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COMMONWEALTH OF VIRGINIA DEPARTMENT OF PROFESSIONAL AND OCCUPATIONAL REGULATION

REAL ESTATE CANDIDATE INFORMATION BULLETIN

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EXAMINATIONS BY PSI

This Candidate Information Bulletin provides you with information about the examination and application process for becoming licensed as a real estate salesperson or broker in the Commonwealth of Virginia. You need to pass an examination to confirm that you have attained at least a minimum level of knowledge regarding the principles, practices, statutes and regulations relating to real estate. The Department has contracted with PSI to conduct its examination program. PSI provides examinations through a network of computer and paper-and-pencil examination centers in Virginia. PSI works closely with the Department of Professional and Occupational Regulation and Examination Review Committee to be certain that examinations meet local as well as national requirements in basic principles of real estate and examination development standards.

The following are the examinations offered by PSI Examination Services:

Real Estate Salesperson Examination Real Estate Broker Examination

Each examination consists of state and national portions. You must pass both portions to apply for licensure. Only the state portion must be passed if applying by reciprocity.

All questions and requests for information about examinations should be directed to:

PSI (855) 340-3910 https://test-takers.psiexams.com/vare

Questions about applications for licensure should be directed to the:

Commonwealth of Virginia
Department of Professional and Occupational Regulation
9960 Maryland Drive, Suite 400
Richmond, VA 23233
(804) 367-8526

http://www.dpor.virginia.gov
email: REBoard@dpor.virginia.gov

EXAMINATION QUALIFICATIONS

Applicants for the Virginia Real Estate Examinations must be at least 18 years of age and must meet 1 of these additional requirements:

- Complete the required pre-license education before taking the examination (See the Virginia Real Estate Board Regulations, Real Estate License Laws for details).
- 2. Be licensed to practice real estate in another state.

Licensees of other states will be required to take ONLY the state portion of the Virginia Real Estate License Examination.

INSTRUCTIONS FOR LICENSE QUALIFICATION

To make the license qualification process go as smoothly as possible, be certain that you:

- Applicant must have, at a minimum, a high school diploma or its equivalent.
- 2. Obtain the appropriate number of hours of education in advance of registering for the examination.
- Prepare for the examination by using the examination outline in this Candidate Information Bulletin and the suggested study materials that cover the outline topics.
- 4. Be sure to take proper identification with you to your scheduled examination appointment (details found on page 9).
- 5. After you have passed the appropriate portions of the PSI licensing examination, submit your license application form, any other required information, and the correct fees to the Virginia Department of Professional and Occupational Regulation. (See "License Application Instructions").
- 6. Fingerprinting is mandatory. Before submitting an application for a Virginia real estate license, each applicant must submit a set of fingerprints to the Virginia Central Criminal Records Exchange for the purpose of conducting a state and national fingerprint-based criminal history record. You will be electronically fingerprinted at one of PSI Virginia sites, during regular testing hours. The Johnson City, TN and Salisbury, MD test sites do not offer fingerprinting. Contact the Board if you cannot be electronically fingerprinted at a PSI Virginia site.
- 7. Once fingerprinting is done, the license application must be received by the Board within 45 calendar days of the Board's receipt of the fingerprint results or the applicant will have to pay to be fingerprinted again before a license will be issued.

TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your license examination. Planned preparation, in addition to the required classroom hours, increases your likelihood of passing.

- Start with a current copy of this Virginia Real Estate Candidate Information Bulletin and use the examination content outline as the basis of your study.
- Read study materials that cover all the topics in the content outline.
- Read the Real Estate Regulations found at <u>http://www.dpor.virginia.gov/uploadedFiles/Main</u>

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Site/Content/Boards/Real_Estate/A490-02REGS.pdf

- Take notes on what you study. Putting information in writing helps you commit it to memory, and it is also an excellent business practice. Underline or highlight key ideas that will help with a later review.
- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your studies will be most effective if you study frequently, for periods of about 45 to 60 minutes.
 Concentration tends to wander when you study for longer periods of time.

EXAMINATION STUDY MATERIALS

The following is a list of possible study materials for the real estate examinations. The list is given to identify resources and does not constitute an endorsement by PSI or by the Virginia Department of Professional and Occupational Regulation. The examinations are closed book.

National Portion

- Modern Real Estate Practice, 21st Edition, Galaty, Allaway, Kyle, and Williams, Dearborn Real Estate Education, <u>www.dearborn.com</u>, ISBN: 978-1-0788-1887-2
- Mastering Real Estate Math, 9th Edition, 2022, Denise Evans www.dearborn.com ISBN: 9781078819008
- The Language of Real Estate, 8th Edition, 2019, Reilly and Spodek, Dearborn Real Estate Education, www.dearborn.com
- Property Management, 11th edition, 2016, Kyle, Robert
 C., Baird, Floyd M. and Kyle, C. Donald, Chicago:
 Dearborn Real Estate Education www.dearborn.com
- Real Estate Law, 11th Edition, 2022, Elliot Klayman, Dearborn Real Estate Education www.dearborn.com
- Real Estate Fundamentals, 10th Edition, 2019, Gaddy, Hart, Spodek, Dearborn Real Estate Education.www.dearborn.com
- Real Estate Principles, 12th Edition, Charles Jacobus, OnCourse Publishing, N19W24075 Riverwood Drive, Suite 200, Waukesha, WI 53188, 855-733-7239, www.oncoursepublishing.com ISBN 1285420985
- Real Estate Principles, 12th Edition, 2021, Floyd and Allen, Dearborn Real Estate Education, www.dearborn.com
- Mastering Real Estate Principles, 8th Edition, 2022,
 Gerald Cortesi, https://www.amazon.com/Mastering-Real-Estate-Principles-Paperback/dp/107881712X
- Real Estate Principles & Practices, 9th Edition, 2014, Arlyne Geschwender, OnCourse Publishing, N19W24075 Riverwood Drive, Suite 200, Waukesha, WI 53188, 855-733-7239, www.oncoursepublishing.com ISBN 0324784554

 Principles of Real Estate Practice, 6th edition, 2019, Mettling, Stephen and Cusic, David, Performance Programs Company, www.performanceprogramscompnay.com

