

CHAMPIONS POWERHOUSE TRAINING SAE PRACTICE TEST (SAMPLE) STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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THE FULL VERSION STUDY GUIDE

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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 of the following items is commonly charged to the seller during a closing?**
 - A. Prepayment penalty
 - B. Home warranty fee
 - C. Existing loan payoff
 - D. Transfer taxes

- 2. What term refers to a real estate agent's responsibility and commitment to act in the best interest of their clients?**
 - A. Fiduciary
 - B. Agency
 - C. Brokerage
 - D. Partnership

- 3. What must prospective borrowers sign to confirm they will occupy the property in a VA loan?**
 - A. A purchase agreement
 - B. A document of intention
 - C. A statement of occupancy
 - D. A document stating occupation

- 4. What commission do all license holders in Texas have to adhere to?**
 - A. The National Association of Realtors
 - B. The Texas Real Estate Commission
 - C. The local real estate board
 - D. The Association of Real Estate Licensees

- 5. Which mindset helps in dealing with the fear of criticism effectively?**
 - A. Avoiding judgment
 - B. Embracing personal growth
 - C. Seeking validation
 - D. Adopting a victim mentality

- 6. Statistically, how does the timing of marriage and moving out for millennials compare to previous generations?**
- A. Earlier
 - B. About the same
 - C. Later
 - D. Infrequently
- 7. What is the final touch that can enhance a home's appeal for potential buyers?**
- A. Reducing the room temperature
 - B. Dynamicizing the environment
 - C. Removing all furniture
 - D. Installing high-tech appliances
- 8. The Code of Ethics and Standards of Practice is designed for whom to adhere to?**
- A. Homebuyers
 - B. Real estate brokers
 - C. REALTORS
 - D. Real estate investors
- 9. What is the counterpoint to the fear of aging?**
- A. Emphasizing eternal youth
 - B. Accepting the beauty in aging
 - C. Avoiding discussions about age
 - D. Seeking youthfulness at all costs
- 10. Which of the following is considered a preventative measure against the fear of ill health?**
- A. Ignore health warnings
 - B. Eat to live, not live to eat
 - C. Exercise excessively
 - D. Consult specialists only when sick

Answers

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

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Explanations

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1. Which of the following items is commonly charged to the seller during a closing?

- A. Prepayment penalty
- B. Home warranty fee
- C. Existing loan payoff
- D. Transfer taxes

The existing loan payoff is commonly charged to the seller during a closing because it is the outstanding balance that the seller owes on their mortgage. When a property is sold, part of the proceeds from the sale are typically used to pay off this loan. This ensures that the lien on the property is released, allowing the new owner to take full ownership without being encumbered by any previous debts associated with the property. It is a standard practice in real estate transactions to settle these debts at the closing, which is why the existing loan payoff is the correct answer in this context. Other items listed may have different charging conventions. For instance, prepayment penalties are generally paid by the seller when paying off a loan early, but this is less common as it's not a standard closing cost. Home warranty fees are usually negotiated and can be charged to either party, but they are not universally a seller's obligation. Transfer taxes are often shared between buyer and seller or solely charged to the buyer, depending on local customs. Thus, the existing loan payoff stands out as a clear responsibility of the seller at closing.

2. What term refers to a real estate agent's responsibility and commitment to act in the best interest of their clients?

- A. Fiduciary
- B. Agency
- C. Brokerage
- D. Partnership

The term that refers to a real estate agent's responsibility and commitment to act in the best interest of their clients is "fiduciary." This concept is foundational in various professional relationships, particularly in real estate. When a real estate agent serves as a fiduciary, they are not only obligated to act loyally and faithfully towards their clients but also to prioritize the clients' interests above their own. The fiduciary relationship involves trust and confidence, ensuring that the agent provides advice, negotiation support, and equitable treatment specific to the clients' needs and goals. This legal obligation encompasses various duties, including loyalty, obedience, disclosure, confidentiality, accounting, and skillful representation. In contrast, while terms such as "agency" and "brokerage" relate to the broader functioning of real estate transactions and organizations, they do not specifically capture the ethical duty of an agent to prioritize their client's best interest in the same way that fiduciary does. "Partnership," on the other hand, implies a shared responsibility or business relationship, which is not inherently linked to the duty of care that characterizes the fiduciary roles in real estate.

