

# PSI NATIONAL REAL ESTATE ONLINE PRACTICE EXAM QUESTIONS AND CORRECT ANSWERS | VERIFIED ANSWERS | LATEST EDITION 2024

A home buyer is obtaining a fully amortized loan in the amount of \$140,000. The savings and loan will give him the loan for 15 years at 5% or for 30 years at 6%. To the nearest dollar, what is the difference between the monthly payments for these two loans? (BE SURE TO USE THE AMORTIZATION TABLE.) -----CORRECT ANSWER-----\$267

Which of these Federal laws regulates the advertisement of a lender's credit terms (rates, payment, etc.)? -----CORRECT ANSWER-----  
Regulation Z.

The FHA functions MOST like -----CORRECT ANSWER-----an insurance company.

An equal housing opportunity notice MUST be -----CORRECT ANSWER-----displayed in the brokerage office.

Why was the Jones vs. Mayer decision of 1968 important? -----CORRECT ANSWER-----By upholding the Civil Rights Act of 1866, the Supreme Court removed all exceptions to racial discrimination in housing.

# Real Answers To Exam Questions

**Ensheng Dong**



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