



Commission

Candidate Handbook

July 2024

State Information for Real Estate Licensing

Candidates must contact the West Virginia Real Estate Commission to apply and obtain an initial authorization to test.

West Virginia Real Estate Commission

300 Capitol Street, Suite 400 Charleston, WV 25301

Phone

(304) 558-3555

Website

rec.wv.gov

Examination information

Candidates may contact
Pearson VUE with questions
about this handbook or about an
upcoming examination.

Pearson VUE West Virginia Real Estate

Attn: Regulatory Program 5601 Green Valley Dr. Bloomington, MN 55437

Phone

(888) 204-6218

Email

pearsonvuecustomerservice@ pearson.com

Website

https://www.pearsonvue.com/ us/en/wv/realestate.html

Quick Reference

Reservations

Before making an exam reservation

Candidates should thoroughly review this handbook, which contains examination content outlines and important information regarding eligibility and the examination and licensing application process.

Making an exam reservation

Candidates may make a reservation by either visiting https://www.pearsonvue.com/us/en/wv/realestate.html or calling Pearson VUE.

Candidates should make a reservation online at least twenty-four (24) hours before the desired examination date.

Walk-in examinations are not available.

Schedules & Fees

Test centers

A list of test centers appears on the back cover of this handbook. Candidates should contact Pearson VUE to confirm specific locations and schedules.

Exam fees

The examination fee must be paid at the time of reservation by credit card or debit card. Fees may vary. Candidates are permitted unlimited exam attempts within the one year authorization period. A passing exam score is good for one year. Candidates may not retake a previously passed exam. Payment will not be accepted at the test center. Examination fees are non-refundable and non-transferable.

Exam Day

What to bring to the exam

Candidates should bring to the examination proper identification and other materials as dictated by the state licensing agency. A complete list appears in **What to Bring**.

Exam procedures

Candidates should report to the test center at least thirty (30) minutes before the examination begins. Each candidate will have from 1 to 2.5 hours, depending on the exam, to complete the exam. The candidate will leave the test center with a document stating that they have taken their exam and instructions will be included for how to obtain their official score reports through their Pearson VUE account.

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Overview

The candidate handbook is a useful tool in preparing for an examination.

It is highly recommended that the West Virginia Real Estate Candidate Handbook be reviewed, with special attention given to the content outlines, before taking the examination.

Individuals who wish to obtain a real estate license in the state of West Virginia must:

1. Apply for a license.

Before taking an examination, candidates must complete all pre-licensing education and file an application to sit for the examination. When the application requirements are met, the candidates will be authorized by the West Virginia Real Estate Commission and will be notified via email confirmation from Pearson VUE.

The exam fee is \$55 for each exam. Authorization is good for ninety (90) days or two attempts after approval (whichever comes first). Exam results are good for 90 days from the date of passing. Candidates must apply for their license within the 90-day period and submit their passing score reports and licensing application to the West Virginia Real Estate Commission.

Candidates are not permitted to retake a part of the exam that has already been passed during the ninety (90) day authorization period. Candidates have 90 days from the date they pass one part of the exam to pass the other part.

2. Make a reservation and pay examination fee.

Once you receive your authorization to test by email from West Virginia Real Estate Commission, through Pearson VUE, you may sign into your PearsonVUE account and make a reservation for the examination.

3. Go to the test center or prepare for your online proctored examination..

Go to the test center or prepare for your online proctored examination on the day of the examination, bringing along all required materials.

Introduction

Contact Information

Candidates may contact Pearson VUE with questions about this handbook or an examination.

Pearson VUE/West Virginia Real Estate 5601 Green Valley Dr., Bloomington, MN 55437			
Phone: (888) 204-6218	Website: www.pearsonvue.com	Email: pearsonvuecustomerservice@pearson.com	

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available from 8:00 AM through 5:00 PM Eastern Time, Monday through Friday, subject to change during locally designated holidays.

Please visit https://www.pearsonvue.com/us/en/wv/realestate.html#contact for further information.

Candidates may contact the West Virginia Real Estate Commission with questions about obtaining or maintaining a license.

West Virginia Real Estate Commission 300 Capitol Street, Suite 400, Charleston, WV 25301		
Phone: (304) 558-3555	Website: rec.wv.gov	

Licensure Process

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of, and prohibits all others from legally practicing, a particular profession, vocation, or occupation. By ensuring a minimum level of competence, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The state of West Virginia has retained the services of Pearson VUE to develop and administer its real estate examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

Practice Tests - National/General Portion Only

National-portion practice tests are offered exclusively online at www.pearsonvue.com, giving candidates even more opportunity to succeed on real estate examinations. The national-portion practice tests will not only help prepare candidates for the types of questions they will see on the national portion of the licensure examination but also familiarize them with taking computer-based examinations.

Pearson VUE offers a practice test for real estate that contains questions developed by subject matter experts using concepts found in the national portion of the licensure examination. The test closely reflects the format of the national portion of the licensure examination, can be scored instantly, and provides immediate feedback to help candidates identify correct and incorrect answers. Candidates can purchase national-portion practice tests anytime by visiting https://www.pearsonvue.com/us/en/practicetests/realestate.html.

