## 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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**Padhraic Smyth** 

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