

CILEx F4 Property and Private Client Practice Test (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. A contract incorporates the Standard Conditions of Sale Fifth Edition - 2018 revision. Which edition is being used?**
 - A. Third edition - 2015 revision**
 - B. First edition**
 - C. Seventh edition - 2020 revision**
 - D. Fifth edition - 2018 revision**

- 2. What does CON290 cover?**
 - A. whether the property is in a national park, urban development area, registered as a common land/ town/ village.**
 - B. whether the property has any outstanding mortgages.**
 - C. whether there are any building regulations.**
 - D. whether the property is in a conservation area.**

- 3. Which statement best defines a term of years absolute?**
 - A. An estate that exists for a fixed maximum duration and must come into possession within 21 years.**
 - B. An estate created for life of a person.**
 - C. A leasehold interest with indefinite duration.**
 - D. A license to occupy land.**

- 4. Probate application: Which documents are typically sent alongside the IHT forms when applying for probate?**
 - A. PAP1, Will, affidavits and fees**
 - B. IHT201, PAP1, Will, affidavits and fees**
 - C. IHT400, Will, affidavits**
 - D. PAP2, Will, affidavits**

- 5. Which statement about EPC penalties is correct?**
 - A. £100 civil penalty**
 - B. £300 civil penalty**
 - C. £400 civil penalty**
 - D. £200 civil penalty**

- 6. When is a bankruptcy search typically required in a property transaction?**
- A. Always**
 - B. Only when the seller is bankrupt**
 - C. When buying with a mortgage**
 - D. Never**
- 7. What is the purpose of a Chancel Repair Liability Search?**
- A. Establishes if a property may be affected by the chancel repair liability to a parish.**
 - B. Determines if a property is within a conservation area.**
 - C. Identifies possible environmental hazards.**
 - D. Shows whether there are any planning appeals.**
- 8. Which organisation is responsible for producing the Conveyancing Protocol and the Transaction (TA) forms?**
- A. The Law Commission**
 - B. The Law Society of Scotland**
 - C. The London Bar Association**
 - D. The Law Society**
- 9. Which is the correct chronological order of steps in a conveyancing transaction from earliest to latest?**
- A. Send client care letter → Receive mortgage offer → Exchange contracts → Check replies to TA13 → Send balance of purchase price → Pay SDLT**
 - B. Receive mortgage offer → Send client care letter → Exchange contracts → Pay SDLT → Check replies to TA13 → Send balance**
 - C. Exchange contracts → Send client care letter → Receive mortgage offer → Check replies to TA13 → Pay SDLT → Send balance**
 - D. Send client care letter → Check replies to TA13 → Exchange contracts → Receive mortgage offer → Send balance of purchase price → Pay SDLT**

10. A rentcharge is best described as?

- A. A right to exclusive possession of a portion of land.**
- B. A right to periodic monetary payments secured on land.**
- C. A right to require improvements to be made.**
- D. A right to convert land into cash immediately.**

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Answers

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

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Explanations

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1. A contract incorporates the Standard Conditions of Sale Fifth Edition - 2018 revision. Which edition is being used?

- A. Third edition - 2015 revision**
- B. First edition**
- C. Seventh edition - 2020 revision**
- D. Fifth edition - 2018 revision**

Edition and revision indicate which version of the Standard Conditions applies. When a contract states Standard Conditions of Sale Fifth Edition - 2018 revision, it is specifying the Fifth Edition and the 2018 revision, so that exact set of terms governs the contract. The other options refer to different editions or different revision years and do not match the stated wording. Therefore, the edition being used is Fifth Edition - 2018 revision.

2. What does CON290 cover?

- A. whether the property is in a national park, urban development area, registered as a common land/ town/ village.**
- B. whether the property has any outstanding mortgages.**
- C. whether there are any building regulations.**
- D. whether the property is in a conservation area.**

CON290 is the optional set of questions in the Local Authority Search that adds information about financial encumbrances and similar matters that aren't covered in the standard CON29. Its purpose is to surface known charges that could affect the property's title. The item about outstanding mortgages is included because a mortgage is a financial encumbrance on the property; if there's one still outstanding, it will need to be discharged (redeemed) on completion so the buyer can take title free of that charge. This upfront visibility helps the buyer's solicitor check with the lender and arrange redemption as part of completing the purchase. Other topics like planning matters or conservation areas are typically addressed in the main CON29 responses, whereas the mortgage question sits in the optional set.

3. Which statement best defines a term of years absolute?

- A. An estate that exists for a fixed maximum duration and must come into possession within 21 years.**
- B. An estate created for life of a person.**
- C. A leasehold interest with indefinite duration.**
- D. A license to occupy land.**

A term of years absolute is a leasehold with a definite, fixed duration. The defining feature is that the grant runs for a set period from a clear start date to a clear end date, giving the tenant exclusive possession for that entire term. Whether the term is short or long, it ends on a predetermined date, so the estate has a maximum duration that is certain from the outset. This distinguishes it from a life estate (which lasts for someone's life), from a leasehold with no fixed end (indefinite duration), and from a license (which does not grant exclusive possession). The reference to a fixed maximum duration captures the essential idea of a term of years absolute. The note about 21 years relates to the practical rule against perpetuities, ensuring such fixed-term interests vest within the allowable period, but the core point remains: a definite end date defines a term of years absolute.