State Licensing Requirements

The West Virginia Real Estate Commission established the requirements for qualification for a real estate broker and sales license. Applicants must read this candidate handbook and any other information provided by the Commission before applying for any license examination.

Exam Eligibility

The candidate must first make application to the West Virginia Real Estate Commission for becoming a Real Estate Broker or Salesperson. Once the West Virginia Real Estate Commission approves the application, the candidate will be given authorizations to test by the West Virginia Real Estate Commission through Pearson VUE.

You will receive your Authorization to test letter via email from Pearson VUE.

Exam Reservations

Making a Reservation

Candidates may make a reservation after they have received an email from Pearson VUE indicating that they are authorized to test.

Online reservations are the most efficient way for candidates to schedule their examination. Candidates **must** go to https://www.pearsonvue.com/us/en/practicetests/realestate.html to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk (*), on the online form in order to create an ID and be assigned a password. Step-by-step instructions will lead the candidate through the rest of the examination reservation process. **Walk-in examinations are not available.**

Test Center Locations

A list of test centers appears on the back cover of this handbook. In addition, candidates may review the test center locations by going to https://www.pearsonvue.com/us/en/practicetests/realestate.html. These exams are available at Pearson VUE test centers through out the United States, Canada, and US territories. If the candidate has questions regarding the confirmation of specific locations and/or examination schedules, please contact Pearson VUE.

West Virginia Real Estate licensure exams are available at select Pearson VUE test centers on military installations across the globe. Service members, dependents, and contractors with authorized base access who want to gain West Virginia Real Estate licensure from their duty station or assignment in another state or foreign deployment will have the option to take their exam(s) without having to return to West Virginia to test.

To locate a Pearson VUE authorized testing center, visit https://www.pearsonvue.com/us/en/military.html and select West Virginia Real Estate.

Candidates **must** make an online reservation at least twenty-four (24) hours before the desired examination date. Candidates who wish to make a phone reservation at (888) 204-6218 must do so at least twenty-four (24) hours before the desired examination date.

Before making a reservation, candidates should have the following:

- · Legal name, address, daytime telephone number, and email address and a credit card.
- The name of the examination(s)
- The preferred examination date and test center location (a list appears on the back cover of this handbook)

Exam Fees

The examination fee of \$55 per exam part, must be paid at the time of reservation by credit card, or debit card. **Fees will not be accepted at the test center.** Examination fees are non-refundable and non-transferable, except as detailed in the **Change/Cancel Policy**.

Change/Cancel Policy

Candidates must either call Pearson VUE or log into their Pearson Profile to change or cancel their appointment at least **forty-eight (48) hours** before the examination. Candidates who change or cancel a reservation with proper notice may either transfer the fee to a new reservation or request a refund. **Candidates who change or cancel their reservations without proper notice will forfeit the examination fee.**

Candidates are individually liable for part of the examination fee once a reservation has been made, whether individually or by a third party.

Absence/Lateness Policy

Candidates who are late or absent from an exam may call Pearson VUE within 14 days of the exam date to request an excused absence for the following reasons:

- Illness of the candidate or of the candidate's immediate family member
- · Death in their immediate family
- · Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

A case number will be assigned and instructions provided for emailing supporting documentation.

Candidates absent from or late to an exam who have not changed or canceled the reservation according to the Change/Cancel Policy will not be admitted to the exam and will forfeit the exam fee.

Weather Delays and Cancellations

If severe weather or a natural disaster makes the Pearson VUE test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

Accommodations

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- · Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments and cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to https://www.pearsonvue.com/us/en/test-takers/accommodations.html, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at accommodationspearsonvue@pearson.com.

Exam Day

What to Bring

All candidates must bring one (1) form of signature identification that is unexpired, government-issued, and photo-bearing.

Required Items

Candidates who do not present the required items will be denied admission to the examination, will be considered absent, and will forfeit the examination fee.

Acceptable Forms of Candidate Identification

Candidate must present **one (1)** forms of current signature identification. The name on the identification must exactly match the name on the registration. The primary identification must be government issued and photo-bearing with a valid signature. Identification must be in English.

Primary ID (photograph and signature, not expired)

- · 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 ID card
- Passport
- Passport Card
- · Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

If the ID presented has an embedded signature that is not visible (microchip), or is difficult or impossible to read, the candidate must present another form of identification from the Primary ID list that contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a 30-day grace period for renewing the ID, the ID is considered to be expired.

Exam Procedures

At Physical Test Location

Candidates should report to the test center thirty (30) minutes before the examination and check in with the test center administrator. The candidate's identification and other documentation will be reviewed and they will be photographed for the score report.

Candidates are required to review and sign a *Candidate Rules Agreement* form. If the *Candidate Rules Agreement* is not followed and/or cheating or tampering with the examination is suspected, the incident will be reported as such and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as prohibiting candidates from retaking the examination and/or denying a license.

Candidates will have an opportunity to take a tutorial on the computer on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

Candidates may begin the examination once they are familiar with the computer. The examination begins the moment a candidate looks at the first examination question. Candidates will be given from 2 to 6 hours depending on the exam type to complete the examination. The examination will end automatically after the examination time has expired, and candidates will receive a document stating that they have taken their exam and instructions will be included for how to obtain their official score reports through their profile on Pearson VUE at https://www.pearsonvue.com/us/en/wv/realestate.html.