State Portion

- Virginia Real Estate License Laws
 https://law.lis.virginia.gov/vacode/title54.1/chapter21//
- Virginia Real Estate Board Regulations <u>https://law.lis.virginia.gov/admincode/title18/agency</u> 135/chapter20/
- Virginia Fair Housing Law, https://law.lis.virginia.gov/vacode/title36/chapter5.1
- Virginia Fair Housing Regulations
 http://www.dpor.virginia.gov/uploadedFiles/MainSite/Content/Boards/Fair_Housing/A463-063_FHREGS.pdf
- Virginia Residential Property Disclosure Act, <u>http://www.dpor.virginia.gov/news/residential_property_disclosures/</u>
- Virginia Real Estate Time-Share Act, <u>https://law.lis.virginia.gov/vacodepopularnames/the-virginia-real-estate-time-share-act</u>
- Virginia Real Estate Time-Share Regulations
 http://www.dpor.virginia.gov/uploadedFiles/MainSite/Content/Boards/CIC/CIC%20Timeshare%20Regulations.pdf
- Virginia Condominium Act, <u>https://law.lis.virginia.gov/vacodepopularnames/condominium-act</u>
- Virginia Condominium Regulations <u>http://www.dpor.virginia.gov/uploadedFiles/MainSite/Content/Boards/CIC/CIC%20Condo%20Regulations.pdf</u>
- Virginia Residential Landlord and Tenant Act https://www.dhcd.virginia.gov/LTHandbook
- Virginia Underground Utility Damage Prevention Act, https://law.lis.virginia.gov/vacodepopularnames/underground-utility-damage-prevention-act/AND
 - https://law.lis.virginia.gov/vacode/title56/chapter10.
- Common Interest Community Management Information Fund
 - https://law.lis.virginia.gov/vacode/title55/chapter29
- Property Owner's Association Act, https://law.lis.virginia.gov/vacode/title55/chapter26

DESCRIPTION OF EXAMINATIONS AND EXAMINATION CONTENT OUTLINES

The Examination Content Outlines have been approved by the Virginia Department of Professional and Occupational Regulation. These outlines reflect the minimum knowledge required by real estate professionals to perform their duties to the public in a competent and responsible manner. Changes in the examination content will be preceded by changes in these published examination content outlines.

Use the outline as the basis of your study. The outlines list the topics that are on the examination and the number of items for each topic. Do not schedule your examination until you are familiar with all topics in the outline. The Examination Summary Table below shows the number of questions and the time allowed for each examination portion.

EXAMINATION SUMMARY TABLE				
Examination	Portion	# of Questions	Time Allowed	
	National	80 (80 points)	105 Minutes	
Salesperson	State	40 (40 points)	45 Minutes	
	Both	120 (120 points)	150 Minutes	
	National	75 (80 points)	105 Minutes	
Broker	State	50 (50 points)	55 Minutes	
	Both	125 (130 points)	160 Minutes	

Note: National broker exams include questions that are scored up to two points.

NATIONAL PORTION (REAL ESTATE PRINCIPLES AND PRACTICES)

CONTENT OUTLINE

- I. Property Ownership (Sales 10%, Broker 10%)
- A. Real and personal property; conveyances
- B. Land characteristics and legal descriptions
 - Metes and bounds method of legal property description
 - Lot and block (recorded plat) method of legal property description
 - Government survey (rectangular survey) method of legal property description
 - 4. Measuring structures (linear and square footage)
 - 5. Land measurement

C. Encumbrances and effects on property ownership

- Types of liens and their effect on the title and value of real property
- Easements, rights of way and licenses, including their effect on the title, value and use of real property
- Encroachments and their effect on the title, value and use of real property
- 4. Potential encumbrances on title, such as probate, leases, or adverse possession
- 5. Property rights that may be conveyed separately from use of the land surface, such as mineral and other subsurface rights, air rights, or water rights

D. Types of ownership

- 1. Ownership in severalty/sole ownership
- 2. Implications of ownership as tenants in common
- 3. Implications of ownership in joint tenancy
- 4. Forms of common-interest ownership, such as Timeshares, Condominiums and Co-ops
- 5. Property ownership held in a trust or by an estate
- 6. Ownership by business entities
- 7. Life Estate ownership

II. Land use Controls (Sales 5%, Broker 5%)

A. Government rights in land

- Government rights to impose property taxes and special assessments
- 2. Government rights to acquire land through eminent domain, condemnation and escheat

B. Government controls on land use

C. Private controls

- 1. Deed conditions or restrictions on property use
- Subdivision covenants, conditions and restrictions (CC&Rs) on property use
- Condominium and owners' associations regulations or bylaws on property use

III. Valuation (Sales 8%, Broker 8%)

A. Appraisals

- 1. Appraisals for valuation of real property
- Situations which require appraisal by a licensed or certified appraiser and brokerage-related actions that constitute unauthorized appraisal practice
- 3. General steps in appraisal process

B. Estimating Value

- Economic principles and property characteristics that affect value of real property
- 2. Sales or market comparison approach to property valuation and appropriate uses
- Cost approach to property valuation and appropriate uses
- 4. Income analysis approach to property valuation and appropriate uses

C. Comparative Market Analysis (CMA)

- Competitive/Comparative Market Analysis (CMA), BPO or equivalent
- Automated Valuation Method (AVM), appraisal valuation and Comparative Market Analysis (CMA)

IV. Financing (Sales 10%, Broker 9%)

A. Basic Concepts and Terminology

- Loan financing (for example, points, LTV, PMI, interest, PITI)
- General underwriting process (e.g., debt ratios, credit scoring and history)
- Standard mortgage/deed of trust clauses and conditions
- 4. Essential elements of a promissory note

B. Types of Loans

- 1. Conventional loans
- 2. Amortized loans, partially amortized (balloon) loans, interest-only loans
- 3. Adjustable-rate mortgage (ARM) loans
- 4. Government Loans
 - a. FHA insured loans
 - b. VA guaranteed loans
 - c. USDA/Rural Development loan programs
- Owner financing (for example, installment or land contract/contract for deed)
 - 6. Reverse-mortgage loans
 - 7. Home equity loans and lines of credit

- 8. Construction loans
- 9. Rehab loans
- 10. Bridge loans

C. Financing and Lending

- Real Estate Settlement Procedures Act (RESPA), including kickbacks
- Truth-in-Lending Act (Regulation Z), including advertising
- Requirements and time frames of TRID (TILA-RESPA Integrated Disclosures)
- 4. Equal Credit Opportunity Act
- 5. Lending Process (application through loan closing)
- Risky loan features, such as prepayment penalties and balloon payments

