

KENTUCKY 96-HOUR SALESPERSON PRE- LICENSE STATE 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. Which of the following is a potential source of advertising in real estate?**
 - A. Local newspapers
 - B. Social media platforms
 - C. Real estate websites
 - D. All of the above
- 2. In real estate contracts, what does the term "contingency" refer to?**
 - A. A condition that must be met before the contract becomes binding
 - B. A type of financing necessary for the purchase
 - C. The inspection process required before closing
 - D. A timeline for completing property renovations
- 3. In Kentucky, which of the following is a requirement to be a licensed real estate broker?**
 - A. Hold a high school diploma
 - B. Complete a bachelor's degree
 - C. Have at least two years of experience as a licensed salesperson
 - D. Pass a state bar exam
- 4. When providing a blank Seller's Disclosure of Property Conditions form, how should Ana advise her client Kelsey?**
 - A. To complete it based on estimates
 - B. It's her responsibility to complete it honestly
 - C. To seek legal advice before completing
 - D. To leave it blank and submit with the listing
- 5. When must Kentucky designated agent Vera present the Agency Disclosure Statement to the Snicketts?**
 - A. After writing the offer
 - B. Before assisting them in writing up their offer
 - C. During the closing process
 - D. Once the offer is accepted

- 6. What does successfully passing the real estate exam demonstrate?**
- A. Knowledge of legal jargon in real estate
 - B. The ability to sell homes
 - C. Achievement of the score required for a real estate license
 - D. Expertise in investment strategies
- 7. What must a buyer do if they want to have a real estate agent represent them?**
- A. Sign a buyer agency agreement
 - B. Pay the agent upfront
 - C. Join a real estate association
 - D. List their property for sale
- 8. Which name is most appropriate for Timothy's firm to avoid implying that it is licensed?**
- A. Investor's Solutions
 - B. Bowling Green Real Estate
 - C. Professional Property Advisors
 - D. Licensed Realty Services
- 9. What is ad valorem tax based on?**
- A. The annual income of the homeowner
 - B. The assessed value of real estate property
 - C. The market value of recent sales
 - D. The condition of the property
- 10. What is a principal broker's responsibility regarding sales associates in Kentucky?**
- A. Ensure they follow company dress code
 - B. Train them in negotiation techniques
 - C. Adhere to ethics standards
 - D. Provide them with personal financial advice

Answers

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

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Explanations

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1. Which of the following is a potential source of advertising in real estate?

- A. Local newspapers
- B. Social media platforms
- C. Real estate websites
- D. All of the above**

Advertising in real estate can be effectively conducted through various channels, and all of the options presented—local newspapers, social media platforms, and real estate websites—serve as viable sources. Local newspapers have long been a traditional medium for advertising real estate listings. They provide a localized way to reach potential buyers and sellers within a specific community, allowing real estate professionals to showcase properties and connect with their audience. Social media platforms have revolutionized advertising in recent years. They offer a dynamic way to promote listings, share market insights, and engage with a broader audience through targeted ads and organic content. Real estate agents can use platforms like Facebook, Instagram, and Twitter to visually highlight properties, share success stories, and build relationships with clients. Real estate websites are also critical in the digital landscape. These sites can host comprehensive listings, provide valuable resources for buyers and sellers, and enhance an agent's online presence. They are often optimized for search engines, ensuring that prospective clients can easily find available properties. By utilizing all these sources—local newspapers, social media platforms, and real estate websites—agents can maximize their advertising efforts and reach potential clients across different demographics and preferences. This comprehensive approach allows for greater visibility and effectiveness in marketing properties.