OnVUE Online Procedures

If you are testing online and not in a physical Pearson VUE testing location, you should first review the materials and watch the short video at https://www.pearsonvue.com/us/en/test-takers/onvue-online-proctoring.html before you begin your online exam.

Available Exams and Time Allotted

EXAM TYPE	EXAM FEE	PRETEST QUESTIONS	EXAM QUESTIONS	TIME ALLOTTED
National Salesperson	\$55	5	80	150 min
State Salesperson	\$55	5	50	60 min
National Broker	\$55	5	80	150 min
State Broker	\$55	5	60	90 min

Score Reporting

Once you have passed the required exam(s) you must go back and complete the application process with the State. When candidates complete the examination, they will receive a score report marked "pass" or "fail." Candidates will receive a document stating that they have taken their exam and instructions will be included for how to obtain their official score reports through their profile on Pearson VUE at https://www.pearsonvue.com/us/en/wv/realestate.html.

Candidates are required to submit their passing score reports to the West Virginia Real Estate Commission as proof of passing the exam and as part of the licensure process.

Candidates who fail the examination will receive a score report that includes a numeric score and diagnostic information relating to the national section and the state section of the examination, as well as information about reexamination.

Review of Exams

For security reasons, examination material is not available to candidates for review.

Retaking the Exam

Reservations for reexamination may not be made at the test center.

Candidates get authorized for ninety (90) days or two attempts (whichever comes first) to pass the exams that they were authorized for, at any Pearson VUE test center and do not need to return to the West Virginia Real Estate Commission for retake authorizations.

The salesperson and broker examination is divided into two parts: national and state law. Those who pass one part of the examination and fail the other, need to retake ONLY the failed part and must do so within the authorization period.

If a candidate only passes one part of the exam in the first ninety (90) days, and the authorization period expires, the candidate must resubmit an initial application with the West Virginia Real Estate Commission, pay the reexamination fee, and be authorized again for the part they did not pass.

Once both parts of the exam are passed, the candidate may go back to West Virginia Real Estate Commission to complete the license application process by submitting their passing score report and licensing application. Candidates only have 90 days to apply for their license or risk having to have to repeat the process.

Score Explanation (Real Estate)

Scaled Score

There are multiple versions of each of the licensing examinations. These versions are known as *forms*. Although all forms of an examination are developed based on the content outlines, the difficulty of the forms of an examination may vary slightly because different questions appear on each form. To ensure that no candidate is put at an unfair advantage or disadvantage due to the particular form of an examination that he or she is given, a statistical procedure known as *equating* is used to correct for differences in form difficulty.

The passing score of an examination was set by the West Virginia Real Estate Commission (in conjunction with Pearson VUE) after a comprehensive study was completed for each examination. Raw scores are converted into scaled scores that can range from 0 to 100. To avoid misuse of score information, numeric scores are only reported to failing candidates. The scaled score that is reported to you is neither the number of questions you answered correctly nor the percentage of questions you answered correctly.

Passing score: Salesperson 70% Broker 75%

Duplicate Score Reports

To obtain a copy of your score report, log into your Pearson VUE account.

Test Center Policies

The following policies are observed at each test center. Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.

- **No personal items are allowed in the testing room.** Personal items include but are not limited to: cellular phones, hand-held computers or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, notes, or pens or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to
 their vehicle. All electronic devices must be turned off before storing them in a locker. The test center is not
 responsible for lost, stolen or misplaced personal items.
- Studying **is not** allowed in the test center. Visitors, children, family or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. The candidate may not write on these items before the exam begins or remove these items from the testing room.
- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To
 request an unscheduled break, the candidate must raise their hand to get the administrator's attention.
 The exam clock will not stop while the candidate is taking a break.
- Candidates must leave the testing room for all breaks. However, candidates are not permitted to leave
 the floor or building for any reason during this time, unless specified by the administrator and the
 exam sponsor. If a candidate is discovered to have left the floor or building they will not be permitted to
 proceed with the examination and may forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the
 exam only if necessary— for example, personal medication that must be taken at a specific time. However,
 a candidate must receive permission from the administrator prior to accessing personal items that
 have been stored. Candidates are not allowed access to other items, including but not limited to, cellular
 phones, exam notes, and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—
 giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or
 removing examination materials or notes from the examination room—will be summarily dismissed
 from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary
 measures are the responsibility of the state licensing agency.

OnVUE Testing Policies

Candidates are allowed one attempt for life at each level, Sales or Broker. In the event of a new authorization, **Candidates are not allowed to retest via OnVUE**. The National and State exam should be scheduled separately, but can be taken back to back.

There are a few simple requirements for candidates to take an OnVUE online proctored exam:

- · Quiet, private location
- Reliable device with a webcam
- Strong internet connection

For more information, visit https://www.pearsonvue.com/us/en/test-takers/onvue-online-proctoring.html.

