

# CONNECTICUT REAL ESTATE PRACTICE EXAM (SAMPLE)

## STUDY GUIDE



*Prepare with structure. Pass with confidence*



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# Table of Contents

|                             |    |
|-----------------------------|----|
| Copyright .....             | 1  |
| Table of Contents .....     | 2  |
| Introduction .....          | 3  |
| How to Use This Guide ..... | 4  |
| Questions .....             | 5  |
| Answers .....               | 8  |
| Explanations .....          | 10 |
| Next Steps .....            | 16 |

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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. What constitutes a "short sale" in real estate?**
  - A. A sale of property where proceeds are less than the balance owed on the mortgage
  - B. A quick sale of property at market value
  - C. A sale that results in a profit for the seller
  - D. A listing that has been on the market for a short time
- 2. Which of the following is NOT required for a deed to be valid in Connecticut?**
  - A. Signature of the grantor
  - B. Signature of the grantee
  - C. Signature of the witness
  - D. Acknowledgement
- 3. What does Designated Agency allow for?**
  - A. One agent to represent both buyer and seller
  - B. Two agents representing the same client
  - C. Two different agents to represent the buyer and seller
  - D. Cooperation between agents from different firms
- 4. Who is responsible for the liability incurred by a salesperson while performing real estate brokerage activities?**
  - A. Clients
  - B. Designated Broker
  - C. Unlicensed Assistant
  - D. Real Estate Board
- 5. What is an example of an encumbrance on a property?**
  - A. A home appraisal
  - B. A property inspection report
  - C. A mortgage or lien against the property
  - D. A real estate listing agreement

- 6. What describes the maximum fee for resale documents related to a condo unit?**
- A. Varies by size of the unit
  - B. Is standardized state-wide
  - C. Depends on the seller's preference
  - D. Based on local real estate market rates
- 7. How many members of the Connecticut Real Estate Commission must be affiliated with the real estate business?**
- A. 2 members
  - B. 3 members
  - C. 5 members
  - D. 6 members
- 8. How many hours of continuing education are required for license renewal in Connecticut?**
- A. 6 hours
  - B. 10 hours
  - C. 12 hours
  - D. 15 hours
- 9. What is one activity an unlicensed assistant is allowed to do in real estate?**
- A. Conduct open houses
  - B. Negotiate contracts
  - C. Answer the phone
  - D. Prepare listing documents
- 10. What must happen to all funds received by a real estate broker belonging to a client?**
- A. They must be returned immediately
  - B. They must be deposited into a personal account
  - C. They must be placed in an escrow account
  - D. They must be recorded with the state



## **Answers**

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

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## **Explanations**

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## 1. What constitutes a "short sale" in real estate?

- A. A sale of property where proceeds are less than the balance owed on the mortgage
- B. A quick sale of property at market value
- C. A sale that results in a profit for the seller
- D. A listing that has been on the market for a short time

A short sale in real estate occurs when a property is sold for less than the amount owed on the mortgage. In this scenario, the lender agrees to accept a reduced payoff to release the lien on the property, even though it is less than what the borrower owes. This typically happens when the homeowner is in financial distress and unable to continue making mortgage payments, which could lead to foreclosure. The key aspect that defines a short sale is the lender's approval, as they are effectively taking a loss on the investment. The intent is to prevent foreclosure, allowing the homeowner a way to alleviate debt while providing the lender a way to recoup some of their losses by selling the property instead. This complex process may require negotiation and documentation to prove the homeowner's financial hardship to the lender. Other options do not accurately reflect this concept. While a quick sale at market value implies a faster transaction, it does not necessarily relate to the financial distress that characterizes a short sale. A profitable sale for the seller contradicts the fundamental principle of a short sale, where the proceeds are insufficient to cover the owed mortgage amount. Similarly, simply listing a property for a short time does not inherently connect to the reduced sale price essential to a short sale.

