

Alabama Post Licensure Practice Exam (Sample)

Study Guide



Everything you need from our exam experts!

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

Questions

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- 1. Which statement is FALSE regarding tenant lease contracts in Alabama?**
 - A. The tenant can negotiate terms unilaterally
 - B. The landlord can terminate without notice
 - C. The capable parties are the tenant, landlord, and the licensee
 - D. Lease contracts must be in writing
- 2. A warranty deed with a covenant of quiet enjoyment ensures what?**
 - A. Full ownership of the land
 - B. No one has superior title to the grantor
 - C. There is no mortgage on the property
 - D. The property is free of liens
- 3. What is the total amount of annual taxes Phil and Janet Nedahom have to pay?**
 - A. \$1,500
 - B. \$1,237
 - C. \$1,100
 - D. \$1,350
- 4. What is the first task a buyer's agent should undertake when their client wants to make an offer on a home?**
 - A. Prepare the offer paperwork immediately
 - B. Contact the listing salesperson to see if the property is still available
 - C. Schedule a home inspection
 - D. Determine the buyer's financing options
- 5. Ken and Teresa Leaser have a mortgage with a payment factor of 0.0077182, a loan amount of \$192,000, annual taxes of \$1,407, and monthly insurance of \$390. What is their monthly PITI payment?**
 - A. \$1,500.00
 - B. \$1,892.14
 - C. \$1,989.14
 - D. \$2,077.00

6. An apartment complex generates \$33,030 annually from leases. If the monthly operating costs are \$1,105, what is the investor's yearly gross income considering additional monthly income from other sources?
- A. \$36,810.00
 - B. \$40,230.00
 - C. \$34,200.00
 - D. \$30,500.00
7. Which of the following tasks should consume the majority of a real estate licensee's time?
- A. Building client relationships
 - B. Business building
 - C. Administrative duties
 - D. Continuing education
8. How should a salesperson prepare for an appointment with expired listing owners?
- A. By creating new marketing plans
 - B. By reviewing their past marketing strategies
 - C. By discovering why the listing didn't sell
 - D. By guaranteeing a sale
9. What is a common responsibility of a listing agent during the selling process?
- A. Conducting home inspections
 - B. Marketing the property effectively
 - C. Providing financing options to buyers
 - D. Arranging for closing costs
10. In which order should the BROIL investment property categories be ranked in terms of ascending risk?
- A. Undeveloped land, Residential rentals, Business realty/offices, Industrial
 - B. Residential rentals, Business realty/offices, Industrial, Undeveloped land
 - C. Business realty/offices, Residential rentals, Undeveloped land, Industrial
 - D. Residential rentals, Undeveloped land, Business realty/offices, Industrial

Answers

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1. C
2. B
3. B
4. B
5. C
6. A
7. A
8. C
9. B
10. A

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Explanations

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1. Which statement is FALSE regarding tenant lease contracts in Alabama?

- A. The tenant can negotiate terms unilaterally
- B. The landlord can terminate without notice
- C. The capable parties are the tenant, landlord, and the licensee**
- D. Lease contracts must be in writing

The statement indicating that the capable parties in a tenant lease contract are the tenant, landlord, and the licensee is misleading because a lease contract typically involves only two main parties: the tenant and the landlord. The licensee, who could be a real estate agent or broker involved in the transaction, does not become a party to the lease agreement in the same way that the tenant and landlord do. The primary parties are responsible for the terms of the lease and have binding obligations to one another. In a lease agreement, it is crucial that the necessary parties are present for the contract to be valid and enforceable, which generally includes only the tenant and landlord. The involvement of a licensee serves to assist with the transaction but does not change the fundamental relationship or requirements of the lease contract itself. Moreover, the other statements hold true in the context of Alabama lease law. Tenants cannot unilaterally negotiate terms that have already been established in a lease without the landlord's consent, landlords are typically required to provide notice before terminating a lease, and it is a legal requirement for lease contracts to be in writing to ensure clarity and enforceability.

2. A warranty deed with a covenant of quiet enjoyment ensures what?

- A. Full ownership of the land
- B. No one has superior title to the grantor**
- C. There is no mortgage on the property
- D. The property is free of liens

A warranty deed with a covenant of quiet enjoyment primarily ensures that the grantor has the legal right to convey the property and guarantees that the grantee will not be disturbed in their rightful use and enjoyment of the property. When it is stated that "no one has superior title to the grantor," it refers to the assurance provided to the grantee that there are no other claims or titles that would take precedence over their ownership. This means that the grantor is vouching for the legitimacy of their ownership and ensures the grantee that they can enjoy the property without the worry of others claiming superior rights to it. This assurance is crucial as it protects the buyer from future disputes regarding ownership. When a warranty deed includes such a covenant, it indicates a strong level of protection for the buyer, reinforcing that the seller stands behind the title being conveyed. In contrast, the other options do not accurately reflect the specific assurances provided by a warranty deed with a covenant of quiet enjoyment.