Questions or Comments About the Exam

For security reasons, examination material is not available to candidates for review. Candidates who have questions, comments, or concerns related to the exams, scoring or score reports, or who wish to verify any data held in Pearson VUE files, should direct written inquiries to Pearson VUE at the address provided on the inside front cover of this handbook. Candidates may also email their questions directly to Pearson VUE Customer Service at pearsonvuecustomerservice@pearson.com.

In all correspondence, candidates should provide their name and address information. If questions or comments concern an examination already taken, candidates should also include:

- the name of the examination
- the date the examination was taken
- · the location of the test center

Preparing for the Exam

PRETEST QUESTIONS

Many of the examinations will contain "pretest" questions. Pretest questions are questions on which statistical information is being collected for use in constructing future examinations. Responses to pretest questions do not affect a candidate's score. Pretest questions are mixed in with the scored questions and are not identified.

The number of pretest questions are listed in the content outline heading of each examination for which they are available. If a number is not present then there are no pretest questions for that particular examination.

Helpful Hints

Testing in a physical Pearson VUE testing location

- Double check physical address to ensure you can arrive 30 minutes prior to your exam time.
- Ensure you have the proper identification for exam entrance.

OnVUE testing

- If you are testing online and not in a physical Pearson VUE testing location, you should first review the materials and watch the short video at https://www.pearsonvue.com/us/en/test-takers/onvue-online-proctoring.html before you begin your online exam.
- Please familiarize yourself with the disciplines expected of a candidate testing online. This would include remaining in screen view of the proctor during the entire session, workspace preparation, cell phones being placed out of reach and general candidate behaviors.
- There are no unscheduled breaks in the exam therefore be prepared to commit your full time and attention during the entire exam to avoid the exam being revoked.

Salesperson/Broker Exam Content

The content of the national section of the examination is based upon information obtained from a job analysis performed by Pearson VUE. Responses from real estate professionals were analyzed to determine the nature and scope of tasks they perform, and the knowledge and skills needed to perform them. This information is the basis upon which examination questions are written and ensures that the examination reflects the actual practice of real estate. Questions on the national section are also reviewed and approved by nationally recognized real estate professionals.

The state law section of the examination has been developed to reflect the laws, regulations, and practice of real estate in West Virginia , and has been reviewed and approved by real estate professionals in West Virginia.

Math Calculations

The information below is NOT available at the test center and should be memorized.

Candidates may use the following information in making mathematical calculations on the general section of the real estate examinations unless otherwise stated in the text of the question:

- 43,560 square feet/acre
- 5,280 feet/mile
- Round off calculations (where applicable)

The information below, if needed, will be contained within the test itself:

If a question requires the calculation of prorated amounts, the question will specify: a) whether the calculation should be made on the basis of 360 or 365 days a year; and b) whether the day of closing belongs to the buyer or seller.



REAL ESTATE National/General Content Outlines

Content Outline for Salesperson Examinations: Effective April 1, 2025

Content Outline for Broker Examinations: Effective April 1, 2025

WEST VIRGINIA Real Estate State Content Outlines

Content Outline for West Virginia Salesperson Examinations

Content Outline for West Virginia Broker Examinations

National/General Exam Content Outline for Salespersons

Effective: April 1, 2025

The national/general portion of the real estate exam is made up of eighty (80) scored items, which are distributed as noted in the following content outline. Each section contains an overall item count and subtotals from each subsection. For example, if a major topic area has three (3) subtopics and ten (10) items, the subtopics will contain the number of items necessary to bring the total to ten (10) items.

In addition to building our real estate national/general exams to content specifications, Pearson VUE also builds our general exams to cognitive level specifications. These cognitive level specifications confirm that candidates have a comprehensive understanding of real estate general knowledge and federal regulation topics. They measure whether candidates have the knowledge, but more importantly, the skills and abilities to protect the public from day one as a real estate licensee. Every test item is classified into one of three categories: knowledge, application, or analysis. A knowledge item requires candidates to recall specific facts or definitions. An application item requires candidates to use their knowledge and apply it to a situation. An analysis item requires candidates to use their knowledge and examine a fact pattern in order to draw a conclusion or make a decision. Cognitive level breakdowns are included after the item count for major topic areas. For example, if a major topic area has ten (10) items, the cognitive level item counts will total to ten (10) items.

The national/general examination also contains five (5) pretest items that are not counted toward the score. These items are used to gather statistics on performance and to help assess appropriateness for use on future examinations. Because pretest items look exactly like items that are scored, candidates should answer all the items on the examination.