V. Contracts (Sales 19%, Broker 19%)

A. General Contract Law

- 1. General principles of contract law
- 2. Elements necessary for a contract to be valid
- 3. Effect of the Statute of Frauds
- 4. Offer and a contract
- 5. Enforceability of contracts
- 6. Void, voidable and unenforceable contracts
- 7. Bilateral and unilateral contracts
- 8. Nature and use of option agreements
- Notice, delivery, acceptance and execution of contracts
- 10. Appropriate use, risks, and advantages of electronic signatures and paperless transactions
- 11. Rights and obligations of the parties to a contract
- 12. Possible remedies for breach or non-performance of contract
- 13. Termination, rescission and cancellation of contracts

B. Purchase and Lease Contracts

- 1. Addenda and amendments to contracts
- 2. Purchase agreements
- Contract contingencies and methods for satisfying them
- 4. Leases and rental agreements
- 5. Lease-purchase agreements
- Types of leases

C. Proper handling of multiple offers and counteroffers

VI. Agency (Sales 13%, Broker 13%)

A. Agency and non-agency relationships

- 1. Agency relationships and how they are established
- 2. Types of listing contracts
- 3. Buyer brokerage/tenant representation contracts
- 4. Other brokerage relationships, including transaction brokers and facilitators
- 5. Powers of attorney and other assignments of authority
- Conditions for termination of agency or brokerage service agreements

B. Agent Duties

- . Fiduciary duties of agents
- Agent's duties to customers/non-clients, including honesty and good faith

C. Agency Disclosures

- 1. Disclosure of agency/representation
- 2. Disclosure of possible conflict of interest or self-interest

VII. Property Disclosures (Sales 7%, Broker 7%)

A. Property Condition

- 1. Seller's property condition disclosure requirements
- Property conditions that may warrant inspections or a survey
- Red flags that warrant investigation of public or private land use controls

B. Environmental and Government Disclosures

- 1. Environmental issues requiring disclosure
- Federal, state, or local disclosure requirements regarding the property
- C. Disclosure of material facts and material defects

VIII. Property Management (Sales 3%, Broker 5%)

A. Duties and Responsibilities

- 1. Procurement and qualification of prospective tenants
- Fair housing and ADA compliance specific to property management
- 3. How to complete a market analysis to identify factors in setting rents or lease rates
- Property manager responsibility for maintenance, improvements, reporting and risk management (BROKER ONLY)
- Handling landlord and tenant funds; trust accounts, reports and disbursements (BROKER ONLY)
- Provisions of property management contracts (BROKER ONLY)

B. Landlord and tenant rights and obligations

IX. Transfer of Title (Sales 6%, Broker 6%)

A. Types of deeds

B. Title Insurance and Searches

- 1. Title insurance policies and title searches
- 2. Potential title problems and resolutions
- 3. Marketable and insurable title

C. Closing Process

- 1. When transfer of ownership becomes effective
- 2. Process and importance of recordation
- 3. Settlement procedures (closing) and parties involved
- 4. Home and new construction warranties

D. Special Processes

- 1. Special issues in transferring foreclosed properties
- 2. Special issues in short sale transactions
- 3. Special issues in probate transactions

X. Practice of Real Estate (Sales 12%, Broker 12%)

A. Antidiscrimination

- Federal Fair Housing Act general principles and exemptions
- 2. Protected classes under Federal Fair Housing Act
- 3. Protections against discrimination based on gender identity and sexual orientation
- Prohibited conduct under Federal Fair Housing Act (Redlining, Blockbusting, Steering, Disparate Treatment)
- 5. Fair housing advertising rules
- Americans with Disabilities Act (ADA) obligations pertaining to accessibility and reasonable accommodations

B. Legislation and Regulations

- Licensees' status as employees or independent contractors
- 2. Antitrust laws and types of violations, fines and penalties
- 3. Do-Not-Call List rule compliance
- 4. Proper use of Social Media and Internet communication and advertising

C. Duties and Responsibilities

- Protection of confidential personal information (written, verbal or electronic)
- 2. Duties when handling funds of others in transactions
- Licensee responsibility for due diligence in real estate transactions

D. Supervisory Responsibilities (BROKER ONLY)

- Broker's supervisory responsibilities (licensees, teams and unlicensed assistants and employees) (BROKER ONLY)
- Broker relationship with licensees (employees or independent contractors and governing rules) (BROKER ONLY)

XI. Real Estate Calculations (Sales 7%, Broker 6%)

A. Calculations for Transactions

- 1. Seller's net proceeds
- 2. Buyer funds needed at closing
- 3. Real property tax and other prorations
- 4. Real property transfer fees
- 5. PITI (Principal, Interest, Taxes and Insurance) payments estimate given loan rate and term

B. General Concepts

- 1. Equity
- 2. Rate of return/Capitalization rate
- 3. Loan-to-Value ratio
- 4. Discount points and loan origination fees

STATE PORTION (VIRGINIA STATE REAL ESTATE LAWS AND REAL ESTATE BOARD RULES)

The State Real Estate Laws and Real Estate Board Rules include knowledge of state legislation as outlined in the Virginia Revised Statutes and Administrative Codes dealing with real estate licensing. Also included is knowledge of legislation and rules governing license law, transfer taxes, property taxes, and fair housing.

Licensing [Salesperson-8 items, Broker-13 items]

- 1. Qualifications/Requirements
 - a. Broker's Supervisory Requirements
 - b. Disciplinary Procedures and Sanctions
 - i. Improper Dealings
 - ii. Improper Brokerage (incl commission arrangements)
- 2. Inspection of Records and Audits
 - a. Record keeping requirements
- 3. License types and activities requiring license
- 4. License Maintenance
 - a. Post-license education
 - b. Continuing education
 - c. License transfer
 - d. Informing Board of changes

Escrow Accounts [Salesperson-2 items, Broker-7 items] Disclosure Requirements [Salesperson-10 items, Broker-7 items]

- 1. Property Disclosure (incl Chesapeake Bay Act)
- 2. Aircraft Noise/Crash Disclosure
- 3. Septic Disclosure
- 4. Megan's Law
- 5. Stigmatized Properties
- HOA/POA disclosures (timing for review/cancellation: what constitutes delivery)
- 7. Advertising Rules

Agency Definitions and Relationships [Salesperson-12 items, Broker-12 items]