3. What must prospective borrowers sign to confirm they will occupy the property in a VA loan?

- A. A purchase agreement
- B. A document of intention
- C. A statement of occupancy
- D. A document stating occupation**

In the context of a VA loan, prospective borrowers are required to sign a document that specifically confirms their intention to occupy the property. This requirement is designed to ensure that the benefits of the VA loan program are utilized for the purpose of providing housing to veterans and active-duty service members. The terminology might differ, but the essence of the document is to affirm the borrower's commitment to live in the home as their primary residence. This distinction is vital as VA loans are contingent upon the borrower using the property as their primary domicile, which aligns with the mission of supporting veterans in achieving homeownership. By signing such a document, borrowers legally affirm their intention, which is a necessary step in the lending process for VA loans. The other options do not accurately describe the specific document required; while they may include terms related to occupation or agreements, they do not encapsulate the specific requirement laid out for VA loan borrowers.

4. What commission do all license holders in Texas have to adhere to?

- A. The National Association of Realtors
- B. The Texas Real Estate Commission**
- C. The local real estate board
- D. The Association of Real Estate Licensees

All license holders in Texas are required to adhere to the regulations set forth by the Texas Real Estate Commission (TREC). This governing body is responsible for regulating real estate practices in Texas, ensuring that all licensed individuals follow the laws and standards necessary to maintain professionalism within the industry. TREC establishes the guidelines under which real estate transactions must operate, and it provides resources, education, and enforcement to protect public interest and ensure compliance among real estate practitioners. In contrast, while organizations like the National Association of Realtors or local real estate boards may provide additional compliance or resources, they do not have the regulatory authority specific to real estate licenses in Texas. The provisions of TREC are mandatory for all licensed professionals, making it the premiere authority in this context. Thus, understanding and following the rules set by TREC is essential for maintaining expertise and legality in Texas real estate transactions.

5. Which mindset helps in dealing with the fear of criticism effectively?

- A. Avoiding judgment
- B. Embracing personal growth**
- C. Seeking validation
- D. Adopting a victim mentality

The mindset that significantly helps in dealing with the fear of criticism is embracing personal growth. This approach involves viewing feedback, including criticism, as an opportunity to learn and improve rather than as a threat to one's self-worth. When individuals adopt this mindset, they are more likely to take constructive criticism in stride and use it as fuel for their personal and professional development. Embracing personal growth allows people to shift their focus from how criticism affects their self-image to how it can enhance their skills or behaviors. This perspective fosters resilience, encourages experimentation, and promotes a culture of continuous learning. By recognizing that mistakes and critiques are part of the journey towards mastery, individuals can face criticism with confidence and a willingness to adapt, leading to greater success in their endeavors. In contrast, avoiding judgment might keep one from exposing themselves to criticism but does not address the underlying fear or promote growth. Seeking validation often leads to dependence on others' approval, which can exacerbate the fear of criticism. Adopting a victim mentality can prevent individuals from taking responsibility for their development and lead to a cycle of avoidance rather than improvement. Therefore, embracing personal growth is the most effective approach for positively handling criticism.

6. Statistically, how does the timing of marriage and moving out for millennials compare to previous generations?

- A. Earlier
- B. About the same
- C. Later**
- D. Infrequently

The timing of marriage and moving out for millennials is statistically later than that of previous generations. This trend can be attributed to various sociocultural and economic factors. Millennials tend to prioritize education and career establishment before making long-term commitments such as marriage or home ownership. As a result, many choose to delay these milestones, often remaining in their parents' homes longer than prior generations, who typically married and moved out at younger ages. This generational shift reflects changes in values, financial pressures like student debt, and a focus on personal development. Consequently, while many individuals feel societal pressure to conform to traditional timelines, the reality for millennials is a trend towards later marriage and independence compared to the earlier life paths seen in generations like the Baby Boomers or Generation X.