- I. REAL PROPERTY CHARACTERISTICS, LEGAL DESCRIPTIONS, AND PROPERTY USE (SALES 11; 6 KNOWLEDGE, 3 APPLICATION, 2 ANALYSIS)
 - A. Real property vs. personal property (3 items)
 - 1. Fixtures, trade fixtures, emblements
 - 2. Attachment, severance, and bill of sale
 - B. Characteristics of real property (2 items)
 - 1. Economic characteristics
 - a. Scarcity
 - b. Modification / Improvement
 - c. Permanence of Investment / Fixity
 - d. Area Preference / Situs
 - 2. Physical characteristics
 - a. Immobility
 - b. Indestructibility
 - c. Non-homogeneity / Uniqueness
 - C. Legal descriptions (3 items)
 - 1. Methods used to describe real property
 - 2. Survey
 - D. Public and private land use controls encumbrances (3 items)
 - 1. Public controls governmental powers
 - a. Police power, eminent domain, taxation, escheat
 - b. Zoning ordinances

- 2. Private controls, restrictions, and encroachments
 - a. Covenants, conditions, and restrictions (CC&Rs), HOAs
 - b. Easements
 - c. Licenses and encroachments
- II. FORMS OF OWNERSHIP, TRANSFER, AND RECORDING OF TITLE (SALES 9; 5 KNOWLEDGE, 2 APPLICATION, 2 ANALYSIS)
 - A. Ownership, estates, rights, and interests (5 items)
 - 1. Forms of ownership
 - 2. Freehold estate
 - a. Fee simple absolute
 - b. Fee simple defeasible, determinable, and condition subsequent
 - c. Life estate
 - d. Bundle of rights
 - 3. Leasehold estates and types of leases
 - a. Estate for years and from period to period (periodic estate)
 - b. Estate at will and estate at sufferance
 - c. Gross, net, percentage leases, etc.
 - 4. Liens and lien priority
 - 5. Air, surface and sub-surface rights

B. Deed, title, transfer of title, and recording of title (4 items)

- 1. Elements of a valid deed
- 2. Types of deeds
- 3. Title transfer
 - a. Voluntary alienation
 - b. Involuntary alienation
- 4. Recording the title
 - a. Constructive and actual notice
 - b. Title abstract and chain of title
 - c. Marketable title and cloud on title
 - d. Attorney title opinion, quiet title lawsuit, and title insurance

III. PROPERTY VALUE AND APPRAISAL (SALES 11; 6 KNOWLEDGE, 3 APPLICATION, 2 ANALYSIS)

A. Concept of value (4 items)

- 1. Market value vs. market price
- 2. Characteristics of value
- 3. Principles of value

B. Appraisal process (2 items)

- 1. Purpose and steps to an appraisal
- 2. Federal oversight of the appraisal process

C. Methods of estimating value and Broker Price Opinions (BPO) (5 items)

- 1. Sales comparison approach (market data)
- 2. Cost approach
 - a. Improvements and depreciation
 - b. Physical deterioration, functional, and economic obsolescence
 - c. Reproduction or replacement costs
- 3. Income approach
- 4. Gross rent and gross income multipliers
- 5. Comparative Market Analysis (CMA)
- 6. Broker Price Opinion (BPO)
- 7. Assessed value and tax implications

IV. REAL ESTATE CONTRACTS AND AGENCY (SALES 16; 7 KNOWLEDGE, 6 APPLICATION, 3 ANALYSIS)

A. Types of contracts (1 item)

- 1. Express vs. implied
- 2. Unilateral vs. bilateral

B. Required elements of a valid contract (3 items)

- 1. Voluntary
- 2. Agreement / Promise
- 3. Legally competent parties
- 4. Lawful consideration
- 5. Legal act / Purpose

C. Contract performance (3 items)

- 1. Executed vs. executory
- 2. Valid vs. void
- 3. Voidable vs. unenforceable
- 4. Breach of contract, rescission, and termination
- 5. Liquidated, punitive, or compensatory damages

- 6. Statute of Frauds
- 7. Electronic contracts and digital signatures
- 8. Time is of the essence

D. Sales contract (2 items)

- 1. Offer and counteroffer
- 2. Earnest money and liquidated damages
- 3. Equitable title
- 4. Contingencies
- 5. Disputes and breach of contract
- 6. Option contract and installment sales contract

E. Types of agency and licensee-client relationships (2 items)

- F. Creation and termination of agency (2 items)
- G. Licensee obligations to parties of a transaction (3 items)

V. REAL ESTATE PRACTICE (SALES 10; 5 KNOWLEDGE, 3 APPLICATION, 2 ANALYSIS)

A. Responsibilities of broker (2 items)

- 1. Practicing within scope of expertise
- 2. Unauthorized practice of law

B. Brokerage agreements between the broker and principal (seller, buyer, landlord, or tenant) (3 items)

- Seller representation Types of listing agreements
 - a. Exclusive right-to-sell and exclusive agency listing
 - b. Non-exclusive or open listing
 - c. Net listing (conflict of interest)
 - d. Multiple listing service (MLS)
- 2. Buyer representation
- 3. Property management agreement
 - a. Accounting for funds
 - b. Property maintenance
 - c. Leasing property
 - d. Collecting rents and security deposits
- 4. Termination of agreements
- 5. Services, fees, and compensation

C. Fair Housing (3 items)

- 1. Equal opportunity in housing
- 2. Protected classes
- 3. Fair housing laws
- 4. Illegal practices, enforcement, and penalties
- 5. Prohibited advertising
- 6. Housing and Urban Development (HUD)
- 7. Americans with Disabilities Act (ADA)

D. Risk management (2 items)

- 1. Supervision
- 2. Compliance with federal regulations; including Privacy and Do Not Contact
- 3. Vicarious liability
- 4. Antitrust laws

- 5. Fraud and misrepresentation
- 6. Types of insurance
 - a. Errors and Omissions
 - b. General Liability

