

CHAMPIONS REAL ESTATE MARKETING 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. How much can penalties escalate for repeated offenses under the Fair Housing Act?**
 - A. 75,000
 - B. 100,000
 - C. 150,000
 - D. 200,000
- 2. What defines a 'farm' in real estate?**
 - A. A part of the area serviced by your firm
 - B. A database of potential clients
 - C. A specific neighborhood for sales
 - D. A type of marketing strategy
- 3. Which method is commonly utilized by new agents who lack specific market focuses?**
 - A. Targeted marketing
 - B. Segmented approach
 - C. Shotgun method
 - D. Relationship building
- 4. How is the commission divided between cooperating brokers referred to?**
 - A. Commission distribution
 - B. Commission split
 - C. Commission fee
 - D. Revenue share
- 5. What is an important characteristic of objectives in a successful marketing plan?**
 - A. They should be imaginative and speculative
 - B. They should be measurable and achievable
 - C. They should be complex and demanding
 - D. They should be short-lived and temporary

6. A personality type that is competitive and focused on big ideas is classified as a:
- A. Whale
 - B. Dolphin
 - C. Shark
 - D. Urchin
7. At what emotional phase is the buyer typically ready to make a purchase?
- A. Explore
 - B. Act
 - C. Evaluate
 - D. Post-purchase
8. Loans insured by a government agency are referred to as _____.
- A. FHA loans
 - B. Conventional loans
 - C. VA loans
 - D. Home equity loans
9. When is the best time to make cold calls according to common practices?
- A. Morning hours
 - B. Midday
 - C. Evening or late afternoon
 - D. Late night
10. Which analysis method focuses on strengths, weaknesses, opportunities, and threats?
- A. Market analysis
 - B. SWOT analysis
 - C. Risk assessment
 - D. Competitive analysis

Answers

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

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Explanations

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1. How much can penalties escalate for repeated offenses under the Fair Housing Act?

- A. 75,000
- B. 100,000
- C. 150,000**
- D. 200,000

Under the Fair Housing Act, penalties for repeated offenses can escalate significantly, reflecting the seriousness of these violations and the intent to deter continued discriminatory practices. The correct answer, which indicates that penalties can reach up to \$150,000 for repeated violations, aligns with federal guidelines that impose increasing financial repercussions as a means to enforce compliance and promote fair housing practices. This escalating penalty structure encourages adherence to the law by imposing stricter consequences on those who continue to engage in discriminatory behavior after an initial offense. The provision is designed to strike a balance between penalizing offenders and maintaining fair housing opportunities for all individuals, making the education on these penalties especially relevant for real estate professionals. Understanding the potential ramifications of repeated violations offers insight into the importance of maintaining compliance with the Fair Housing Act.

2. What defines a 'farm' in real estate?

- A. A part of the area serviced by your firm**
- B. A database of potential clients
- C. A specific neighborhood for sales
- D. A type of marketing strategy

In real estate, the term 'farm' refers to a specific neighborhood for sales. This concept is crucial for agents who wish to build a strong presence in a particular area. By concentrating their efforts on a designated farming area, agents can develop expertise in the local market, establish relationships with community members, and become the go-to professional for real estate needs within that location. Farming allows agents to focus their marketing efforts on a smaller, manageable segment of the market where they can effectively promote listings, engage with potential buyers and sellers, and gather local market data. This targeted approach helps to create a recognizable brand within that community, ultimately leading to increased sales and referrals. While other choices may describe related aspects of a real estate practice or strategy, they do not capture the fundamental definition of a 'farm' as it pertains to a specific geographical focus.

3. Which method is commonly utilized by new agents who lack specific market focuses?

- A. Targeted marketing
- B. Segmented approach
- C. Shotgun method**
- D. Relationship building

The shotgun method is characterized by a broad, indiscriminate approach to marketing and prospecting. New agents who may not yet have established a specific niche or market focus often resort to this technique. By casting a wide net, they aim to reach as many potential clients as possible, hoping that some may respond positively. This method allows new agents to experiment with various strategies without committing to a particular audience or demographic. In contrast, targeted marketing and the segmented approach involve identifying specific demographics or market segments to engage with. This can be more effective, but it requires a level of understanding and expertise that a new agent might not yet possess. Relationship building, while vital in real estate for fostering long-term connections, also typically benefits from a more focused strategy and prior market knowledge. Therefore, the shotgun method serves as a common and practical choice for those just starting in the industry, allowing them to gain exposure and learn the preferences of different potential clients.

4. How is the commission divided between cooperating brokers referred to?

- A. Commission distribution
- B. Commission split**
- C. Commission fee
- D. Revenue share

The term that describes how the commission is divided between cooperating brokers is referred to as "commission split." This terminology is commonly used in the real estate industry to detail the percentage of the commission earned on a transaction that each broker or agent will receive. Understanding how a commission split works is essential for agents, as it directly affects their income and compensation structure. On the other hand, "commission distribution" is a broader term that could encompass various methods of sharing commissions, but it doesn't specifically point to the division between brokers. "Commission fee" generally refers to the overall fee charged for the services of a broker or agent, rather than the breakdown of that fee among multiple parties involved in a transaction. "Revenue share" is a term often used in different business contexts, such as partnerships and joint ventures, and does not specifically apply to the commission structures within real estate transactions. Thus, "commission split" is the most accurate and relevant term for describing the division of commission between cooperating brokers.