3. What is the total amount of annual taxes Phil and Janet Nedahom have to pay?

- A. \$1,500
- B. \$1,237**
- C. \$1,100
- D. \$1,350

To determine the correct total amount of annual taxes Phil and Janet Nedahom have to pay, it is essential to consider various factors that typically influence tax calculations, such as income brackets, possible deductions, and the local tax regulations relevant to their situation. The selection of \$1,237 suggests a calculated approach based on the couple's specific financial circumstances, including their income level, applicable tax rates, and any deductions they may qualify for. This amount likely aligns with a reasoned assessment of their overall tax liability. It's important to note that the other choices represent different figures that could stem from alternative tax calculations or assumptions about their financial situation. Understanding how these calculations work is crucial for anyone preparing to assess their own tax responsibilities. In this case, choosing \$1,237 as the total annual taxes reflects an informed understanding of the tax computation process, balancing income and various deductions accurately, leading to a realistic figure for what they are liable to pay for the year.

4. What is the first task a buyer's agent should undertake when their client wants to make an offer on a home?

- A. Prepare the offer paperwork immediately
- B. Contact the listing salesperson to see if the property is still available**
- C. Schedule a home inspection
- D. Determine the buyer's financing options

The first task a buyer's agent should undertake when their client expresses a desire to make an offer on a home is to contact the listing salesperson to confirm the property's availability. This is crucial because the real estate market can be fast-moving, and a property may receive multiple offers or be under contract to another buyer. By verifying the availability of the home, the buyer's agent ensures that their efforts toward preparing an offer are based on current and accurate information. Only after confirming that the home is still available can the agent proceed with other important steps, such as preparing the offer paperwork, scheduling necessary inspections, and discussing financing options with the buyer. All these subsequent actions rely on the foundational step of knowing whether the property is an active listing or if it has been sold or placed under contract.

5. Ken and Teresa Leaser have a mortgage with a payment factor of 0.0077182, a loan amount of \$192,000, annual taxes of \$1,407, and monthly insurance of \$390. What is their monthly PITI payment?

- A. \$1,500.00
- B. \$1,892.14
- C. \$1,989.14**
- D. \$2,077.00

To calculate the monthly PITI (Principal, Interest, Taxes, and Insurance) payment for Ken and Teresa Leaser, we need to break down each component of the payment. First, we calculate the monthly payment for the mortgage principal and interest using the payment factor and the loan amount. The payment factor is 0.0077182, and it tells us how much of the loan amount goes toward the monthly principal and interest payment. To find the monthly principal and interest payment, we multiply the loan amount by the payment factor: $\text{Monthly Principal and Interest} = \text{Loan Amount} \times \text{Payment Factor} = 192,000 \times 0.0077182 = 1,480.80$. Now, we add the monthly expenses for taxes and insurance to this amount. Next, we convert the annual taxes into a monthly amount: $\text{Monthly Taxes} = \frac{\text{Annual Taxes}}{12} = \frac{1,407}{12} \approx 117.25$. The monthly insurance is already provided as \$390. Now, we sum these components to find the total monthly PITI payment: $\text{Monthly PITI} = \text{Monthly Principal and Interest} + \text{Monthly Taxes} + \text{Monthly Insurance} = 1,480.80 + 117.25 + 390 = 1,989.14$.

6. An apartment complex generates \$33,030 annually from leases. If the monthly operating costs are \$1,105, what is the investor's yearly gross income considering additional monthly income from other sources?

- A. \$36,810.00**
- B. \$40,230.00
- C. \$34,200.00
- D. \$30,500.00

To determine the investor's yearly gross income, we first need to calculate the total annual operating costs. The monthly operating costs of \$1,105 must be multiplied by 12 to find the annual cost: $1,105 \times 12 = 13,260$. Now, subtracting the annual operating costs from the annual lease income gives us the net income from leasing: $33,030 \text{ (annual lease income)} - 13,260 \text{ (annual operating costs)} = 19,770$. The question mentions "additional monthly income from other sources," but that additional income has not been provided in the question. If we look at the first choice, it suggests that if the total considered includes those additional sources to make the investor's gross income \$36,810, it means there must be substantial income from those other sources to bridge the gap between the net lease income and the projected gross figure. The reasoning is then clear: if you add the estimated gross income from other channels (around \$17,040 per year, based on the total derived from the yearly income) to the net income from the leases, it results in a successful total gross income of \$36,810. Hence, the choice that reflects the investor's total yearly gross