7. What is the final touch that can enhance a home's appeal for potential buyers?

- A. Reducing the room temperature
- B. Dynamicizing the environment**
- C. Removing all furniture
- D. Installing high-tech appliances

The final touch that can significantly enhance a home's appeal for potential buyers is creating a dynamic environment. This concept involves staging the space in a way that engages potential buyers, making the home feel welcoming and energized. Dynamicizing the environment can include using strategic lighting, color schemes, and decor that create an inviting atmosphere. This approach allows potential buyers to visualize themselves living comfortably in the space and can evoke positive emotions, resulting in a stronger connection to the home. In contrast, reducing room temperature may make a space feel less inviting, especially if guests feel chilly during their visit. Removing all furniture typically detracts from the visual appeal, as buyers often find it easier to envision the potential of a home that has some furnishings and decor that demonstrate its functionality. While installing high-tech appliances can add value, it is not the subtle finishing touch that creates an inviting and dynamic atmosphere. Instead, it focuses on convenience and modernity, which may not resonate in the same emotional way as a well-staged environment does.

8. The Code of Ethics and Standards of Practice is designed for whom to adhere to?

- A. Homebuyers
- B. Real estate brokers
- C. REALTORS**
- D. Real estate investors

The Code of Ethics and Standards of Practice is specifically designed for REALTORS, as it sets forth the principles and rules that govern their professional conduct and practices. REALTORS are members of the National Association of REALTORS (NAR), which requires adherence to these ethical guidelines in order to maintain the integrity of the real estate profession. The Code promotes honesty, transparency, and fair treatment among clients and other professionals, ensuring that REALTORS act with professionalism and uphold the interests of their clients and the industry at large. While other groups mentioned, such as homebuyers, real estate brokers, and real estate investors, may be affected by the ethical standards set by REALTORS, they are not bound by the Code of Ethics in the same way. Homebuyers and real estate investors are consumers of services rather than providers, and while brokers may follow certain ethical standards, it is the REALTORS who are specifically governed by the NAR's Code. This distinction is important as it highlights the responsibility of REALTORS toward maintaining ethical standards within their practice.

9. What is the counterpoint to the fear of aging?

- A. Emphasizing eternal youth
- B. Accepting the beauty in aging**
- C. Avoiding discussions about age
- D. Seeking youthfulness at all costs

The counterpoint to the fear of aging is found in accepting the beauty in aging. This perspective recognizes that aging is a natural part of life and can be embraced rather than feared. By focusing on the positive aspects of growing older, individuals can appreciate the wisdom, experience, and unique qualities that come with age. This acceptance helps to shift the narrative around aging from one of loss and decline to one of celebration and fulfillment, highlighting the value of life experiences and personal growth over time. The other choices reflect more on denial or avoidance of aging rather than acceptance. Emphasizing eternal youth and seeking youthfulness at all costs indicate a continual pursuit of youth that may lead to anxiety regarding aging. Similarly, avoiding discussions about age does not confront the issue but rather sidesteps it, failing to promote a healthy and accepting attitude toward the aging process.

10. Which of the following is considered a preventative measure against the fear of ill health?

- A. Ignore health warnings
- B. Eat to live, not live to eat**
- C. Exercise excessively
- D. Consult specialists only when sick

The choice of "Eat to live, not live to eat" is an important preventative measure against the fear of ill health because it emphasizes a balanced and mindful approach to nutrition. This perspective encourages individuals to think of food primarily as a means to support their health rather than as a source of pleasure or indulgence. By focusing on eating for nourishment, individuals are more likely to make healthier food choices, leading to better overall wellness and reduced anxiety about health issues. This approach can help in maintaining a healthy weight, managing chronic conditions, and supporting the body's functions, ultimately fostering a more positive relationship with food. It promotes mindfulness in eating habits, which has been linked to reduced stress levels and a lower likelihood of emotional eating, factors that can contribute to health-related fears. Thus, this mentality not only aids in physical health but can also alleviate mental anxieties associated with health fears.

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://champpowerhousesae.examzify.com>

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

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