

GOLD COAST CLASS 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. Which cannot be issued by the DBPR?**
 - A. A license
 - B. A cease and desist order
 - C. A fine
 - D. An injunction
- 2. Which of the following is NOT a typical characteristic of a Planned Unit Development (PUD)?**
 - A. Cluster zoning
 - B. Buffer zones
 - C. Zero lot line
 - D. Buyer 3 day
- 3. At marked pedestrian crossings where pedestrians are present, what should you do?**
 - A. Stop and give way to pedestrians; proceed only when safe.
 - B. Slow down and honk to alert pedestrians; proceed immediately.
 - C. Maintain speed; pedestrians have priority only if in the crosswalk.
 - D. Turn away and look for an alternative route.
- 4. Which statement best describes the impact of the Saved Our Homes Act on property taxes?**
 - A. It lowers taxes for all buyers
 - B. It has no impact on property taxes
 - C. It affects commercial properties only
 - D. It can raise taxes after purchase due to lifted limitations
- 5. Which scenario is NOT an example of eminent domain?**
 - A. Seizure of land for a highway project
 - B. Water treatment facility expansion
 - C. A large shopping center
 - D. Acquisition for a public school

6. How should you share the road with horse riders?

- A. Overtake quickly.
- B. Give wide clearance and reduce speed when passing.
- C. Honk to warn and pass.
- D. Stop and wait for rider to signal.

7. Which entity is not a primary lender?

- A. Fannie Mae
- B. Freddie Mac
- C. FHA
- D. Ginnie Mae

8. Which lien is a specific lien?

- A. Tax lien
- B. Judgment lien
- C. Construction and mortgage
- D. General lien

9. What should a broker do when they don't know what to do with an escrow?

- A. Notify FREC in writing
- B. Withdraw funds
- C. Ignore
- D. File a court action

10. Which term describes the starting point used in a metes-and-bounds property description?

- A. Mark
- B. Point of Beginning
- C. Datum
- D. Benchmark

Answers

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

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Explanations

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1. Which cannot be issued by the DBPR?

- A. A license
- B. A cease and desist order
- C. A fine
- D. An injunction**

An injunction is a court-issued remedy, not something a regulatory agency like the DBPR can grant on its own. The DBPR handles licensing, enforcement actions, and penalties directly—so it can issue licenses, issue cease and desist orders to stop unlicensed or unlawful activity, and impose fines as disciplinary measures. It can pursue injunctions through the court system, but the actual injunction comes from a judge, not from the DBPR.

2. Which of the following is NOT a typical characteristic of a Planned Unit Development (PUD)?

- A. Cluster zoning
- B. Buffer zones
- C. Zero lot line
- D. Buyer 3 day**

Planned Unit Developments are about how a neighborhood is designed and organized, combining housing with shared open space and amenities while allowing flexible layouts. Clustering homes helps preserve common green areas and reduce overall footprint, which is a hallmark of this approach. Buffer zones provide a transition between the PUD and surrounding properties, improving privacy and reducing impacts such as noise or visual intrusion. Flexible lotting within a PUD can include layouts that use reduced setbacks or even zero-lot-line designs, where buildings sit directly on the lot edge to maximize usable space and density within the development. The one that isn't a typical characteristic is a three-day buyer cooling-off period; that concern relates to contract timing and buyer rights, not to how the development itself is designed or organized.

3. At marked pedestrian crossings where pedestrians are present, what should you do?

- A. Stop and give way to pedestrians; proceed only when safe.**
- B. Slow down and honk to alert pedestrians; proceed immediately.
- C. Maintain speed; pedestrians have priority only if in the crosswalk.
- D. Turn away and look for an alternative route.

When you see pedestrians at a marked crossing, the priority is theirs. You must stop and give way, allowing them to cross safely, and only move on once the crossing is clear and it's safe to do so. Honking or continuing at speed while they're crossing can endanger them and isn't appropriate. So, proceed only when there is no longer anyone in the crosswalk and it's safe to continue.

4. Which statement best describes the impact of the Saved Our Homes Act on property taxes?

- A. It lowers taxes for all buyers
- B. It has no impact on property taxes
- C. It affects commercial properties only
- D. It can raise taxes after purchase due to lifted limitations**

The idea being tested is how a change in ownership interacts with tax assessment rules that cap annual increases. Save Our Homes limits how much the assessed value of a homestead property can rise each year, protecting owners from rapid tax increases. But when the property is sold, those limits can be lifted or reset for the new owner, meaning the assessor may revalue the property closer to its current market value. If the market value is higher than the capped value, the new owner faces a higher assessed value and thus higher property taxes in the first year after purchase. After that, the usual cap can apply again to future increases, but the initial transfer can trigger a tax rise. So the act can raise taxes after purchase due to the lifting/resetting of the previous limitations.

