

Florida 45 Hour Post License 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. Which of the following is an example of an ADA requirement?**
 - A. Free transportation for individuals with disabilities**
 - B. Wheelchair ramps**
 - C. Dedicated legal representation for disabled individuals**
 - D. Training programs for business owners**
- 2. What type of door should lead to the garage for enhanced fire protection?**
 - A. Hollow-core**
 - B. Solid**
 - C. Glass**
 - D. Bi-fold**
- 3. The R-value is a measure that is expressed in what units?**
 - A. Pascals**
 - B. British Thermal Units (BTUs)**
 - C. Pounds per square foot**
 - D. Cubic feet**
- 4. What type of insurance is typically discussed in real estate transactions?**
 - A. Health insurance**
 - B. Title insurance**
 - C. Auto insurance**
 - D. Home warranty insurance**
- 5. Which type of marketing includes methods like flyers and magazine ads?**
 - A. Pull marketing**
 - B. Social media marketing**
 - C. Push marketing**
 - D. Event marketing**

6. What distinguishes price from value in real estate transactions?

- A. Price is fixed, while value fluctuates**
- B. Price is what is paid; value may not represent that**
- C. Price reflects market conditions; value does not**
- D. Price is set by sellers; value is set by appraisers**

7. On what basis can residential properties be depreciated according to tax law?

- A. Declining balance**
- B. Units of production**
- C. Straight line basis**
- D. Accelerated basis**

8. What are significant problems during an inspection often dependent on?

- A. Visible areas only**
- B. Expert opinion**
- C. Client feedback**
- D. Hidden areas like walls and floors**

9. What is a primary duty to clients and customers under the Code of Ethics?

- A. To sell properties at any cost**
- B. To act with integrity and honesty**
- C. To prioritize personal gain**
- D. To minimize client interaction**

10. In an amortized loan, where does the initial payment go?

- A. To the principal only**
- B. To taxes and insurance**
- C. To the interest first, then to the principal**
- D. To a reserve account**

Answers

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

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Explanations

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1. Which of the following is an example of an ADA requirement?

- A. Free transportation for individuals with disabilities**
- B. Wheelchair ramps**
- C. Dedicated legal representation for disabled individuals**
- D. Training programs for business owners**

The correct choice highlights one of the key provisions of the Americans with Disabilities Act (ADA), which mandates that public buildings and facilities must be accessible to individuals with disabilities. Wheelchair ramps are a direct requirement under the ADA to ensure that people using wheelchairs or other mobility aids can enter and navigate buildings safely and independently. This requirement falls under the broader category of architectural accessibility, which seeks to eliminate barriers that prevent disabled individuals from accessing public services and spaces. Other choices represent important considerations in the broader discussion of disability rights but do not directly reflect specific ADA mandates. For example, free transportation for individuals with disabilities is an important service but not a universal ADA requirement; it depends on local regulations and programs. Dedicated legal representation, while essential for ensuring the rights of disabled individuals, is not an ADA stipulation. Training programs for business owners about disability rights are valuable, but they are not mandated by the ADA itself. The ADA primarily focuses on removing physical barriers and ensuring accessibility rather than training or legal representation.

2. What type of door should lead to the garage for enhanced fire protection?

- A. Hollow-core**
- B. Solid**
- C. Glass**
- D. Bi-fold**

A solid door is recommended for leading to the garage to enhance fire protection. Solid doors are designed to resist the passage of fire and smoke for a longer duration compared to other types of doors. This is critical in creating a barrier between the garage and the living spaces of a home, as garages often contain flammable materials such as gasoline, oil, and various tools which could contribute to fire risk. The main purpose of having a solid door in this context is to comply with building codes and enhance safety. In the event of a fire starting in the garage, a solid door can help to contain the fire, giving occupants more time to evacuate and reducing the risk of the fire spreading into the main areas of the home. In contrast, other door types such as hollow-core doors are typically less durable and offer minimal resistance to fire. Glass doors may not provide any fire protection at all and are easily broken, while bi-fold doors could allow flames and smoke to pass through more freely. Hence, the selection of a solid door is crucial for enhancing fire safety in homes with attached garages.