2. In real estate contracts, what does the term "contingency" refer to?

- A. A condition that must be met before the contract becomes binding**
- B. A type of financing necessary for the purchase
- C. The inspection process required before closing
- D. A timeline for completing property renovations

The term "contingency" in real estate contracts refers to a condition that must be met before the contract becomes binding. This means that the contract is contingent upon certain events or conditions occurring; if those contingencies are not satisfied, the parties may not be obligated to proceed with the contract. Common examples of contingencies include obtaining financing, the results of a home inspection, or the sale of another property. These conditions provide a level of protection for the parties involved by allowing them to back out of the agreement without penalty if the specified conditions are not met. Understanding contingencies is crucial for both buyers and sellers in navigating the complexities of real estate transactions.

3. In Kentucky, which of the following is a requirement to be a licensed real estate broker?

- A. Hold a high school diploma
- B. Complete a bachelor's degree
- C. Have at least two years of experience as a licensed salesperson**
- D. Pass a state bar exam

To become a licensed real estate broker in Kentucky, an individual is required to have at least two years of experience as a licensed salesperson. This requirement ensures that the prospective broker has gained sufficient practical knowledge and skills in the real estate industry before taking on the additional responsibilities that come with a broker's license. It aims to ensure that brokers are well-versed in various aspects of real estate transactions, managing agents, and understanding complex legal issues, thereby serving clients more effectively. The other options do not accurately reflect the requirements to become a broker. A high school diploma or a bachelor's degree is not mandated specifically to obtain a broker's license in Kentucky, and passing a state bar exam is not relevant to real estate brokerage licensing. The focus is primarily on the experience gained in the field as a licensed salesperson.

4. When providing a blank Seller's Disclosure of Property Conditions form, how should Ana advise her client Kelsey?

- A. To complete it based on estimates
- B. It's her responsibility to complete it honestly**
- C. To seek legal advice before completing
- D. To leave it blank and submit with the listing

The proper approach for Ana when advising her client Kelsey regarding the completion of the Seller's Disclosure of Property Conditions form is to emphasize the importance of honesty. The seller's disclosure is a critical document that provides potential buyers with necessary information about the property's condition, any known defects, and other significant factors that can influence a buyer's decision. By advising Kelsey to complete the form honestly, Ana is ensuring that Kelsey understands the legal implications of the disclosures. Failing to disclose known issues or providing misleading information can lead to significant legal consequences, including potential lawsuits after a sale. This guidance also aligns with ethical considerations in real estate transactions, where transparency is vital to maintaining trust between all parties involved. In this context, the other options do not convey the same level of accountability or legal awareness. For example, suggesting that Kelsey complete the form based on estimates may lead to inaccuracies, which could be problematic. Advising her to seek legal advice isn't necessary in every case, especially if the primary concern is about being truthful. Leaving the form blank goes against the purpose of the document, which is to provide full disclosure to potential buyers.

5. When must Kentucky designated agent Vera present the Agency Disclosure Statement to the Snicketts?

- A. After writing the offer
- B. Before assisting them in writing up their offer**
- C. During the closing process
- D. Once the offer is accepted

The correct answer is that designated agent Vera must present the Agency Disclosure Statement to the Snicketts before assisting them in writing up their offer. In Kentucky, the Agency Disclosure Statement is a crucial document that outlines the roles and responsibilities of the real estate agents involved in a transaction. This disclosure helps ensure that clients understand the nature of the agency relationship and their rights. Presenting this statement prior to assisting clients is imperative because it allows them to make informed decisions about their representation. By receiving this information at the outset, the Snicketts can fully grasp the implications of working with Vera and understand the potential conflicts of interest, empowering them to make decisions that best protect their interests. This practice aligns with the ethical standards and legal requirements governing real estate transactions, ensuring transparency and fostering trust between agents and clients.

6. What does successfully passing the real estate exam demonstrate?

- A. Knowledge of legal jargon in real estate
- B. The ability to sell homes
- C. Achievement of the score required for a real estate license**
- D. Expertise in investment strategies

Successfully passing the real estate exam primarily demonstrates that an individual has achieved the score required for a real estate license. This score indicates that the candidate has adequately grasped the essential knowledge and understanding of real estate principles, laws, practices, and the ethical responsibilities necessary to operate as a real estate professional in Kentucky. The examination is designed to ensure that prospective agents possess a foundational understanding that is critical for providing competent services in the real estate sector. This includes comprehension of the various regulations, practices, and procedures that govern real estate transactions. Thus, achieving the required score is a significant milestone in confirming that the candidate is ready to engage in real estate activities legally and responsibly.