4. Probate application: Which documents are typically sent alongside the IHT forms when applying for probate?

- A. PAP1, Will, affidavits and fees
- B. IHT201, PAP1, Will, affidavits and fees**
- C. IHT400, Will, affidavits
- D. PAP2, Will, affidavits

When applying for probate, you bundle the tax information with the probate paperwork to show the estate's position and authorize the administrator. For many straightforward estates where no inheritance tax is due, the IHT201 form is the appropriate tax submission to accompany the application. Alongside that, the PAP1 (Probate Application Pack for individuals) provides the official forms the registry needs to grant probate. The Will identifies who is entitled to act and how the estate should be distributed, and affidavits are sworn statements supporting the application—often confirming facts about the death, the validity of the will, and the administrator's authority. Finally, the fees cover the probate process. Other options would omit the necessary tax form, rely on a different pack not suited to straightforward cases, or use the form for a more complex tax position, which isn't typically required here.

5. Which statement about EPC penalties is correct?

- A. £100 civil penalty
- B. £300 civil penalty
- C. £400 civil penalty
- D. £200 civil penalty**

EPC penalties are civil sanctions for failing to comply with energy performance certificate rules in property transactions and lettings. The fixed amount for a single EPC offence is £200, which is why this option is correct. This level is designed to deter non-compliance without being overly harsh for individual landlords or agents. The other amounts listed do not represent the standard fixed civil penalty for EPC offences under the current regime.

6. When is a bankruptcy search typically required in a property transaction?

- A. Always
- B. Only when the seller is bankrupt
- C. When buying with a mortgage**
- D. Never

When you're buying with a mortgage, a bankruptcy search is typically required. The lender wants to confirm the buyer isn't bankrupt or insolvent, because a bankrupt purchaser cannot properly complete a mortgage and the lender's security could be at risk if insolvency occurs before or after completion. The search flags any bankruptcy orders or ongoing proceedings so the conveyancer can address potential issues before the transfer of title. If you were paying cash, the lender's requirement wouldn't apply, and the check would be less likely to be mandatory. While a seller's bankruptcy can complicate a sale, the standard practice in mortgage transactions centers on the buyer's solvency to protect the lender's interest.

7. What is the purpose of a Chancel Repair Liability Search?

- A. Establishes if a property may be affected by the chancel repair liability to a parish.**
- B. Determines if a property is within a conservation area.**
- C. Identifies possible environmental hazards.**
- D. Shows whether there are any planning appeals.**

Chancel repair liability is a potential financial obligation on landowners to contribute toward the repair of a parish church's chancel. The purpose of a Chancel Repair Liability Search is to reveal whether a property may be affected by that liability by checking for any recorded charge or notice on the title that could impose the obligation. This helps a buyer understand the risk and decide whether to seek indemnity insurance or negotiate terms. It does not pertain to conservation areas, environmental hazards, or planning appeals, which are identified by other types of searches.

8. Which organisation is responsible for producing the Conveyancing Protocol and the Transaction (TA) forms?

- A. The Law Commission**
- B. The Law Society of Scotland**
- C. The London Bar Association**
- D. The Law Society**

The main idea is identifying which professional body creates standard conveyancing procedures and templates. The Conveyancing Protocol and the Transaction (TA) forms are produced by The Law Society (the Law Society of England and Wales). This organization provides the commonly used precedents, guidance, and form sets that solicitors rely on to streamline property transactions and ensure consistency across practices. The Law Commission focuses on reforming substantive law, not practice forms; the Law Society of Scotland operates in Scotland; and the London Bar Association is a barristers' body, not responsible for conveyancing templates.

9. Which is the correct chronological order of steps in a conveyancing transaction from earliest to latest?

- A. Send client care letter → Receive mortgage offer → Exchange contracts → Check replies to TA13 → Send balance of purchase price → Pay SDLT**
- B. Receive mortgage offer → Send client care letter → Exchange contracts → Pay SDLT → Check replies to TA13 → Send balance**
- C. Exchange contracts → Send client care letter → Receive mortgage offer → Check replies to TA13 → Pay SDLT → Send balance**
- D. Send client care letter → Check replies to TA13 → Exchange contracts → Receive mortgage offer → Send balance of purchase price → Pay SDLT**

The main idea is that a conveyancing transaction follows a logical flow: establish the client relationship, secure financing, formalize the agreement, complete necessary information checks, and then finish with completion and tax obligations. You start by sending a client care letter to confirm instructions and terms, which lays the contractual framework and expectations. Next, you wait for and review the mortgage offer because the buyer's ability to complete hinges on financing being in place. Only once funding is secured do you proceed to exchange contracts, making the agreement binding and fixing key terms and a completion date. After exchange, you check replies to TA13 to verify any tax or property information and ensure there are no hidden liabilities before you complete. On completion day, you send the balance of the purchase price to the seller to finalize the transfer of ownership. SDLT (Stamp Duty Land Tax) is then paid within the statutory window after completion, not before funds move, so it follows completion. This sequence keeps financing in place before binding the deal, ensures due diligence is complete before completion, and aligns the transfer of funds with the tax timing.

10. A rentcharge is best described as?

- A. A right to exclusive possession of a portion of land.**
- B. A right to periodic monetary payments secured on land.**
- C. A right to require improvements to be made.**
- D. A right to convert land into cash immediately.**

A rentcharge is a type of land charge that imposes a periodic monetary payment burden on the land. It gives the recipient the right to receive regular payments from the owner of the land, with the obligation binding on future owners because the charge runs with the land. It does not grant possession or control of the land (that would be a lease), nor does it require improvements, nor is it an immediate right to convert land into cash. So the best description is a right to periodic monetary payments secured on land.

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://cilexf4propertyprivateclient.examzify.com>

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

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