3. The R-value is a measure that is expressed in what units?

- A. Pascals
- B. British Thermal Units (BTUs)**
- C. Pounds per square foot
- D. Cubic feet

The R-value is indeed expressed in British Thermal Units (BTUs). Specifically, it quantifies thermal resistance, indicating how well a material resists heat flow. A higher R-value means better insulation properties, meaning that the material can keep heat in during winter and out during summer more effectively. To put it into context, when evaluating energy efficiency in buildings, understanding the R-value is critical for materials such as insulation. It helps builders and homeowners make informed choices about the types of insulation to use based on climate and thermal needs. The other units provided do not relate to the R-value. Pascals are a unit of pressure, pounds per square foot measure weight per area, and cubic feet measure volume, none of which pertain to thermal resistance. Thus, the correct choice focuses on the unit that directly ties to the concept of heat transfer and energy efficiency.

4. What type of insurance is typically discussed in real estate transactions?

- A. Health insurance
- B. Title insurance**
- C. Auto insurance
- D. Home warranty insurance

In real estate transactions, title insurance plays a crucial role in protecting the buyer and lenders from potential legal issues related to property ownership. Title insurance provides coverage against any claims, defects, or liens that may arise from the title of the property after the transaction is completed. This ensures that the buyer obtains a clear and marketable title, free from disputes or claims that could affect their ownership rights. When a buyer purchases title insurance, a thorough examination of public records is conducted to identify any potential problems with the title, such as unpaid taxes, outstanding mortgages, or claims from previous owners. If any issues arise after the sale, the title insurance company provides legal defense and pays for any valid claims, thereby safeguarding the buyer's investment. In contrast, health insurance, auto insurance, and home warranty insurance are generally not directly related to the ownership or transfer of property in real estate transactions. Each of these types of insurance serves different purposes and is utilized in other contexts. Health insurance covers medical expenses, auto insurance pertains to vehicle-related incidents, and home warranty insurance addresses repairs or replacements of home systems and appliances. Therefore, title insurance is uniquely important in the realm of real estate, making it the relevant choice in this scenario.

5. Which type of marketing includes methods like flyers and magazine ads?

- A. Pull marketing**
- B. Social media marketing**
- C. Push marketing**
- D. Event marketing**

The correct answer relates to push marketing, which encompasses strategies aimed at directly promoting a product or service to potential customers. This includes traditional promotional methods such as flyers, magazine ads, direct mail, and other forms of advertising that "push" the message out to the audience. The goal is to generate immediate awareness and drive action by presenting information clearly and prominently. In the context of push marketing, advertisers seek to reach consumers where they are—in print media like magazines, for instance—encouraging them to consider the advertised product or service right away. This approach can be particularly effective in reaching a broad audience and is frequently used in conjunction with other marketing strategies. Other marketing types mentioned, like pull marketing, focus on drawing customers in, perhaps through content or features that attract interest over time. Social media marketing emphasizes digital interaction and engagement within social platforms rather than traditional advertising formats. Event marketing involves creating opportunities for face-to-face engagement, which differs significantly from the broad reach typical of push marketing methods.

6. What distinguishes price from value in real estate transactions?

- A. Price is fixed, while value fluctuates**
- B. Price is what is paid; value may not represent that**
- C. Price reflects market conditions; value does not**
- D. Price is set by sellers; value is set by appraisers**

The distinction between price and value in real estate transactions is fundamentally rooted in their definitions and the contexts in which they are used. Price is the actual amount of money that a buyer agrees to pay to a seller for a property, reflecting the market dynamics at the point of sale. It encompasses the negotiations and agreements made between parties and can be influenced by factors such as urgency, competition, or personal circumstances. Value, on the other hand, represents an estimation of a property's worth based on various criteria, such as its characteristics, location, and the economic conditions surrounding the real estate market. Unlike price, which is a transaction-specific figure, value can be assessed through methods like appraisals and comparative market analyses. This value assessment may not always align with the final agreed-upon price, as emotional factors or unique buyer situations can lead to a transaction price that deviates from the objective market value. Understanding this distinction is crucial for real estate professionals, as it impacts pricing strategies, negotiations, and the advising of clients on property purchases or sales. Recognizing that price is the transaction amount while value is a more theoretical and evaluative concept helps convey the complexity of real estate dealings.