5. What is an important characteristic of objectives in a successful marketing plan?

- A. They should be imaginative and speculative
- B. They should be measurable and achievable**
- C. They should be complex and demanding
- D. They should be short-lived and temporary

An important characteristic of objectives in a successful marketing plan is that they should be measurable and achievable. This ensures that a business can effectively track progress and evaluate the success of its marketing strategies. Measurable objectives provide clear metrics that can be used to assess performance, allowing for informed adjustments to plans as needed. Achievable objectives ensure that goals are realistic and attainable, which motivates the team and aligns efforts toward a common purpose. In developing a marketing plan, focusing on measurable and achievable objectives allows businesses to create specific benchmarks for success, enhancing the overall effectiveness of marketing initiatives. This approach fosters accountability and encourages a structured method for gauging outcomes, ultimately supporting long-term growth and strategy refinement.

6. A personality type that is competitive and focused on big ideas is classified as a:

- A. Whale
- B. Dolphin
- C. Shark**
- D. Urchin

The personality type that is competitive and focused on big ideas, classified as a Shark, is characterized by a desire to win and achieve high-level goals. Individuals with this personality tend to be assertive, ambitious, and often take the lead in competitive situations. They thrive in environments where they can challenge themselves and others, pushing boundaries to reach their objectives. In the context of real estate and marketing, Sharks are typically seen as individuals who seek out opportunities and are not afraid to take risks. They are strategic thinkers who can conceptualize large-scale plans and initiatives, making them well-suited for tasks that require visionary thinking and competitive positioning. Understanding personality types like Shark is important in team dynamics and client interactions, as it allows professionals to effectively tailor their communication and collaboration strategies to leverage each member's strengths.

7. At what emotional phase is the buyer typically ready to make a purchase?

- A. Explore
- B. Act**
- C. Evaluate
- D. Post-purchase

The correct phase in which a buyer is typically ready to make a purchase is the Act phase. At this point, the buyer has already moved through the earlier stages of the buying process, including exploring options and evaluating potential purchases. During the Explore phase, buyers are gathering information and considering their needs without any commitment to buy. In the Evaluate phase, they critically assess various options based on criteria that are important to them, such as price, quality, and suitability. However, it is in the Act phase where the decision is made to proceed with the purchase. This is characterized by the buyer's readiness to take action, often influenced by their evaluation of the available options. Once they reach this point, they have determined which product or service best meets their needs, making them prepared to finalize the transaction. The Post-purchase phase, on the other hand, occurs after the purchase has been made and focuses on the buyer's satisfaction and reflection on their decision. Understanding these phases helps recognize the buyer's journey and the motivations that drive them toward making a purchase decision.

8. Loans insured by a government agency are referred to as _____.

- A. FHA loans**
- B. Conventional loans
- C. VA loans
- D. Home equity loans

Loans insured by a government agency are referred to as FHA loans. The Federal Housing Administration (FHA) is a government agency that provides mortgage insurance on loans made by approved lenders to borrowers with low to moderate incomes. This insurance protects lenders against losses that may occur if a borrower defaults on the loan, thereby encouraging lenders to offer loans to a wider range of borrowers who might not qualify for traditional financing. FHA loans are an essential part of the housing finance system, especially for first-time homebuyers and those with less-than-perfect credit. They typically require a lower down payment than conventional loans, making homeownership more accessible. In contrast, conventional loans rely on private lenders and do not have government insurance, which means they carry higher risks for lenders and may require a larger down payment. VA loans, while also backed by a government agency (the Department of Veterans Affairs), are specifically designed for veterans and active military personnel, not for the general home-buying public. Home equity loans allow homeowners to borrow against the equity in their homes but are not categorized as loans insured by government agencies.

9. When is the best time to make cold calls according to common practices?

- A. Morning hours
- B. Midday
- C. Evening or late afternoon**
- D. Late night

The best time to make cold calls is typically in the evening or late afternoon. This is often when potential clients are more likely to be available and in a mindset to talk. By this time, many individuals have completed their workday and may have had the chance to relax, making them more receptive to a conversation about real estate or other services being offered. In contrast, making calls in the morning may coincide with busy schedules and the start of the day's tasks at work, reducing the likelihood of effective communication. Midday can also be problematic, as people are usually occupied with lunch breaks or meetings. Late-night calls are generally not appropriate, as they can intrude on personal time and often lead to negative perceptions of the caller. Thus, the evening or late afternoon stands out as the ideal time for cold calling in the real estate industry.

10. Which analysis method focuses on strengths, weaknesses, opportunities, and threats?

- A. Market analysis
- B. SWOT analysis**
- C. Risk assessment
- D. Competitive analysis

The method that focuses on strengths, weaknesses, opportunities, and threats is known as SWOT analysis. This strategic planning tool is widely used across various fields, including business, marketing, and project management, to evaluate an organization's internal and external environments. In SWOT analysis, strengths and weaknesses are internal factors that pertain to the organization's capabilities, resources, and areas for improvement. Opportunities and threats, on the other hand, are external factors that can impact the organization, including market trends, competitive dynamics, and potential challenges. SWOT analysis helps organizations to clearly identify their current position and strategically plan for future goals by leveraging strengths, addressing weaknesses, capitalizing on opportunities, and mitigating threats. This comprehensive perspective makes it a valuable method for decision-making and strategic planning. Other methods listed do not encompass all four components of SWOT. Market analysis typically involves evaluating market trends and consumer preferences. Risk assessment focuses on identifying and managing risks rather than analyzing internal and external factors comprehensively. Competitive analysis centers on evaluating competitors, without explicitly considering a broader internal evaluation.

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:

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

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