency judgment
- B. Acceleration
- C. Novation
- D. Equitable right of redemption

21. What is the term length for a FREC member?

- A. 4 years
- B. 2 years
- C. 6 years
- D. 5 years

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22. A home sells for \$420,000 with a 6% total commission. The listing broker retains 60% of the commission. How much does the listing broker receive?

- A. \$12,600
- B. \$15,120
- C. \$25,200
- D. \$10,080

23. What is the minimum pre-license education requirement for a Florida real estate sales associate?

- A. 30 hours
- B. 45 hours
- C. 60 hours
- D. 63 hours



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24. Which test is commonly used to determine whether an item is a fixture and therefore real property?

- A. The market value test
- B. The depreciation test
- C. The mortgage lien test
- D. The method of attachment test

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25. Which approach to value is most commonly used for single-family residential properties?

- A. Cost approach
- B. Sales comparison approach
- C. Income capitalization approach
- D. Assessed value approach

26. Which of the following best describes a transaction broker in Florida?

- A. A broker who provides limited representation to a buyer, seller, or both in a transaction
- B. A broker who represents only the buyer
- C. A broker who represents only the seller
- D. A broker who charges no commission

27. A buyer and seller reach an oral agreement to sell a single-family home. Before anything is signed, the seller refuses to proceed. Which statement is most accurate?

- A. The buyer cannot enforce the contract because it violates the Statute of Frauds
- B. The oral agreement is valid because both parties consented
- C. The buyer may sue for specific performance based on the oral agreement
- D. The contract is voidable at the buyer's option only

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28. A conventional mortgage loan is one that is:

- A. Insured by the FHA
- B. Guaranteed by the VA
- C. Backed by the USDA
- D. Not insured or guaranteed by the federal government



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29. Under which Florida statute is FREC primarily governed?

- A. Chapter 455, F.S.
- B. Chapter 475, F.S.
- C. Chapter 120, F.S.
- D. Chapter 489, F.S.

30. A sales associate earns 45% of the commission her broker receives. The broker received \$9,000 in commission. What does the sales associate earn?

- A. \$5,400
- B. \$4,050
- C. \$3,600
- D. \$3,150



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Answer Key & Explanations

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1. A — One

A single agent represents only one principal (buyer or seller) in a transaction, which is the hallmark of single-agent relationships. Representing both parties in the same transaction would create a dual agency, which requires written consent.

2. A — Acknowledgment before a notary

The four essential elements of a valid contract are offer and acceptance, consideration, legally competent parties, and lawful objective. Notarization is not required for a contract to be valid, though it may be required for recording a deed.

3. D — Mortgagor

The mortgagor is the borrower who pledges the property as collateral. The mortgagee is the lender who holds the mortgage lien.

4. A — 7

FREC is composed of 7 members appointed by the Governor and confirmed by the Senate. Four must be licensed brokers, one a licensed broker-salesperson or salesperson, and two are consumer members.

5. D — The Governor, confirmed by the Senate

FREC members are appointed by the Governor and must be confirmed by the Florida Senate. This process ensures accountability and keeps the commission connected to elected state leadership.

6. C — \$16,800

Commission = sale price × rate = \$280,000 × 0.06 = \$16,800. Multiply the sale price by the decimal form of the commission percentage.

7. A — Chapter 475, Florida Statutes

Chapter 475, Florida Statutes (the Real Estate License Law) specifically regulates real estate brokers, sales associates, and schools in Florida. Chapter 455 covers general professions, and Chapter 718 covers condominiums.

8. A — A barn permanently attached to land

Real property includes land and anything permanently attached to it. A barn affixed to the land qualifies, while portable items like sheds, mowers, and lumber remain personal property.

9. A — The most probable price a property would bring in a competitive and open market under all conditions requisite to a fair sale

Market value is the most probable price a willing buyer would pay and a willing seller would accept in an arm's-length transaction in an open and competitive market. It is not the owner's asking price or the tax-assessed value.