VI. PROPERTY DISCLOSURES AND ENVIRONMENTAL ISSUES (SALES 9; 5 KNOWLEDGE, 3 APPLICATION, 1 ANALYSIS)

A. Property conditions and environmental issues (5 items)

- 1. Hazardous substances
 - a. Lead-based paint
 - b. Asbestos, radon, and mold
 - c. Groundwater contamination and underground storage tanks
 - d. Waste disposal sites and brownfields
 - e. Flood plains, flood zones, and flood insurance
- 2. Clean Air and Water Acts
- 3. Environmental Protection Agency (EPA)
 - a. Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA)
 - b. Superfund Amendment and Reauthorization Act (SARA)
 - c. Environmental site assessments (including Phase I and II studies) and impact statements
 - d. Wetlands protection

B. Environmental and property disclosure obligations and liability (4 items)

VII. FINANCING AND SETTLEMENT (SALES 7; 4 KNOWLEDGE, 2 APPLICATION, 1 ANALYSIS)

A. Financing concepts and components (2 items)

- 1. Methods of financing
 - a. Mortgage financing conventional and non-conventional loans
 - b. Seller financing land contract/contract for deed
- 2. Lien theory vs. title theory and deed of trust
- 3. Sources of financing (primary and secondary mortgage markets, and seller financing)
- 4. Types of loans and loan programs
- 5. Mortgage clauses

B. Lender Requirements (1 item)

- 1. FHA requirements
- 2. VA requirements
- 3. USDA Loan requirements and rural development financing
- 4. Conventional requirements
- 5. Buyer qualification and Loan to Value (LTV)
- 6. Hazard and flood insurance
- 7. Private mortgage insurance (PMI) and mortgage insurance premium (MIP)

C. Federal Financing Regulations and Regulatory Bodies (2 items)

- 1. Truth-in-Lending and Regulation Z
- 2. TILA-RESPA Integrated Disclosures (TRID)
 - a. Consumer Financial Protection Bureau (CFPB)
 - b. Loan Estimate (LE)
 - c. Closing Disclosure (CD)
- 3. Real Estate Settlement Procedures Act (RESPA)
 - a. Referrals
 - b. Rebates
- 4. Equal Credit Opportunity Act (ECOA
- 5. Mortgage fraud and predatory lending

D. Settlement and closing the transaction (2 items)

VIII. REAL ESTATE MATH CALCULATIONS (SALES 7; 4 APPLICATION, 3 ANALYSIS)

A. Property area calculations (1 item)

- 1. Square footage
- 2. Acreage total

B. Property valuation (1 item)

- 1. Comparative Market Analysis (CMA)
- 2. Net Operating Income (NOI)
- 3. Capitalization rate
- 4. Equity in property
- 5. Establishing a listing price
- 6. Assessed value and property taxes

C. Commission/compensation (1 item)

D. Loan financing costs (1 item)

- 1. Interest
- 2. Loan to Value (LTV)
- 3. Fees
- 4. Amortization, discount points, and prepayment penalties

E. Settlement and closing costs (1 item)

- 1. Purchase price and down payment
- 2. Monthly mortgage calculations- principal, interest, taxes, and insurance (PITI)
- 3. Net to the seller
- 4. Cost to the buyer
- 5. Prorated items
- 6. Debits and credits
- 7. Transfer tax and recording fee

F. Investment (1 item)

- 1. Return on investment
- 2. Appreciation
- 3. Depreciation
- 4. Tax implications on investment

G. Property management calculations (1 item)

- 1. Property management and budget calculations
- 2. Tenancy and rental calculations

Notes on Math Calculations

The following information is **NOT** available at the test center and **SHOULD** be memorized:

- 43,560 square feet/acre
- 5,280 feet/mile

If a question requires the calculation of prorated amounts, the question will specify:

- whether the calculation should be made on the basis of 360 or 365 days a year; and/or
- whether the day of closing belongs to the buyer or the seller for purposes of prorations

Where applicable, round off calculations using standard rounding rules.

Please note the content on the exam reflects the real estate industry as a whole and may not reflect any ongoing litigation or settlements.

Real Estate General/National Resources

- Mastering Real Estate Principles, Gerald R. Cortesi, Dearborn
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- Principles of Real Estate Practice, Stephen Mettling, Performance Programs Company
- Property Management, Robert C. Kyle, Dearborn
- Real Estate Finance, J. Keith Baker and John P.
 Wiedemer, OnCourse Learning Publishing
- Real Estate Fundamentals, Wade E. Gaddy, Dearborn
- Real Estate Law, Charles J. Jacobus, OnCourse Learning Publishing
- Real Estate Principal, Charles J. Jacobus, OnCourse Learning Publishing
- Real Estate Law, Elliot Klayman, Dearborn
- The Language of Real Estate, John E. Reilly, Dearborn

Please refer to the publishers for the most recent editions.

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National/General Exam Content Outline for Brokers

Effective: April 1, 2025

The national/general portion of the real estate exam is made up of eighty (80) scored items, which are distributed as noted in the following content outline. Each section contains an overall item count and subtotals from each subsection. For example, if a major topic area has three (3) subtopics and ten (10) items, the subtopics will contain the number of items necessary to bring the total to ten (10) items.

