

# Federal Law 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. General Days are defined as which of the following?**
  - A. Any day the creditor is open for business, M-F**
  - B. All calendar days**
  - C. Sundays and federal holidays**
  - D. Only business days excluding holidays**
  
- 2. The crime-fraud exception to the attorney-client privilege provides that:**
  - A. The privilege always applies, regardless of intent.**
  - B. The privilege never applies if fraud is alleged in the case.**
  - C. The privilege applies to all communications with an attorney, regardless of context.**
  - D. If legal advice is sought or obtained to facilitate a crime or fraud, the privilege does not apply.**
  
- 3. What is mootness?**
  - A. A case can be adjudicated but not resolved**
  - B. A case is moot if the controversy no longer exists; a moot case cannot be adjudicated or resolved by a court.**
  - C. Mootness is the same as ripeness**
  - D. Justiciability concerns satisfied**
  
- 4. Which statement best describes a final judgment?**
  - A. A final judgment ends the action as to all parties and resolves the issues left for trial.**
  - B. A final judgment is always appealable immediately without certification.**
  - C. A final judgment can be revised at any time by the trial court.**
  - D. A final judgment only terminates certain claims without affecting others.**
  
- 5. What is the purpose of the Flood Disaster Protection Act?**
  - A. Ensures flood insurance when required**
  - B. Provides floodplain mapping**
  - C. Requires disclosure of flood risk in all loans**
  - D. Establishes flood insurance subsidies**

- 6. When may a defendant remove a case to federal court?**
- A. Removal may be sought at any time, including after dismissal.**
  - B. Removal is permitted after a state court decision.**
  - C. Removal is allowed only if the case involves no federal issue.**
  - D. The case could have been brought originally in federal court, and removal is within 30 days after service.**
- 7. Under RR, which items are included in the 10% fee tolerance?**
- A. Recording Fees and Recommended SSP (services providers)**
  - B. Recording Fees only**
  - C. Recommended SSP (services providers) only**
  - D. Transfer Taxes**
- 8. What triggers Chevron deference?**
- A. When a statute is ambiguous, courts defer to the agency's reasonable interpretation of the statute.**
  - B. When a statute is clear, courts defer to the agency's interpretation as controlling.**
  - C. When a statute is ambiguous, courts reject agency interpretations.**
  - D. When there is no agency interpretation at all.**
- 9. Which type of order is typically eligible for immediate appeal under the collateral order doctrine?**
- A. Order denying sovereign immunity.**
  - B. Order denying a motion to compel.**
  - C. Order granting summary judgment.**
  - D. Order denying discovery request.**
- 10. Under the Best Evidence Rule, when is secondary evidence permissible?**
- A. Whenever the witness prefers it.**
  - B. Only if the original is available and in good condition.**
  - C. When the original is unavailable for a valid reason or under exceptions.**
  - D. Only in criminal cases.**

## Answers

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

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## **Explanations**

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**1. General Days are defined as which of the following?**

- A. Any day the creditor is open for business, M-F**
- B. All calendar days**
- C. Sundays and federal holidays**
- D. Only business days excluding holidays**

General Days refer to the days the creditor is open for business. This concept captures when the creditor is actively operating and able to take actions, which typically aligns with the ordinary weekday schedule (Monday through Friday) in many creditors' offices. It is not every calendar day, nor specifically Sundays and federal holidays, nor strictly "business days excluding holidays"—which would narrow the concept to exclude days the creditor is closed for holidays. So the best fit is days the creditor is open for business, usually the weekdays.

**2. The crime-fraud exception to the attorney-client privilege provides that:**

- A. The privilege always applies, regardless of intent.**
- B. The privilege never applies if fraud is alleged in the case.**
- C. The privilege applies to all communications with an attorney, regardless of context.**
- D. If legal advice is sought or obtained to facilitate a crime or fraud, the privilege does not apply.**

The crime-fraud exception to the attorney-client privilege says that the privilege does not shield communications if the client seeks or uses legal advice to plan, commit, or facilitate a crime or fraud. The protection is not absolute; it exists to encourage honest consultation for legitimate legal problems, but it drops away when the purpose of the legal advice is to enable illegal activity. For the exception to apply, there must be intent to use the attorney's services to further wrongdoing, not merely an allegation of crime or a general dispute. If the communication is genuinely about lawful legal issues or about defending against charges, the privilege remains intact. So the best understanding is that the privilege does not apply when legal advice is sought or obtained specifically to facilitate a crime or fraud.