7. What must a buyer do if they want to have a real estate agent represent them?

- A. Sign a buyer agency agreement**
- B. Pay the agent upfront
- C. Join a real estate association
- D. List their property for sale

A buyer must sign a buyer agency agreement to have a real estate agent officially represent them. This agreement establishes a legal relationship between the buyer and the agent, outlining the duties the agent owes to the buyer, such as loyalty, confidentiality, and full disclosure. It also clarifies the agent's commission structure and the scope of their services. By signing this agreement, the buyer ensures their interests are prioritized in any real estate transaction. This step is critical as it formalizes the representation and helps protect both the agent and the buyer during the process of purchasing a property.

8. Which name is most appropriate for Timothy's firm to avoid implying that it is licensed?

- A. Investor's Solutions**
- B. Bowling Green Real Estate
- C. Professional Property Advisors
- D. Licensed Realty Services

The most appropriate name for Timothy's firm to avoid implying that it is licensed is "Investor's Solutions." This name does not include any terms or phrases that suggest a licensing status in real estate, which is critical in maintaining compliance with legal and ethical standards in the industry. When naming a real estate business, it is essential to avoid names that could mislead the public into thinking the firm is affiliated with licensed services if it is not. Names that incorporate words like "Real Estate," "Property," or "Realty" may imply a connection to licensed real estate activities. In contrast, "Investor's Solutions" conveys a focus on assisting investors without indicating any licensing or specific real estate services, making it a suitable choice for avoiding the implication of being licensed. Other options, such as "Bowling Green Real Estate," "Professional Property Advisors," and "Licensed Realty Services," may lead potential clients to believe that the firm is licensed, thus not aligning with the goal to eliminate any misunderstanding about licensing status.

9. What is ad valorem tax based on?

- A. The annual income of the homeowner
- B. The assessed value of real estate property**
- C. The market value of recent sales
- D. The condition of the property

Ad valorem tax refers to a tax based on the assessed value of real estate property. This type of tax is levied as a percentage of the property's value, which is determined by a local government assessor. The assessment reflects various factors, including the property's market value, location, and any improvements made. This ensures that property owners are taxed in accordance with the value of their property, making it a fair system for funding local services and amenities. In contrast, other options do not accurately describe the basis for ad valorem taxes. Income does not determine property tax liabilities, nor does the condition of the property directly influence the ad valorem tax rate. Sales prices from recent transactions may inform property assessments but are not the sole basis for the tax itself. Therefore, relying on the assessed value of real estate property aptly captures the essence of what ad valorem taxes are based on.

10. What is a principal broker's responsibility regarding sales associates in Kentucky?

- A. Ensure they follow company dress code
- B. Train them in negotiation techniques
- C. Adhere to ethics standards**
- D. Provide them with personal financial advice

The principal broker's responsibility to ensure adherence to ethics standards is crucial in the real estate industry. Brokers are tasked with maintaining a professional environment and promoting ethical behavior among their sales associates. This encompasses a commitment to honesty, fairness, and integrity in all dealings, including transactions with clients, customers, and other agents. By enforcing standards of ethics, the principal broker helps to protect the reputation of the brokerage and the profession as a whole. Fostering a culture of ethical behavior is essential for building trust and credibility in the real estate market. While aspects such as company dress codes and training in negotiation techniques are relevant, they do not fit the primary responsibilities outlined in broker regulations. Similarly, providing personal financial advice falls outside the scope of a broker's responsibilities as it may require additional licenses or qualifications. The focus on ethical standards is fundamental, as it directly influences the professional conduct and overall effectiveness of sales associates.

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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://ky96hrsalespersonprelicense.examzify.com>

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

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