- 1. Broker-Salesperson Relationships and Compensation
- 2. Limited Service
- 3. Disclosure of Agency
- 4. Agency duties
 - a. Document handling (delivery, leave copies)
 - b. Standard agent duties
 - c. Duties to client vs. customer
 - d. Misrepresentation, omissions
 - e. Brokerage agreements
- 5. Designated and Dual Agency
- Unrepresented parties

Virginia Fair Housing Law and Regulations [Salesperson-4 items, Broker-6 items]

Specific Acts Pertaining to Real Estate Practice [Salesperson-4 items, Broker-5 items]

- Virginia Condominium Act and Regulations (CC&Rs, definitions, unit-owner restrictions)
- 2. Virginia Residential Landlord and Tenant Act
- Virginia Common Interest Communities Act (Broker only)
- 4. Virginia Underground Utility Damage Prevention Act
- 5. Virginia Property Owner's Association Act

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SAMPLE QUESTIONS

The following questions are offered as examples of the types of questions you will be asked during the course of the National real estate salesperson and broker examinations. They are intended primarily to familiarize you with the style and format of questions you can expect to find in the examinations. The examples do NOT represent the full range of content or difficulty levels found in the actual examinations.

SAMPLE SALESPERSON QUESTIONS

- A. Which of the following interests in property is held by a person who is granted a lifetime use of a property that will be transferred to a third party upon the death of the lifetime user?
 - 1. A life estate.
 - 2. A remainder estate.
 - 3. An estate for years.
 - 4. A reversionary estate.
- B. Which of the following statements BEST identifies the meaning of the term, "rescission of a contract"?
 - 1. A ratification of a contract by all parties.
 - A return of all parties to their condition before the contract was executed.
 - 3. A transfer or assignment of a particular responsibility from one of the parties to another.
 - A review of the contract by the legal counsel of either party that may result in a cancellation without penalty or further obligation.
- C. Which of the following clauses in a mortgage allows the lender to demand loan repayment if a borrower sells the property?
 - 1. Defeasance
 - 2. Prepayment
 - 3. Acceleration
 - 4. Alienation
- D. How much cash MUST a buyer furnish in addition to a \$2,500 deposit if the lending institution grants a 90% loan on an \$80,000 property?
 - 1. \$5,500.
 - 2. \$6,975.
 - 3. \$7,450.
 - 4. None of the above.
- E. Which of the following single-family residences would get the MOST accurate appraisal by applying the reproduction cost approach to value?
 - 1. A rental property.
 - 2. A vacant property.
 - 3. A new property.
 - 4. An historic property.

Answers to Sample Salesperson Questions:

A: 1; B: 2; C: 4; D: 1; E: 4

SAMPLE BROKER QUESTIONS (SCENARIO-BASED)

Scenario:

You are hosting an open house. Mr. and Mrs. Charles Martin come into the house. You greet them and show them the house. The Martins tell you the house is exactly what they are looking for and they are very interested in purchasing it. You then give them information showing the various types of financing available with down payment options and projected payments.

Mr. Martin tells you they have been working with Mary Hempstead of XX Realty, a competing real estate company. Before leaving, you thank them for coming and give them your business card.

- A. The first thing on Monday morning, Mrs. Martin calls and indicates they have tried to reach Mary and cannot. They indicate they have a written buyer's agent agreement with Mary's broker. They are afraid someone else is going to buy the house. Which of the following should you do? Select the best answer.
 - 1. Seek advice from your supervising broker.
 - 2. Tell them to come to your office.
 - 3. Ask them to bring the buyer's agency agreement to you for your interpretation.
 - Tell them to be patient and continue trying to reach Mary.
 - Tell them to call Mary's supervising broker or branch manager.
 - 6. Tell them you are really sorry, but there is nothing you can do.
- B. The Martins come to your office and explain that neither Mary nor her supervising broker are available. They insist you immediately write an offer for the house. How should you proceed? Select the best answer.
 - Write the offer after entering into a buyer's broker agreement with them.
 - Write the offer after explaining they may owe Mary's broker a commission.
 - Write the offer after trying to contact Mary's broker yourself.
 - Refuse to write an offer and explain that doing so would be unethical.
 - 5. Refuse to write and offer since it would be illegal.
 - 6. Refuse to write the offer and tell the Martins to contact another Salesperson in Mary's office.

Answers (Points) to Sample Broker Questions:

- A. 1 (2 points), 2 (1 point), 3 (0 point), 4 (0 point), 5 (1 point), 6 (0 point);
- B. 1 (1 point), 2 (2 points), 3 (1 point), 4 (0 point), 5 (0 point), 6 (0 point);

REGISTRATION & SCHEDULING PROCEDURES

Fees apply to both Broker and Salesperson Examinations.

Examination Fee \$60.00

ATTENTION: REGISTRATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. EXAMINATION FEE IS VALID FOR ONE YEAR.

THERE ARE 3 WAYS TO BE APPROVED TO TAKE AN EXAMINATION.

1. APPLYING FOR A LICENSE BY EXAMINATION WITH A LETTER FROM THE BOARD FOR PERMISSION TO TAKE THE EXAMINATION

Effective 10/30/24 to be approved to take an examination you will fill out the registration form by going to <u>Click Here</u> and select VIEW AVAILABLE TESTS and select the examination. Select SIGN IN /REGISTER and Create Account. You are required to upload a copy of the letter from the board.

Click Here for Step-by-step instructions

Applicants with a letter from the board need to take both the state and national portions of the examination.

2. APPLYING FOR A LICENSE BY EXAMINATION BY RECIPROCITY

Effective 10/30/24 to be approved to take an examination you will fill out the registration form by going to <u>Click Here</u> and select VIEW AVAILABLE TESTS and select the examination. Select SIGN IN /REGISTER and Create Account. If you are applying by reciprocity a copy of your current (i.e., unexpired) license MUST be uploaded.

Click Here for Step-by-step instructions

Reciprocity applicants will ONLY need to take the state portion of the examination.

3. APPLYING FOR A LICENSE BY EXAMINATION FROM YOUR EDUCATION PROVIDER

After your school has submitted your file to PSI, please go to https://test-takers.psiexams.com/vare or call 1-(855) 340-3910 to register and schedule for your examination. Note, if PSI does not have your record, please contact your education provider.

(Note: Your education provider will provide your eligibility to PSI.)