In addition to building our real estate national/general exams to content specifications, Pearson VUE also builds our general exams to cognitive level specifications. These cognitive level specifications confirm that candidates have a comprehensive understanding of real estate general knowledge and federal regulation topics. They measure whether candidates have the knowledge, but more importantly, the skills and abilities to protect the public from day one as a real estate licensee. Every test item is classified into one of three categories: knowledge, application, or analysis. A **knowledge** item requires candidates to recall specific facts or definitions. An **application** item requires candidates to use their knowledge and apply it to a situation. An **analysis** item requires candidates to use their knowledge and examine a fact pattern in order to draw a conclusion or make a decision. Cognitive level breakdowns are included after the item count for major topic areas. For example, if a major topic area has ten (10) items, the cognitive level item counts will total to ten (10) items.

The national/general examination also contains five (5) pretest items that are not counted toward the score. These items are used to gather statistics on performance and to help assess appropriateness for use on future examinations. Because pretest items look exactly like items that are scored, candidates should answer all the items on the examination.

- I. REAL PROPERTY CHARACTERISTICS, LEGAL DESCRIPTIONS, AND PROPERTY USE (BROKER 10; 2 KNOWLEDGE, 5 APPLICATION, 3 ANALYSIS)
 - A. Real property vs. personal property (3 Items)
 - 1. Fixtures, trade fixtures, emblements
 - 2. Attachment, severance, and bill of sale
 - B. Characteristics of real property (2 Items)
 - 1. Economic characteristics
 - a. Scarcity
 - b. Modification / Improvement
 - c. Permanence of Investment / Fixity
 - d. Area Preference / Situs
 - 2. Physical characteristics
 - a. Immobility
 - b. Indestructibility
 - c. Non-homogeneity / Uniqueness
 - C. Legal descriptions (2 Items)
 - 1. Methods used to describe real property
 - 2. Survey
 - D. Public and private land use controls encumbrances (3 Items)
 - 1. Public controls governmental powers
 - a. Police power, eminent domain, taxation, escheat
 - b. Zoning ordinances

- 2. Private controls, restrictions, and encroachments
 - a. Covenants, conditions, and restrictions (CC&Rs), HOAs
 - b. Easements
 - c. Licenses and encroachments
- II. FORMS OF OWNERSHIP, TRANSFER, AND RECORDING OF TITLE (BROKER 8; 2 KNOWLEDGE, 3 APPLICATION, 3 ANALYSIS)
 - A. Ownership, estates, rights, and interests (4 Items)
 - 1. Forms of ownership
 - 2. Freehold estate
 - a. Fee simple absolute
 - b. Fee simple defeasible, determinable, and condition subsequent
 - c. Life estate
 - d. Bundle of rights
 - 3. Leasehold estates and types of leases
 - a. Estate for years and from period to period (periodic estate)
 - b. Estate at will and estate at sufferance
 - c. Gross, net, percentage leases, and etc.
 - 4. Liens and lien priority
 - 5. Air surface and sub-surface rights

B. Deed, title, transfer of title, and recording of title (4 Items)

- 1. Elements of a valid deed
- 2. Types of deeds
- 3. Title transfer
 - a. Voluntary alienation
 - b. Involuntary alienation
- 4. Recording the title
 - a. Constructive and actual notice
 - b. Title abstract and chain of title
 - c. Marketable title and cloud on title
 - d. Attorney title opinion, quiet title lawsuit, and title insurance

III. PROPERTY VALUE AND APPRAISAL (BROKER 10; 2 KNOWLEDGE, 4 APPLICATION, 4 ANALYSIS)

A. Concept of value (3 Items)

- 1. Market value vs. market price
- 2. Characteristics of value
- 3. Principles of value

B. Appraisal process (3 Items)

- 1. Purpose and steps to an appraisal
- 2. Federal oversight of the appraisal process

C. Methods of estimating value and Broker Price Opinions (BPO) (4 Items)

- 1. Sales comparison approach (market data)
- 2. Cost approach
 - a. Improvements and depreciation
 - b. Physical deterioration, functional, and economic obsolescence
 - c. Reproduction or replacement costs
- 3. Income approach
- 4. Gross rent and gross income multipliers
- 5. Comparative Market Analysis (CMA)
- 6. Broker Price Opinion (BPO)
- 7. Assessed value and tax implications

IV. REAL ESTATE CONTRACTS AND AGENCY (BROKER 15; 3 KNOWLEDGE, 6 APPLICATION, 6 ANALYSIS)

A. Types of contracts (2 Items)

- 1. Express vs. implied
- 2. Unilateral vs. bilateral

B. Required elements of a valid contract (3 Items)

- 1. Voluntary
- 2. Agreement / Promise
- 3. Legally competent parties
- 4. Lawful consideration
- 5. Legal act / Purpose

C. Contract performance (2 Items)

- 1. Executed vs. executory
- 2. Valid vs. void
- 3. Voidable vs. unenforceable
- 4. Breach of contract, rescission, and termination
- 5. Liquidated, punitive, or compensatory damages