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10. C — Subrogation

Florida Statute §475.278 lists the single-agent duties as dealing honestly and fairly, loyalty, confidentiality, obedience, full disclosure, accounting for all funds, skill/care/diligence, presenting all offers, and disclosing all known facts. Subrogation is an insurance term, not a real estate agency duty.

11. C — Something of value exchanged between the parties

Consideration is something of value—money, services, a promise to act, or forbearance—exchanged by the parties to make the contract binding. Without consideration a contract is generally unenforceable.

12. A — Promissory note

The promissory note is the personal promise to repay the debt. The mortgage or deed of trust is the security instrument that pledges the real property as collateral.

13. C — 4

Florida law requires that four of the seven FREC members be licensed real estate brokers who have held active licenses for at least five years. This ensures professional expertise guides commission decisions.

14. A — \$10,500

The listing broker's share = $\$350,000 \times 0.03 = \$10,500$. Each broker receives their own 3% separately.

15. C — The Florida Real Estate Commission (FREC) under the Department of Business and Professional Regulation (DBPR)

The Florida Real Estate Commission (FREC) operates under the Department of Business and Professional Regulation (DBPR). FREC makes rules and disciplinary decisions, while DBPR handles administrative functions.

16. C — Real property

Once the chandelier was permanently attached (plugged into wiring and mounted to the ceiling), it became a fixture—a form of real property. Removing it requires the seller to disclose or replace it.

17. C — Investment return approach

The three recognized appraisal approaches are the sales comparison approach, the cost approach, and the income capitalization approach. 'Investment return approach' is not a recognized appraisal methodology.

18. D — Keep this information strictly confidential and not disclose it to any buyer

Under the duty of confidentiality in a single-agent relationship, the broker must not disclose the seller's minimum acceptable price (motivating factor) to any buyer. Disclosing it would breach the seller's fiduciary relationship.

19. D — In writing and signed by the party to be charged

Florida's Statute of Frauds (§725.01) requires contracts for the sale of real estate to be in writing and signed by the party against whom enforcement is sought. Notarization and recording are not required for enforceability.

20. D — Equitable right of redemption

Equitable right of redemption allows a defaulted borrower to reclaim the property by paying the full debt before the foreclosure sale is completed. Florida also has a statutory right of redemption in some circumstances.

21. A — 4 years

Each FREC member serves a four-year term. Members may be reappointed but may not serve more than two



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consecutive terms before a break in service.

22. B — \$15,120

Total commission = $\$420,000 \times 0.06 = \$25,200$. Listing broker's share = $\$25,200 \times 0.60 = \$15,120$.

23. D — 63 hours

A Florida sales associate applicant must complete a FREC-approved 63-hour pre-license course before sitting for the state exam. This is the minimum required by law.

24. D — The method of attachment test

Courts examine how an item is attached to determine if it has become a fixture. If removing the item would damage the real property or the item itself, it is generally deemed a fixture.

25. B — Sales comparison approach

The sales comparison approach is preferred for single-family homes because there are typically many comparable sales available. The income and cost approaches are better suited for income-producing or unique properties.

26. A — A broker who provides limited representation to a buyer, seller, or both in a transaction

A transaction broker provides limited representation and assists the buyer and/or seller in the transaction but does not owe full fiduciary duties. They facilitate the transaction rather than represent one side exclusively.

27. A — The buyer cannot enforce the contract because it violates the Statute of Frauds

An oral contract for the sale of real property is unenforceable in Florida under the Statute of Frauds. Without a written, signed agreement the buyer has no legal remedy to compel the sale.

28. D — Not insured or guaranteed by the federal government

Conventional loans are not backed by any government agency. They may be conforming (meeting Fannie Mae/Freddie Mac guidelines) or non-conforming, but they carry no federal guarantee or insurance.

29. B — Chapter 475, F.S.

Chapter 475, Florida Statutes (the Real Estate License Law) governs FREC, real estate licensees, and brokerage activities in Florida. Chapter 455 covers general DBPR procedures.

30. B — \$4,050

Sales associate earnings = $\$9,000 \times 0.45 = \$4,050$. The associate's percentage applies only to what the broker receives.



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