### 3. What is mootness?

- A. A case can be adjudicated but not resolved
- B. A case is moot if the controversy no longer exists; a moot case cannot be adjudicated or resolved by a court.**
- C. Mootness is the same as ripeness
- D. Justiciability concerns satisfied

Mootness means there is no live controversy left for the court to resolve. Once events happen after a case is filed that end the dispute or remove the potential relief the court could grant, the case becomes moot and the court cannot issue a ruling that would have any real effect. The purpose is to ensure courts decide only ongoing disputes where a remedy could actually matter. For example, if someone sues for an injunction to stop a polluting activity, but the activity stops before the case goes to trial, there's nothing left for the court to order or prevent, so the case can't be adjudicated meaningfully. That's mootness in action: the controversy no longer exists, so relief would not affect the parties. Mootness differs from ripeness, which asks whether a dispute is ready for decision at the present time and not premature. Justiciability concerns are broader, with mootness being one component of whether a case can be heard at all.

### 4. Which statement best describes a final judgment?

- A. A final judgment ends the action as to all parties and resolves the issues left for trial.**
- B. A final judgment is always appealable immediately without certification.
- C. A final judgment can be revised at any time by the trial court.
- D. A final judgment only terminates certain claims without affecting others.

A final judgment represents the court's final ruling that ends the case and resolves the dispute on the merits. When such a judgment is entered, the action is over in the trial court for all parties, and the court's decision determines the rights and obligations of the parties moving forward. There's no live case left for the court to adjudicate, except for enforcing what the judgment requires. This explains why the statement is the best fit: it captures both the termination of the action and the resolution of the issues that were in dispute. In practice, a court can sometimes enter a partial final judgment as to only certain claims or parties under special rules, but a true final judgment for the entire action means nothing remains to be decided in the trial court. As for why the other ideas aren't as accurate: a judgment is not universally appealable immediately without any certification or procedural steps—appealability depends on the judgment's finality and any required approvals. A final judgment isn't something that can be revised "at any time" by the trial court; post-judgment relief is available only within specific rules and time limits. And a final judgment isn't supposed to merely terminate some claims while leaving others unresolved unless the situation fits a narrow partial-final-judgment scenario.

## 5. What is the purpose of the Flood Disaster Protection Act?

- A. Ensures flood insurance when required**
- B. Provides floodplain mapping**
- C. Requires disclosure of flood risk in all loans**
- D. Establishes flood insurance subsidies**

The act makes flood insurance a required condition for federally related loans secured by real estate or mobile homes located in flood-prone areas. By mandating that borrowers carry appropriate flood insurance and that lenders obtain and maintain it (often with escrow of premiums), the government reduces the risk to the loan and to taxpayers after flood events and protects both borrowers and lenders from catastrophic losses. Floodplain mapping and broad disclosure obligations are handled by other programs or statutes, and subsidies are not the primary focus of this act.

## 6. When may a defendant remove a case to federal court?

- A. Removal may be sought at any time, including after dismissal.**
- B. Removal is permitted after a state court decision.**
- C. Removal is allowed only if the case involves no federal issue.**
- D. The case could have been brought originally in federal court, and removal is within 30 days after service.**

Removal to federal court happens only when the case could have been filed in federal court from the start. In other words, if the federal court would have had original jurisdiction—whether a federal question or complete diversity with an appropriate amount in controversy—then a defendant may remove. The move must be made within 30 days after the defendant is served with the initial pleading or summons. If those conditions aren't met within that window, removal generally isn't allowed. So this option captures both the jurisdictional test (could have been brought originally in federal court) and the time limit (within 30 days after service).