- 6. Electronic contracts and digital signatures
- 7. Statute of Frauds
- 8. Time is of the essence

D. Sales contract (2 Items)

- 1. Offer and counteroffer
- 2. Earnest money and liquidated damages
- 3. Equitable title
- 4. Contingencies
- 5. Disputes and breach of contract
- 6. Option contract and installment sales contract

E. Types of agency and licensee-client relationships (2 Items)

- F. Creation and termination of agency (2 Items)
- G. Licensee obligations to parties of a transaction (2 Items)

V. REAL ESTATE PRACTICE (BROKER 12; 5 KNOWLEDGE, 5 APPLICATION, 2 ANALYSIS)

A. Responsibilities of broker (3 Items)

- 1. Practicing within scope of expertise
- 2. Unauthorized practice of law

B. Brokerage agreements between the broker and principal (seller, buyer, landlord, or tenant) (3 Items)

- Seller representation Types of listing agreements
 - a. Exclusive right-to-sell and exclusive agency listing
 - b. Non-exclusive or open listing
 - c. Net listing (conflict of interest)
 - d. Multiple listing service (MLS)
- 2. Buyer representation
- 3. Property management agreement
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- 5. Gross income multiplier
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West Virginia Real Estate Salesperson Licensing Examination Content Outline

Effective: January 1, 2024

The state-specific examinations are comprised of fifty (50) scored items for sales candidates. The examinations also contain five to ten (5-10) pretest items. The pretest items are not identified and will not affect a candidate's score in any way. The following examination content outline is applicable to real estate sales candidates.

- I. GENERAL POWERS & DUTIES OF THE REAL ESTATE COMMISSION (9 ITEMS)
 - A. Audits
 - **B.** Complaints, Investigations, Hearings
 - C. Penalties for violations and cost of proceedings
 - 1. Fines and other disciplinary action
 - 2. Suspension and revocation
- II. LICENSING (17 ITEMS)
 - A. License Maintenance
 - 1. Renewal
 - 2. Transfer
 - 3. License Status (Active, Inactive, Canceled, Expired)
 - 4. Continuing Education
 - B. Activities requiring license
 - C. Exemptions from licensure

- **III. REAL ESTATE PRACTICE (15 ITEMS)**
 - A. Scope of Practice and Fees
 - **B.** Advertising Rules
 - C. Trust Fund
- IV. AGENCY RELATIONSHIPS (4 ITEMS)
 - A. Notice of Agency Form
 - **B.** Types of Agency
- V. WEST VIRGINIA FAIR HOUSING (5 ITEMS)

West Virginia Real Estate Broker Licensing Examination Content Outline

Effective: January 1, 2024

The state-specific examinations are comprised of sixty (60) scored items for broker candidates. The examinations also contain five to ten (5-10) pretest items. The pretest items are not identified and will not affect a candidate's score in any way. The following examination content outline is applicable to real estate brokers.

- I. GENERAL POWERS & DUTIES OF THE REAL ESTATE COMMISSION (9 ITEMS)
 - A. Audits
 - **B.** Complaints, Investigations, Hearings
 - C. Penalties for violations and cost of proceedings
 - 1. Fines and other disciplinary action
 - 2. Suspension and revocation
- II. LICENSING (14 ITEMS)
 - A. License Maintenance
 - 1. Renewal
 - 2. Transfer
 - 3. License Status (Active, Inactive, Canceled, Expired)
 - 4. Continuing Education
- **III. REAL ESTATE PRACTICE (11 ITEMS)**
 - A. Scope of Practice and Fees
 - **B.** Advertising rules
- IV. AGENCY RELATIONSHIPS (4 ITEMS)
 - A. Notice of Agency Form
 - **B.** Types of Agency
- V. WEST VIRGINIA FAIR HOUSING (4 ITEMS)

- VI. BROKER MANAGEMENT (18 ITEMS)
 - A. Trust Funds
 - **B. Place of Business**
 - C. Brokerage Operation & Management
 - D. Human Resources Management and Interpersonal Skills

General Information

Test Center Locations

LOCATION	CITY
Pearson Professional Centers-Charleston, WV	Charleston, WV
Pearson Professional Centers-Morgantown, WV	Morgantown, WV
New River Community and Technical College	Beaver, WV
WVU Beckley	Beckley, WV
Citynet LLC	Bridgeport, WV
Metro Community FCU	Huntington, WV
Mountwest Community and Technical College	Huntington, WV
nCompass Networks	Huntington, WV
Athena Training	Hurricane, WV
Blue Ridge Community and Technical College	Martinsburg, WV
Marshall County Schools	Moundsville, WV
WVU Parkersburg Riverhawk Resource Tutoring Center	Parkersburg, WV
Karen Preservati Center	Princeton, WV
BridgeValley Community and Technical College	South Charleston, WV
West Virginia Northern Community College	Wheeling, WV

Locations are subject to change.

There is also a national network of test centers available to take the West Virginia Real Estate exams, including 300 sites throughout the U.S. and 130 military on-base testing locations in the U.S. and abroad.

Pearson VUE Holiday Schedule

Testing may be unavailable on U.S. federal holidays and, in some cases, holiday weekends.