ON-LINE SCHEDULING (HTTPS://TEST-TAKERS.PSIEXAMS.COM/VARE)

For the fastest and most convenient examination scheduling process, PSI recommends that you pay and register for your examination using the Internet. You pay and register online by accessing PSI's registration website at https://test-takers.psiexams.com/vare. Internet registration is available 24 hours a day.

- 1. Go to: https://test-takers.psiexams.com/vare
- 2. Select **TESTS** to create an account.

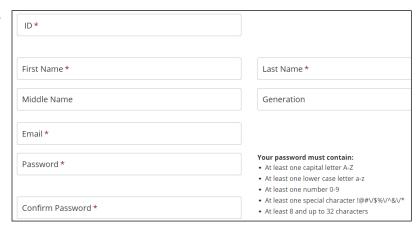


3. Select the examination and you are ready to create an account. Select SIGN IN/REGISTER.

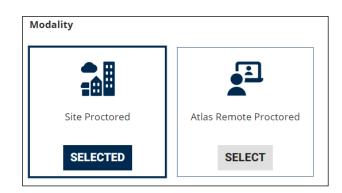


You will be prompted to CREATE AN ACCOUNT with PSI.

The first and last name must match exactly with your current, valid, government-issued ID.



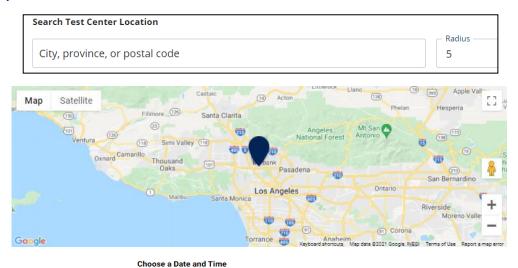
5. Select your test format: (Test Center) or (Remote Proctored).



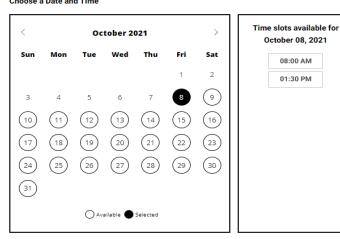


Scheduling at a Test Center

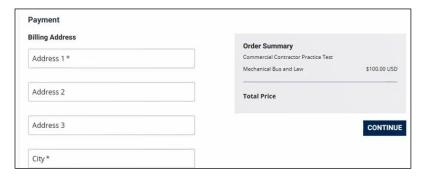
1. Enter the "City or Postal Code" and select FIND.



2. Select a date and time to book an appointment.



3. You are now ready to pay.



4. Once payment has been made you will receive a message confirming the test center, booked date, and booked time.

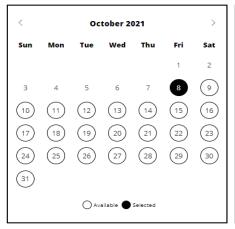




Scheduling via Remote Proctor

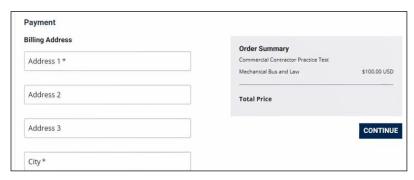
Select a date and time to book an appointment.

Choose a Date and Time



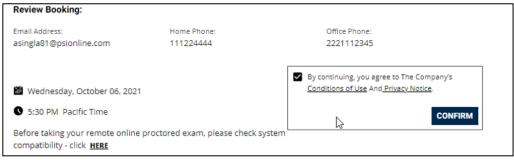


2. You are now ready to pay.



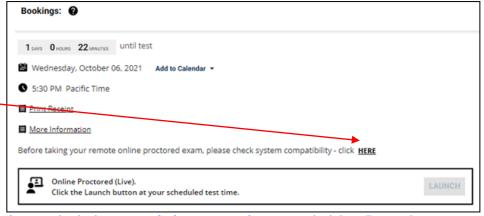
3. Once payment has been made you will receive a message confirming the booked date and booked time. Please review the

booking before selecting CONFIRM.



4. Your booking will now display in your account. You will be able to LAUNCH your test within 30 minutes of your booked test time.

IMPORTANT: BE SURE TO CHECK THE COMPATIBILTY OF YOUR COMPUTER to include Audio/Video Check, Webcam Check and System Check. Prior to testing, CLICK HERE.



By not starting your test within 15 minutes after your booked time, you forfeit your test fee or test eligibility. Fees and test eligibilities are non-refundable. If you have any questions regarding your compatibility check, or if you experience issues launching your test, you may contact PSI's technical support team at (866) 395-0907.

TELEPHONE SCHEDULING

For Telephone Registration, you will need a credit card (Visa, MasterCard, American Express or Discover).

As soon as your education provider has submitted your record to PSI, you may call 1-(855) 340-3910 and speak to a Customer Service Representative Monday - Friday, between 7:30 am and 10:00 pm and Saturday - Sunday, between 9:00 am and 5:30 pm, Eastern Time

SOCIAL SECURITY OR VIRGINIA DMV NUMBER CONFIDENTIALITY

PSI will use your Social Security or Virginia DMV Number only as an identification number in maintaining your records and reporting your examination scores to the Department of Professional and Occupational Regulation. You MUST provide your Social Security or Virginia DMV number to the state to complete the licensing process.

IMPORTANT

YOU MUST USE THE NUMBER THAT YOU PROVIDE TO YOUR SCHOOL, WHEN SCHEDULING FOR THE EXAMINATION, AND WHEN APPLYING FOR LICENSURE.

EXAM ACCOMMODATIONS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination should request alternative arrangements by Clicking Here.

Candidates granted accommodation in accordance with the ADA, MUST schedule their examination by telephone and speak directly with a PSI registrar.

RESCHEDULING/CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your cancellation notice is received two (2) days before the scheduled examination date. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at (855) 340-3910.

Note: A voicemail or email message is not an acceptable form of cancellation. Please use the PSI website or call PSI to speak directly to a Customer Service Representative.

RETAKING A FAILED EXAMINATION

It is not possible to make a new examination appointment on the same day you have taken an examination due to processing and reporting results. Depending upon space availability, unsuccessful candidates may be able to retest within two business days. You may access a registration form at https://test-takers.psiexams.com/vare. You may also call PSI at (855) 340-3910.