## 2. Which of the following is NOT required for a deed to be valid in Connecticut?

- A. Signature of the grantor
- B. Signature of the grantee
- C. Signature of the witness
- D. Acknowledgement

In Connecticut, for a deed to be valid, it is not necessary for the grantee to sign the deed. The essential requirements focus primarily on the grantor, who must sign the deed for it to effectively transfer ownership. The grantor's signature is crucial because it represents the intention to convey the property. While the deed must be duly executed and typically requires acknowledgment, the signature of a witness is not a mandated condition for validity, though it can provide an additional layer of authenticity. The acknowledgment, which is the notarization of the grantor's signature, is important for the deed to be recorded in the land records, but it does not affect the basic validity of the deed itself. Thus, the grantee's signature is not a legal requirement for the deed's validity in Connecticut, making it the correct answer for what is NOT required.

### 3. What does Designated Agency allow for?

- A. One agent to represent both buyer and seller
- B. Two agents representing the same client
- C. Two different agents to represent the buyer and seller**
- D. Cooperation between agents from different firms

*Designated Agency allows two different agents to represent the buyer and seller in a real estate transaction, while still operating within the same brokerage. This framework is crucial because it helps maintain a level of confidentiality and loyalty that would otherwise be compromised if one agent represented both parties. In this arrangement, the brokerage designates specific agents to represent the interests of each party, which helps to navigate potential conflicts of interest. This structure is beneficial in scenarios where both parties are comfortable working within the same brokerage but desire separate and distinct representation. Each designated agent has a fiduciary duty to their respective client, ensuring that both the buyer and seller receive full representation of their interests during negotiations and throughout the transaction process. This setup ultimately promotes a fair and balanced transaction while leveraging the resources and expertise of the same firm. Understanding this concept is vital for real estate professionals, as it influences how they manage client relationships and navigate the complexities of dual agency situations.*

### 4. Who is responsible for the liability incurred by a salesperson while performing real estate brokerage activities?

- A. Clients
- B. Designated Broker**
- C. Unlicensed Assistant
- D. Real Estate Board

*The designated broker is responsible for the actions of real estate salespersons under their supervision when performing brokerage activities. In Connecticut and many other jurisdictions, brokers are required to oversee the salespersons who operate under their license. This supervision extends to ensuring that salespersons comply with legal and ethical standards in their real estate transactions. When a salesperson engages in activities such as negotiating contracts, presenting offers, or managing transactions, any liability that arises from those activities typically falls back on the designated broker. This relationship underscores the legal principle that brokers are accountable for the conduct of their agents, as they hold the license and are ultimately responsible for the brokerage's operations. Clients, while important in the transaction, are not liable for the salesperson's actions. They are the parties transacting but do not have a supervisory role over agents. Unlicensed assistants do not have the responsibilities or legal consequences that licensed salespersons and brokers hold. Lastly, the Real Estate Board functions primarily as a regulatory body but does not assume liability for individual broker or salesperson actions.*

**5. What is an example of an encumbrance on a property?**

- A. A home appraisal
- B. A property inspection report
- C. A mortgage or lien against the property**
- D. A real estate listing agreement

*An encumbrance on a property refers to any claim, lien, or liability that affects the property's title or restricts its use. A mortgage or lien against a property is a prime example of an encumbrance because it represents a legal claim against the property that the owner must satisfy, usually through repayment of a loan. This claim can affect the owner's ability to sell or transfer the property until the mortgage is paid off or the lien is cleared. In contrast, a home appraisal and a property inspection report, while important aspects of the real estate process, do not impose any restrictions or claims against the property itself; they merely provide assessments of the property's value and condition, respectively. A real estate listing agreement represents the contractual relationship between a property owner and a real estate agent, but it does not create a lien or claim against the property. Thus, the mortgage or lien stands out as the only option that qualifies as an encumbrance.*

**6. What describes the maximum fee for resale documents related to a condo unit?**

- A. Varies by size of the unit
- B. Is standardized state-wide**
- C. Depends on the seller's preference
- D. Based on local real estate market rates