7. On what basis can residential properties be depreciated according to tax law?

- A. Declining balance**
- B. Units of production**
- C. Straight line basis**
- D. Accelerated basis**

Residential properties can be depreciated using the straight-line basis according to tax law, which is a method that allows property owners to evenly distribute the cost of the property over its useful life. In the case of residential rental properties, the Internal Revenue Service (IRS) specifies a useful life of 27.5 years for depreciation purposes. This means that an owner would deduct an equal amount of the property's cost each year for 27.5 years, which provides a simplified approach to accounting for the property's wear and tear over time. Utilizing the straight-line method aligns with tax regulations and offers predictability in financial planning and reporting. By spreading the depreciation evenly, property owners can effectively manage their income taxes over the period they hold the asset, as the depreciation deduction can reduce taxable income annually. This method is straightforward, making it less complex than other methods, such as declining balance or units of production, which may not be applicable to residential properties.

8. What are significant problems during an inspection often dependent on?

- A. Visible areas only**
- B. Expert opinion**
- C. Client feedback**
- D. Hidden areas like walls and floors**

Significant problems during an inspection are often dependent on hidden areas like walls and floors because these areas can conceal critical issues that are not immediately visible. Inspectors need to look beyond what is apparent on the surface to uncover potential flaws or hazardous conditions that may affect the integrity of the property. Problems such as mold, structural damage, plumbing issues, or electrical hazards often reside within these concealed spaces. While visible areas may provide some immediate insights, they do not always reveal the underlying issues that could pose a risk in the future. Therefore, understanding the condition of hidden areas is essential for a thorough inspection and for making informed recommendations or decisions regarding the property. The focus on these hidden issues is a critical aspect of a comprehensive evaluation, emphasizing the complexities involved in ensuring a safe and structurally sound environment.

9. What is a primary duty to clients and customers under the Code of Ethics?

- A. To sell properties at any cost**
- B. To act with integrity and honesty**
- C. To prioritize personal gain**
- D. To minimize client interaction**

The primary duty to clients and customers under the Code of Ethics is to act with integrity and honesty. This principle is foundational to maintaining trust between real estate professionals and their clients. When agents demonstrate integrity and honesty, they uphold the highest standards of ethical conduct, ensuring that their actions are transparent and in the best interest of their clients. This fosters trust and promotes a positive experience in real estate transactions. In many professions, including real estate, ethical conduct is critical for sustaining long-term relationships with clients, which can lead to repeat business and referrals. Acting with integrity means providing accurate information, disclosing all relevant facts, and ensuring that clients are fully informed about the process and decisions involved in their transactions. The other options fail to represent the ethical obligations that real estate professionals have. For instance, selling properties "at any cost" would conflict with the need for ethical behavior and could lead to consumers being misled or harmed. Prioritizing personal gain contradicts the foundational duty realtors have to prioritize the interests of their clients. Minimizing client interaction undermines the professional's ability to effectively serve and advocate for their clients' needs.

10. In an amortized loan, where does the initial payment go?

- A. To the principal only**
- B. To taxes and insurance**
- C. To the interest first, then to the principal**
- D. To a reserve account**

In an amortized loan, the initial payment is allocated primarily to interest expenses first, followed by a portion applied toward the principal balance of the loan. This structure is a fundamental characteristic of amortization, wherein the borrower pays off the debt over time through regular payments that consist of both interest and principal. At the beginning of the loan's life, interest costs are relatively high because they are calculated on the entire outstanding balance. As payments continue, the amount applied toward interest gradually decreases, and more of each payment begins to apply to the principal. This ensures that the loan is eventually paid off by the end of its term, even though the earlier payments are predominantly directed toward interest. This method of payment is standard in loan agreements and vital for understanding loan amortization schedules, emphasizing how payment contributions will change over time.

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://florida45hourpostlicense.examzify.com>

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

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