MISSED APPOINTMENT OR LATE CANCELLATION

Your registration will be invalid, and you will not be able to take the examination as scheduled, and you will forfeit your examination fee, if you:

Do not cancel your appointment 2 days before the scheduled examination date; or
Do not appear for your examination appointment; or
Arrive after examination start time; or
Do not present proper identification when you arrive for the examination.

EMERGENCY EXAMINATION CENTER CLOSING

In the event that severe weather or another emergency forces the closure of an examination center on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation; however, you may check the status of your examination schedule by calling (855) 340-3910. Every effort will be made to reschedule your examination at a convenient time as soon as possible.

COMPUTER EXAMINATION CENTER LOCATIONS

ALEXANDRIA AREA

205 S. Whiting St The Landmark Building, Suite 608 Alexandria, VA 22304

FREDERICKSBURG AREA

2020 Lafayette Blvd Fredericksburg, VA 22401

HARRISONBURG AREA

2322 Blue Stone Hills Drive, Suite 280 Harrisonburg, VA 22801

CHARLOTTESVILLE (This site offers fingerprinting)

2114 Angus Road, Suite #105-B Charlottesville, VA 22901

SALISBURY AREA

1322 Belmont Avenue, Bldg #2, Suite 203 Salisbury, MD 21801

JOHNSON CITY

904 Sunset Drive, Ste 7A Johnson City, TN 37604

RICHMOND (This site offers fingerprinting)

Moorefield VI Building 620 Moorefield Park Drive Suite 205 Richmond, VA 23236

ROANOKE (This site offers fingerprinting)

5115 Bernard Dr, Suite 104 Roanoke, Virginia 24018

STAFFORD

1010 Corporate Drive, Suite 103 Stafford, VA 22554

TAZEWELL

165 Chamber Drive Tazewell, VA 24651

VIENNA AREA (This site offers fingerprinting)

1919 Gallows Rd, Suite 360 Vienna, VA 22182

VIRGINIA BEACH (This site offers fingerprinting)

484 Viking Dr, Suite 105 Virginia Beach, VA 23452

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations. You will need to request alternative arrangements by **Clicking Here**.

REPORTING TO THE EXAMINATION CENTER

On the day of the examination, you should arrive at least 30 minutes before your appointment. This extra time is for sign-in and identification and familiarizing you with the examination process. If you arrive late, you may not be admitted to the examination center and you will forfeit your registration fee.

For security and identification purposes, all candidates will have their fingerprint taken during the examination check-in. This is not part of the electronic fingerprint requirement to get licensed.

REQUIRED IDENTIFICATION AT EXAMINATION SITE

Candidates need to provide one (1) form of identification.

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. The required identification below must match the first and last name under which the candidate is registered. Candidates are required to bring one (1) form of a valid (non-expired) signature bearing identification to the test site.

REQUIRED IDENTIFICATION (with photo) - Choose One

- Government-issued Driver's License
- U.S. Dept. of State Driver's License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country Identification Card
- Passport
- Passport card
- Military ID (will not be accepted for remote testing)
- Military ID for spouses and dependents (will not be accepted for remote testing)
- Alien Registration Card (Green Card, Permanent Resident Visa)



SECURITY PROCEDURES

The following examination protocols apply during any examination. PSI may pause or terminate an examination at any time. Failure to follow the examination protocol, may result in the disqualification of examination results, prohibition from taking future examinations, and may lead to legal action.

If testing at a PSI test site you will be given an LCD writing tablet at check-in that must be returned at check-out. This is to be used for notes.

Candidates are allowed to bring a word-to-word translation dictionary. Word-to-word language translation dictionaries are not to contain pictures or definitions.

Prohibited Items:

- Reference materials of any kind.
- Electronic devices of any type, including but not limited to; cellular phones, cameras, computers of any type (e.g., laptops, tablets, iPads), earbuds, electronic games, electronic watches, handheld calculators, headsets, mobile devices, music players (e.g., iPods), pagers, radios, recording devices (audio or video), smart watches, televisions, etc.).
- Hats or headgear not worn for religious reasons or as religious apparel, including hats, baseball caps, or visors.
- Bulky or loose clothing or coats including but not limited to; open sweaters, cardigans, shawls, scarves, vests, jackets and coats.
 - In the event you are asked to remove bulky or loose outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.
- Other personal items, including but not limited to; backpacks, briefcases, chewing gum, drinks, food, good luck items, notebooks, paper or other materials on which to write, pens, pencils or other writing devices, purses, reading material, smoking or chewing products, wallets, etc.

Prohibited Behavior:

- Giving or receiving assistance on an examination.
- Copying or communicating examination content.
- Using outside references or resources during an exam, examples:
 - Browsing other local resources.
 - Browsing the internet.
 - Attempting to use a computer or computer program not provided or approved by PSI.
 - Attempting to use a telephone or mobile device.
 - Using notepad on the computer.
 - Using an application on the computer not provided by PSI.
- Engaging in disruptive behavior during check-in or during an exam, examples:
 - Acting in an inappropriate manner.
 - Using abusive language.
 - Speaking aloud.
 - Causing noise unrelated to keyboard typing.
- Engaging in prohibited behavior during check-in or during an exam, examples:
 - Reading questions out loud.
 - Leaving the room without proctor approval.
 - o Using instant messaging, or other electronic communication.
 - o Capturing a picture or video of exam items.
 - Attempting to use telephone or mobile device.
 - o Obstructing the proctor's view (camera or in person).
 - o Having inappropriate materials on desktop (explicit).
 - o Changing spaces during the exam without proctor approval.
 - Not focusing eyes on the screen.

During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.

Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.

No prohibited items are allowed within the candidate's reach or line of sight. If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle for test center exams. PSI will not be responsible for the security of any personal belongings or prohibited items.

• Any candidate seen giving or receiving assistance on an examination, found with prohibited items, or displaying prohibited behavior or violating any security regulations will have his or her examination terminated, and be asked to surrender all examination materials. All such instances will be reported to the examination sponsor.

Additional protocols for testing at a testing center, include but not limited to:

- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues, or instructors.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidates will not receive extra time to complete the examination.