*The correct answer is that the maximum fee for resale documents related to a condo unit is standardized state-wide. In Connecticut, there are specific regulations governing the fees that can be charged for the provision of such documents. This standardization ensures that all buyers and sellers are treated fairly and that there is a consistent approach across the state. The law limits the amount that can be charged for these resale documents, providing clarity and protecting consumers from potentially excessive fees that might otherwise vary from one transaction to another or from one property to another. This regulation helps to create a more predictable and equitable transaction process within the condominium real estate market. In contrast, the other options imply variability based on factors such as the size of the unit, the seller's preference, or local market rates, none of which accurately represent the statutory guidelines established for condo resale document fees in Connecticut.*



**7. How many members of the Connecticut Real Estate Commission must be affiliated with the real estate business?**

- A. 2 members
- B. 3 members
- C. 5 members**
- D. 6 members

*The Connecticut Real Estate Commission is composed of a total of seven members, with specific requirements regarding their affiliations. Among these members, at least five must be licensed real estate brokers or salespersons involved in the industry. This requirement ensures that the commission has sufficient representation from professionals who have direct experience and expertise in real estate transactions and practices. As a result, having five such members allows the commission to effectively oversee and regulate the industry, providing valuable insights based on real-world knowledge of the market. The options provided create confusion about the number of members involved in real estate, but recognizing that five members must have direct ties to the field underscores the commission's commitment to informed governance and the protection of public interests. Therefore, the answer reflects the necessary representation required for effective functioning of the commission in Connecticut's real estate sector.*

**8. How many hours of continuing education are required for license renewal in Connecticut?**

- A. 6 hours
- B. 10 hours
- C. 12 hours**
- D. 15 hours

*In Connecticut, licensed real estate professionals are required to complete 12 hours of continuing education for license renewal. This requirement ensures that licensees stay updated on industry trends, laws, and practices, which is vital for maintaining their competency in the ever-evolving real estate landscape. The educational curriculum often includes topics such as fair housing, ethics, and state-specific real estate regulations, all of which are essential for effective practice. Other options may reflect varying requirements in different states or suggest a misunderstanding of Connecticut's specific regulations, but 12 hours is the definitive number established for Connecticut's real estate continuing education requirements.*

**9. What is one activity an unlicensed assistant is allowed to do in real estate?**

- A. Conduct open houses
- B. Negotiate contracts
- C. Answer the phone**
- D. Prepare listing documents

*An unlicensed assistant plays a supportive role in real estate transactions and is allowed to perform tasks that do not require a real estate license. Answering the phone is a permissible activity because it involves basic communication rather than engaging in licensed activities such as negotiating contracts or conducting open houses, which require specialized knowledge and legal authority. By answering the phone, the unlicensed assistant can help facilitate communication between clients and the licensed agents, assist in scheduling appointments, and relay messages, all of which contribute to the efficiency of the real estate office while remaining within the legal boundaries of their role. This task does not involve any critical decision-making or actions that would necessitate a professional license, making it an appropriate duty for someone without a real estate license.*

**10. What must happen to all funds received by a real estate broker belonging to a client?**

- A. They must be returned immediately
- B. They must be deposited into a personal account
- C. They must be placed in an escrow account**
- D. They must be recorded with the state

*The correct answer is that all funds received by a real estate broker on behalf of a client must be placed in an escrow account. This requirement is in place to ensure that the funds are safeguarded and properly managed during a transaction. An escrow account is a neutral account that holds funds until they are needed for a specific purpose, such as completing a property sale, paying for repairs, or covering closing costs. By depositing client funds into an escrow account, the broker ensures that the money is not at risk of being misused or intermingled with the broker's personal or operational funds. This process also helps facilitate trust in the transaction, as clients can have confidence that their money is being managed according to the terms agreed upon and regulations governing real estate practices. Overall, the use of an escrow account is a crucial aspect of the fiduciary responsibility that a real estate broker has towards their clients, ensuring transparency and security throughout the real estate transaction process.*

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## 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](mailto:hello@examzify.com).

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

<https://connecticutrealestate.examzify.com>

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

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