5. Which scenario is NOT an example of eminent domain?

- A. Seizure of land for a highway project
- B. Water treatment facility expansion
- C. A large shopping center**
- D. Acquisition for a public school

Eminent domain is the government's authority to take private property for a public use, with just compensation to the owner. Projects like building a highway clearly serve the public by improving transportation. Expanding a water treatment facility serves public health and utility needs, which is also a public use. Acquiring land for a public school provides a facility that benefits the community, another classic public-use example. A large shopping center, however, is private commercial development. It doesn't by itself serve a public use in the way roads, utilities, or schools do, so it isn't an example of eminent domain—unless a broader public purpose justifies it under often controversial redevelopment rules, which isn't the standard scenario.

6. How should you share the road with horse riders?

- A. Overtake quickly.
- B. Give wide clearance and reduce speed when passing.**
- C. Honk to warn and pass.
- D. Stop and wait for rider to signal.

Sharing the road with horse riders means giving them plenty of space and slowing down when you pass. Horses can be easily startled by loud engines, sudden braking, or a close pass, which can make the rider lose balance or the horse bolt. By providing wide clearance, you give the horse room to stay calm, and by reducing your speed, you keep yourself in better control and reduce the risk of a dangerous situation if either the horse or rider moves unexpectedly. If there isn't enough space to pass safely, wait until a safe gap appears rather than forcing a pass. Once you've passed, return to your normal speed smoothly. The other options raise risks you don't want when sharing the road: overtaking quickly can startle the horse, honking can frighten it, and stopping to wait for a rider to signal isn't always appropriate or reliable in every situation.

7. Which entity is not a primary lender?

- A. Fannie Mae
- B. Freddie Mac
- C. FHA
- D. Ginnie Mae**

The question tests who actually lends money to borrowers versus who operates in the market in other roles. Primary lenders are the institutions that originate mortgage loans to homebuyers. Fannie Mae and Freddie Mac do not lend to borrowers themselves; they operate in the secondary market by buying mortgages from primary lenders and packaging them into securities. The FHA is a government program that helps borrowers by insuring loans made by private lenders, so it doesn't lend directly either. Ginnie Mae, however, does not originate loans or purchase them; it guarantees mortgage-backed securities that are backed by government-insured or government-guaranteed loans. Because it doesn't lend or securitize loans on its own, it isn't a primary lender. That's why Ginnie Mae is the correct choice.

8. Which lien is a specific lien?

- A. Tax lien
- B. Judgment lien
- C. Construction and mortgage**
- D. General lien

A specific lien attaches to a particular property, not to all of the debtor's assets. A mortgage lien and a construction (mechanic's) lien both directly encumber the real estate that was financed or improved. The loan used to purchase or refinance the property creates a lien that is tied to that parcel, and the construction work or materials furnished are charged against that same parcel. Because these liens are linked to one identified property and transfer with that property regardless of who owns it, they are the clear examples of specific liens. In contrast, a judgment lien stems from a court judgment and can affect multiple assets, making it broader in scope, while a general lien refers to a claim that covers all property of the debtor.

9. What should a broker do when they don't know what to do with an escrow?

- A. Notify FREC in writing**
- B. Withdraw funds
- C. Ignore
- D. File a court action

Escrow funds are held as a fiduciary duty, so when a broker isn't sure how to proceed, the proper move is to notify the Florida Real Estate Commission in writing. This gives official guidance on how the funds should be handled according to law and rules, and it creates a documented record of the situation, helping protect the broker from missteps or liability. Taking action like withdrawing funds, ignoring the issue, or rushing to court without direction could violate escrow requirements and expose the broker to disciplinary or legal consequences. Getting written guidance from FREC ensures you follow the proper procedure and resolve the issue in line with regulatory expectations.

10. Which term describes the starting point used in a metes-and-bounds property description?

A. Mark

B. Point of Beginning

C. Datum

D. Benchmark

In a metes-and-bounds property description, the starting point is called the Point of Beginning. This fixed reference point anchors the entire boundary description: from the Point of Beginning, the surveyor measures successive lines using distances (metes) and directions (bounds) and eventually returns to that same point, so the whole boundary is defined in relation to it. A datum is a vertical reference used for elevations, not the starting point of a boundary. A benchmark is an established point used for measuring elevations, also not the starting point of the boundary description. A mark is a generic marker and not the formal term for this purpose. Point of Beginning is the term that precisely describes the initial reference for the boundary.

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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.

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

<https://goldcoastclass.examzify.com>

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

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