Additional protocols for remote online proctored exams, include but not limited to:

- Temporarily moving out of the camera's line of sight.
- Testing environment must be clear, quiet, and free from distraction including no unauthorized persons or activity appear on the video monitors or in the audio recordings.
- Candidates are not allowed to have scratch paper.
- Adequate lighting for the proctor to see candidate's activity.
- Internet service must be sufficient to administer the exam.
- Web camera must be placed for ideal viewing by the proctor.
- Candidate may not change computers during the exam.
- Candidate may not change spaces during the exam.
- Candidate must follow proctor instructions, which may include, but are not limited to:
 - Keeping hands on the desktop.
 - Keeping eyes on the computer screen.
 - Not fidgeting during the exam.
 - Keeping hands away from face.
- Please do your best to avoid covering your mouth for the whole duration of exam. Be aware that talking/whispering/mouthing is not allowed during exam.
- Breaks are NOT allowed during remote online proctored examinations. If you believe you cannot complete your examination
 without a break, please do not register for remote online proctored examinations.

TAKING THE EXAMINATION BY COMPUTER

The examination will be administered via computer. You will be using a mouse and computer keyboard.

TUTORIAL

Before you start your examination, an introductory tutorial is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice answering questions and reviewing your answers.

TEST QUESTION SCREEN

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

IMPORTANT: After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out

EXPERIMENTAL ITEMS

A small number of "experimental" questions (i.e., 5 to 10) may be administered to candidates during the examinations. These questions will not be scored, and the time taken to answer them will not count against testing time. The administration of such unscored, experimental questions is an essential step in developing future licensing exams.

EXAMINATION REVIEW

PSI, in cooperation with the Department of Professional and Occupational Regulation, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions, by clicking the Comments button on the function bar of the exam question screen.

Your comments regarding the questions and the examinations are welcomed. Comments will be analyzed by PSI examination development staff. While PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. If a discrepancy is found during the comment review, PSI and the department may re-evaluate candidates' results and adjust them accordingly. This is the only review of the examination available to candidates.

SCORE REPORTING

In order to pass the examination, you must achieve the minimum score shown on each part of the examination.

	Passing Score
Salesperson	
National Portion	56
State Portion	30
Broker	
National Portion	60
State Portion	38

If you take the examination by computer, your score will be given to you immediately following completion of the examination. If you take the paper-and-pencil examination, your result will be mailed to you from PSI Headquarters. Examination results are confidential and will be reported only to you and the Virginia Department of Professional and Occupational Regulation.

The following summary describes the score reporting process:

- On screen— Your score will appear immediately on the computer screen. This will happen automatically at the end of the time allowed for the examination; if you are using review features, you will be able to obtain your score immediately when you indicate that you have finished and would like to see your results.
 - If you pass, you will immediately receive a successful notification and performance summary on the screen.
 - If you <u>do not pass</u>, you will immediately receive an unsuccessful notification on the screen along with a diagnostic report indicating your strengths and weaknesses by examination type.

DUPLICATE SCORE REPORTS

You may request a duplicate score report after your examination by emailing scorereport@psionline.com.

LICENSE APPLICATION INSTRUCTIONS

After you have passed the appropriate portions of the Virginia Real Estate Examination, you must follow the guidelines listed below to be licensed to sell real estate in the state of Virginia. NOTE: You will only need to pass the state portion if you are applying for a reciprocal license.

To obtain the license application, please go to: http://www.dpor.virginia.gov/Boards/Real-Estate.

If you have any questions about the application, you can email REBoard@dpor.virginia.gov or call 804-367-8526.

If you pass both portions at the same time, or the state portion only if applying for a reciprocal license, your <u>completed application and fee must</u> be received within 1 year of passing the examination. **Fingerprinting for all Virginia real estate license applicants is mandatory.**

Note: You will be electronically fingerprinted at one of PSI Virginia sites, during regular testing hours. Contact the Board if you cannot be fingerprinted at a Virginia site. The prints will be forwarded electronically to the appropriate review agencies. Fingerprinting is offered on a walk-in first come/first serve basis. The \$52.00 fee, may be made payable by money order, cashier's check, VISA or MasterCard. This payment includes the State processing fee of \$27.00, and the PSI processing fee of \$25.00. Please note: this process may take 4 to 6 weeks.

If you fail one portion of the examination (state or national), you must retake that portion and pass. Your completed application must be submitted within 1 year from the initial examination date when you <u>ORIGINALLY</u> took the examination. If all paperwork and fees are not received within 1 year from the original examination date, you must retake the expired portion or portions.

Once results of the fingerprinting are received by the Board a complete license application must be received by the Board within 45 calendar days or the applicant will have to be fingerprinted again before a license will be issued. An additional fee will be charged. Questions regarding the license application should be directed to the Virginia Department of Professional and Occupational Regulation at REBoard@dpor.virginia.gov or (804) 367-8526. Do not contact PSI.



