



Real Estate Exam STUDY GUIDE

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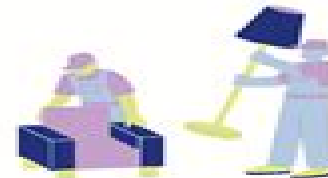
The following document is a comprehensive study guide designed to help you master the information needed to pass the national portion of the real estate exam

REAL PROPERTY

- the most comprehensive form of realty
- combines all land, real estate, and all legal rights and benefits that attach to the ownership
- land: starts from the core of the earth upward in the shape of a cone including the subsurface, surface, and airspace
- Fructus Naturales: any permanent, naturally grown structures attached to land
 - trees, minerals, water
- when a buyer purchases *real property* they incur the **Bundle of Rights**
 - Right of Possession
 - Right of Control
 - Right of Enjoyment or Use
 - Right to Exclude
 - Right of Disposal (mortgage, sell, or lease)
- Includes *Incorporeal Appurtenance*: adding greater enjoyment for the owner
 - Right of way, water rights, easements
- fixtures*: also known as "improvements" are articles that were once personal property but have been attached to real property in a permanent way
- It is not required that an item be immovable to qualify as realty
 - house keys are Realty
- ownership of Realty is transferred through a **deed**: a written document by which a grantor conveys and transfers an ownership interest to a grantee, the deed is only valid when in writing

PERSONAL PROPERTY

- any tangible or intangible objects that are *movable* from one location to another
 - also known as *chattel*
- transferred with Bill of Sale
- Emblements**: any crop that is planted and grown by humans



Real Estate Finance Study Guide For Exam

Padhraic Smyth



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