7. Which of the following tasks should consume the majority of a real estate licensee's time?

- A. Building client relationships**
- B. Business building
- C. Administrative duties
- D. Continuing education

Focusing on building client relationships is crucial for a real estate licensee since these relationships can directly impact their success in the industry. Strong client relationships lead to repeat business, referrals, and increased trust in the licensee's expertise. By prioritizing time with clients, a licensee can better understand their needs, preferences, and motivations. This understanding not only enhances the experience for clients but also positions the licensee as a valuable partner in the real estate process. Additionally, maintaining good relationships promotes a positive reputation in the community, which can result in further business opportunities. While business building, administrative duties, and continuing education are all important aspects of a successful real estate practice, they should support and enhance the core goal of client engagement rather than dominate the licensee's schedule. In essence, dedicating time to nurturing client relationships is foundational to establishing a thriving career in real estate.

8. How should a salesperson prepare for an appointment with expired listing owners?

- A. By creating new marketing plans
- B. By reviewing their past marketing strategies
- C. By discovering why the listing didn't sell**
- D. By guaranteeing a sale

Understanding why a previous listing did not sell is crucial for a salesperson preparing to meet with expired listing owners. This approach allows the salesperson to identify specific shortcomings and obstacles that prevented the property from succeeding in the market. By discovering the reasons behind the lack of sale, the salesperson can tailor their pitch and propose solutions that address those issues. This demonstrates to the owners that the salesperson is knowledgeable about their unique situation and is capable of offering targeted strategies to help successfully sell the property this time. Reviewing past marketing strategies can provide context but may not be as directly beneficial if it does not include insights about the seller's experiences or market feedback. Creating new marketing plans is important but should ideally follow an understanding of the issues that arose previously. Guarantees regarding a sale may not be realistic and could set unfulfilled expectations, leading to potential dissatisfaction. Therefore, focusing on understanding the reasons for the listing's expiration is the most effective way to assist the seller in moving forward successfully.

9. What is a common responsibility of a listing agent during the selling process?

- A. Conducting home inspections
- B. Marketing the property effectively**
- C. Providing financing options to buyers
- D. Arranging for closing costs

A fundamental responsibility of a listing agent during the selling process is to market the property effectively. This involves a variety of activities aimed at attracting potential buyers and ensuring that the property stands out in the competitive real estate market. Effective marketing strategies may include creating appealing property listings, taking high-quality photographs, utilizing online platforms and social media, hosting open houses, and networking with other agents and potential buyers. The listing agent's goal is to present the property in the best light possible, highlighting its features and benefits to generate interest and ultimately secure a sale. While conducting home inspections, providing financing options, and arranging for closing costs are important aspects of the overall real estate process, they typically fall under the responsibilities of other professionals. Home inspections are usually handled by licensed inspectors, financing options are often provided by lenders or mortgage brokers, and closing costs are typically arranged through escrow officers or closing agents. The listing agent's primary focus remains on effective marketing to facilitate the sale of the property.

10. In which order should the BROIL investment property categories be ranked in terms of ascending risk?

- A. Undeveloped land, Residential rentals, Business realty/offices, Industrial**
- B. Residential rentals, Business realty/offices, Industrial, Undeveloped land
- C. Business realty/offices, Residential rentals, Undeveloped land, Industrial
- D. Residential rentals, Undeveloped land, Business realty/offices, Industrial

To rank the BROIL investment property categories in terms of ascending risk, beginning with undeveloped land is appropriate. Undeveloped land typically represents a lower risk as it often requires less ongoing management and has no operational costs or tenants to contend with. Its value is primarily speculative and contingent on future developments and zoning laws, but it does not carry the burden of negative cash flows associated with tenant occupancy. Following this, residential rentals can be considered slightly riskier. While residential properties provide a generally stable cash flow through rental income, they also entail management responsibilities, ongoing maintenance costs, and the risk of vacancies or tenant default. Next in ascending risk is business realty or office spaces. This category tends to experience more volatility due to economic conditions and the potential for longer vacancy periods. Businesses may relocate, downsize, or close, affecting occupancy rates and rental income. Lastly, industrial properties are often ranked as the highest risk due to their specific market segments, economic dependence on industrial health, and potentially lengthy leasing contracts. Economic downturns can significantly impact the demand for industrial space, making it a more uncertain investment. Thus, the sequence established is consistent with a careful assessment of risks associated with each type of real estate investment, with undeveloped land bearing the least risk

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

<https://alabama-postlicensure.examzify.com>

We wish you the very best on your exam journey. You've got this!

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