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## Final Practice –Rockwell Exam Questions and Answers

To determine an appropriate listing price for a property, a real estate agent will perform a/an \_\_\_\_\_, which is related to but less rigorous than a/an \_\_\_\_\_.

- A. CMA/appraisal
- B. Appraisal/CMA
- C. CMA/reconciliation
- D. Valuation/CMA - Answer- A. CMA/appraisal

Explanation: An agent may perform a competitive market analysis (or CMA), which is based on appraisal principles and methods but is not as rigorous a process.

In which of the following cases would a lender be most likely to decide that the loan applicant's employment income does not qualify as stable income?

- A. The applicant has worked as a machine operator for seven months, after working for an online media company for eight months
- B. The applicant has worked as an accountant for ten months, after having been in college previously
- C. The applicant has worked as a junior copywriter for six months, at the same company where she previously was an editorial assistant for two years
- D. The applicant has been a self-employed landscape contractor for three years - Answer- A. The applicant has worked as a machine operator for seven months, after working for an online media company for eight months

Explanation: As a general rule, a loan applicant should have been continuously employed in the same field for at least two years. Special training or education may make up for a short employment history. The lender will also take extenuating circumstances into account (for example, having just finished college or been discharged from military service).

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