VIRGIN	IIA SCHOOL CODES		
1922	360 Training.com, Inc.	1307	Germanna Community College
1943	Aceable Agent	1719	Hampton City Schools
1911	Action Real Estate LLC	27686	Hamptons Roads Real Estate Academy LLC
1840	ACT Web Real Estate School	1151	Henderson Professional Development Seminars
1431	Advanced Career Training	1705	Henrico County Public Schools
1833	Advanced School of Real Estate	1928	HHHunt Homes, LLC
1702	Alexandria City Public Schools	1927	Hondros Education Group
1898	Alexandria Old Town Real Estate School, LLC	1890	Horizon Real Estate School, Inc
1852	Allied Business Schools, Inc.	1160	Hunt Country Real Estate LLC
1961	Allied Title & Escrow, LLC	1929	Hurlbert Home Inspection, LLC
1962	AllAccess Real Estate & Consulting	33032	IKE IFFIH
1101	Alpha-Omega College, EXMORE/VA BCH	1161	Innervision Realty LLC
1138	Alpha-Omega College, NEWPORT NEWS	1899	International School of Real Estate
1864	American Institute of Real Estate	1308	J Sargeant Reynolds Community College
1800	American School of Real Estate Express LLC	1503	James Madison University
1901 1954	Area 43 Market Center, LLC	1711 1309	John Handley High School
1701	Albemarle Area School of Real Estate LLC Arlington Public Schools	1844	John Tyler Community College Kaplan Real Estate School
1164	Aspire Real Estate School LLC	1913	Key Realty and Investment, Inc.
1918	Atoka Academy of Real Estate	1145	Kirks' Institute for Advanced R E Studies
1429	Blue Apple Real Estate School, LLC	1504	Liberty University
16634	Blue Ribbon School of Real Estate LLC	1163	License Shop, LLC
1302	Blue Ridge Community College	1105	Long & Foster, FAIRFAX
0160	Blue Ridge Real Estate School	1712	Loundon County High School
28080	Blue Sky Online Real Estate School LLC	1334	Longwood College
1514	Bluefield State College	1942	L.T. Caplan Attorney At Law, PC
1831	Bluestone High School	1710	Lynchburg City Public Schools
1936	Brooks Real Estate, Inc.	1310	Lord Fairfax Community College
1902	Calm JA, LLC	1766	Lynchburg College
1848	Career Webschool	1931	Mary Koralewski
1303	Central Virginia Community College	1722	Massanutten Tech Center
1136	Central Virginia School of Real Estate	1300	Mayfield Real Estate Inc
1786	Century 21 New Millennium University	1889	McKissock, LP
1906	CHC, Inc., dba RE/MAX Regency	1915	Michael J Bond Realty Inc
1932	Charmay, Inc	1788	Millennium School of Real Estate
1892 1707	Chesapeake Bay & Rivers School of Real Estate Chesterfield County Public Schools	1958 1955	MIT Berkeley Consulting Group, LLC
1501	Christopher Newport University	1863	MLS Campus, LLC Mo Mills Institute of Real Estate
1127	Churchland Academy of Real Estate	1877	Montague Miller Real Estate Academy
1736	Clover Hill High School	1729	Montgomery County Public Schools
1159	Compass Real Estate Academy LLC	1140	Moseley-Dickinson Academy, ROANOKE
1924	Cooke Real Estate School Headquarters, Inc.	1112	Moseley-Flint, CHARLOTTESVILLE/BUCKINGHAM
1934	Cornerstone Real Estate School	1113	Moseley-Flint, RICHMOND
32948	Creative Land Strategies LLC	1111	Moseley-Flint, ROANOKE
1304	Dabney's Lancaster Community College	1118	Moseley Real Estate Schools, Inc.
1305	Danville Community College	1311	Mountain Empire Community College
1912	Digital Learning Centers LLC	1312	New River Community College
1761	Dulles Area Real Estate School	1858	New River Valley Assoc of Realtors
1165	Eagles Academy of Real Estate	1829	New Star Realty School
1946	Earth Agents School of Real Estate	1938	Nikki Dodson School of Real Estate
1306	Eastern Shore Community College	1717	Norfolk City Schools
1094	Education Pathways LLC	1510	Norfolk State University
1887	Elite School of Real Estate	1155	No VA Assoc of Realtors Schls of Real Estate
33468 1933	Empire Learning, LP	1314 1313	No VA Comm Coll, ALEXANDRIA
33031	Executive Training Centers LLC Fidelis Training Solutions LLC	1315	No VA Comm Coll, ANNANDALE No VA Comm Coll, MANASSAS
1703	Fairfax County Public Schools	1313	No VA Comm Coll, STERLING
1919	First Decision Realty School	1317	No VA Comm Coll, WOODBRIDGE
1920	First Look Realty Inc	32949	Northern Kentucky Occupational Opportunities, Inc
17095	Flagship Realty Partners LLC	1909	Northern Virginia Real Estate Network, Inc.
1891	Four Pillars Education, Inc.	1104	NRT Mid-Atlantic, LLC
17090	Franklin County Public Schools	1129	NRT Mid-Atlantic, LLC
1939	Fred Malek Real Estate	1505	Old Dominion University
1781	Frederick Academy of Real Estate	1930	Old Republic Home Protection Company, Inc
17184	Garcia Hall Group, LLC	1881	One Stop Real Estate School
1897	Gateway 2 Real Estate 2, LLC	1318	Patrick Henry Community College
1502	George Mason University	1319	Paul D Camp Community College

1956	PDH Academy, LLC
1764	PEDFED Realty, LLC
1737	Peninsula Real Estate School
1708 1765	Petersburg City Public Schools Piedmont School of Real Estate
1320	Piedmont Virginia Community College
1886	Prime Realty & Investment, Inc
1748	Prince George Community College
1746 1957	Prince William Association of Realtors Princess Real Estate School
1937	Professionals Educators LLC
1167	Professional Land Sales, LLC
1162	Queen Academy of Real Estate
1511	Radford University
1321 1953	Rappahannock Community College Ratified Title Group, Inc.
1914	RE Education Services, LLC
1941	reConnect Real Estate Schools LLC
1223	reFocus Real Estate School Real Estate III School of Real Estate
1871 1908	Real Estate III School of Real Estate Real Estate Empower, Inc.
1923	Real Estate License Shop
33542	Real Estate Training and Education Center
1917	The CE Shop, Inc.
1785 1910	The Real Estate Academy, Inc. The Real Estate Advantage, LLC
1903	The Realty Group Lynchburg, LLC
1926	Real Estate U
1784	Real Estate Career Academy
1948 1149	Realty Education and Learning Richmond Ass of Realtors
17031	Richmond Technical Center
1301	Richard Bland College
1704	Roanoke County Public Schools
1722	Rockingham County Schools
1921 1907	Secured Property Management LLC Shaffer Realt109y, LLC
1751	Shenandoah College
1789	Shenandoah Valley Training Center
1905	Solutions Realty Group LLC
1896 1952	Southside Real Estate School, LLC Southside Virginia Association of Realtors
1323	Southside Virginia Association of Reactors Southside Virginia Community College, ALBERTA
1324	Southside Virginia Community College, KEYSVILLE
1325	Southwest Virginia Community College
1714	Stafford County Public Schools
1721 33470	Staunton City Schools Stellar Real Estate
1950	Stepping With Leaders, Inc.
1158	Tennessee Real Estate Academy
1326	Thomas Nelson Community College
1826 1847	Tidewater Community College, CHESAPEAKE Tidewater Community College, NORFOLK
1327	Tidewater Community College, PORTSMOUTH
1329	Tidewater Community College, VIRGINIA BEACH
1773	Top Producer Academy of Real Estate
1935 1949	Tri Corner Real Estate Institute LLC Tristar Academy, Inc.
1507	University of Richmond
1508	University of Virginia
1743	Virginia Educators Century 21, BATTLEFIELD
1330	Virginia Polytochnic Instituto
1153 1331	Virginia Polytechnic Institute Virginia Western Community College
33033	Warrior Real Estate Academy LLC
1723	Washington County Public Schools
33469	Wise Pelican, LLC
1828	Weichert Real Estate School, Rockville

32950

Wytheville Community College Your Real Estate Connect LLC