## 7. Under RR, which items are included in the 10% fee tolerance?

- A. Recording Fees and Recommended SSP (services providers)**
- B. Recording Fees only**
- C. Recommended SSP (services providers) only**
- D. Transfer Taxes**

The idea being tested is how TRID/closure tolerance rules categorize certain closing costs. The 10% cumulative tolerance applies to specific third-party charges that can vary between the initial disclosure and the final Closing Disclosure. Recording fees fall into this category because they are charges to record the mortgage with the local government and can vary by jurisdiction and timing. Charges for services from recommended service providers (SSPs) also fall here when the borrower uses a provider from the lender's list; those fees can change from estimate to closing, but must stay within 10% of the amount originally disclosed. So, both recording fees and the fees for recommended SSPs are included in the 10% tolerance. Transfer taxes and other items are treated separately and aren't part of this 10% bucket.

## 8. What triggers Chevron deference?

- A. When a statute is ambiguous, courts defer to the agency's reasonable interpretation of the statute.**
- B. When a statute is clear, courts defer to the agency's interpretation as controlling.**
- C. When a statute is ambiguous, courts reject agency interpretations.**
- D. When there is no agency interpretation at all.**

Chevron deference applies when the statute in question is ambiguous, and the court defers to the agency's reasonable interpretation of that statute. The idea is that when Congress hasn't spoken with enough clarity, courts rely on the agency charged with implementing the law because of the agency's expertise and policy insights. The process is two steps: first, the court checks if the statutory language is clear; if it is, the plain meaning governs and the agency's view isn't controlling. If the language is ambiguous, the court then asks whether the agency's interpretation is reasonable; if so, the agency's interpretation controls. It's not triggered if there's no agency interpretation at all, or if the statute is clear enough to foreclose the agency's interpretation.

## 9. Which type of order is typically eligible for immediate appeal under the collateral order doctrine?

- A. Order denying sovereign immunity.**
- B. Order denying a motion to compel.**
- C. Order granting summary judgment.**
- D. Order denying discovery request.**

The key idea is the collateral order doctrine: a non-final ruling can be appealed immediately only if it (1) conclusively resolves an important question, (2) that is completely distinct from the merits of the case, and (3) would be effectively unreviewable on appeal from a final judgment. An order denying sovereign or official immunity typically fits this trio. Immunity from suit is a threshold defense that, if not reviewed now, could be lost forever or would be difficult to correct after the case proceeds to trial and a final judgment is entered. Because the immunity issue is central, separable from the merits, and not easily reviewable later, courts routinely allow immediate appeal of that denial. By contrast, a denial of a discovery request usually doesn't present a question that is both conclusively resolved and completely separable from the merits, nor is it generally unreviewable after a final judgment, so it is not commonly appealable under the collateral order doctrine. A grant of summary judgment is itself a final judgment on the merits, not a non-final collateral order, so it isn't treated as collateral-on-appeal. A denial of a motion to compel falls into the same broad discovery category and typically isn't a collateral-order appeal.

**10. Under the Best Evidence Rule, when is secondary evidence permissible?**

- A. Whenever the witness prefers it.**
- B. Only if the original is available and in good condition.**
- C. When the original is unavailable for a valid reason or under exceptions.**
- D. Only in criminal cases.**

The main idea here is that the Best Evidence Rule requires proving the contents of a writing with the original document whenever those contents are in issue. You should generally produce the original if it exists and is reasonably obtainable. Secondary evidence—like a copy or testimony about the contents—only becomes permissible when the original is unavailable for a valid reason or falls within one of the recognized exceptions. In other words, you can use secondary evidence only if the original cannot be obtained or is missing for a legitimate, supported reason, not simply because someone prefers a copy or because the case is civil or criminal. When the original is unavailable for a valid reason, such as being lost or destroyed, or cannot be obtained through any available process, secondary evidence is allowed. If the original is available and in good condition, the best practice is to use the original rather than secondary evidence.

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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://federallaw.examzify.com>**

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

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