

NY01 Version 2 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. How should earnest money be handled in NY transactions?**
 - A. It may be kept by the broker until closing**
 - B. It should be deposited into an escrow account with proper written instructions**
 - C. Earnest money must be deposited into an escrow account with proper written instructions and disbursed per contract terms or court order**
 - D. It should be returned to the buyer if the transaction falls through**

- 2. Gastric ulcers typically occur in individuals within which age range?**
 - A. 20 to 30 years**
 - B. 70 to 80 years**
 - C. 30 to 40 years**
 - D. 50 to 60 years**

- 3. Which white blood cell type is most associated with phagocytosing bacteria and damaged cells as part of the immune response?**
 - A. Lymphocyte**
 - B. Eosinophil**
 - C. Neutrophil**
 - D. Basophil**

- 4. Which of the following are common discriminatory practices in real estate?**
 - A. Steering, blockbusting, and redlining**
 - B. Pricing property below market value for all buyers**
 - C. Providing accelerated closing timelines**
 - D. Using standardized inspection reports**

- 5. What is the purpose of title insurance in real estate transactions?**
 - A. To insure against defects in title not discovered by the title search.**
 - B. To guarantee the seller's title price.**
 - C. To insure against environmental hazards.**
 - D. To insure against personal injury on the property.**

- 6. What is the difference between a warranty deed and a quitclaim deed in NY?**
- A. A warranty deed conveys any interest the grantor holds, with no covenants**
 - B. A warranty deed conveys only the grantor's interest and has no covenants**
 - C. A quitclaim deed guarantees a clear title and fixes defects**
 - D. A warranty deed provides covenants of title; a quitclaim deed conveys only the interest the grantor has, with no warranties**
- 7. Disseminated gonococcal infection is a systemic complication of which infection?**
- A. Chlamydia**
 - B. Gonorrhea**
 - C. HPV**
 - D. Trichomonas vaginalis infection**
- 8. Which condition is caused by accumulation of lipid-laden macrophages within the arterial wall?**
- A. Atherosclerosis**
 - B. Hypertension**
 - C. Aneurysm**
 - D. Varicose veins**
- 9. Gastric ulcers are most commonly diagnosed in which age range?**
- A. 50 to 60 years**
 - B. 20 to 30 years**
 - C. 70 to 80 years**
 - D. 40 to 50 years**
- 10. Which situation could give rise to constructive eviction in a rental property?**
- A. Tenant's failure to pay rent.**
 - B. Government seizure.**
 - C. Landlord's actions or failure to maintain premises deprives the tenant of the use and enjoyment.**
 - D. Neighbors noise.**

Answers

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

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Explanations

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1. How should earnest money be handled in NY transactions?

- A. It may be kept by the broker until closing
- B. It should be deposited into an escrow account with proper written instructions
- C. Earnest money must be deposited into an escrow account with proper written instructions and disbursed per contract terms or court order**
- D. It should be returned to the buyer if the transaction falls through

Earnest money in New York real estate transactions must be placed into an escrow account with explicit written instructions from the parties, and it should be released only according to the contract terms or a court order. This setup protects both buyer and seller by preventing funds from being misused or treated as broker funds, and it ensures the money is handled in a neutral, controlled way. The release of the escrowed funds is dictated by the contract: it may be applied toward the purchase at closing, returned if contingencies aren't satisfied, or allocated as damages or otherwise specified in the agreement. If the deal falls through, the contract terms determine who receives the funds or under what conditions they are refunded; there's no automatic return to the buyer. Simply keeping the money with the broker or depositing it without clear, binding release instructions doesn't meet proper practice.

2. Gastric ulcers typically occur in individuals within which age range?

- A. 20 to 30 years
- B. 70 to 80 years
- C. 30 to 40 years
- D. 50 to 60 years**

Gastric ulcers most often appear in middle-aged to older adults, with peak incidence in the 50s to 60s. This pattern reflects risk factors that accumulate with age, especially chronic NSAID use, which can irritate and damage the stomach lining, and age-related declines in the stomach's protective defenses and ability to heal. While *H. pylori* infection is common in peptic ulcer disease, the combination of more frequent NSAID exposure and reduced mucosal resilience in this age group makes the 50-60 year range the most typical for gastric ulcers. In contrast, ulcers in the duodenum tend to occur in younger adults, around their 20s to 40s, due to different predominant risk factors and pathophysiology.

3. Which white blood cell type is most associated with phagocytosing bacteria and damaged cells as part of the immune response?

- A. Lymphocyte**
- B. Eosinophil**
- C. Neutrophil**
- D. Basophil**

Neutrophils are the white blood cells most closely tied to ingesting bacteria and clear-up of damaged cells. They act as the body's fast-acting first responders to infection, migrating quickly to sites of bacteria and debris where they perform phagocytosis—engulfing the invaders and damaged material. Inside these cells, lysosomes release enzymes and reactive oxygen species to kill what they've swallowed, then the neutrophils often die, contributing to pus formation in acute infections. While other white blood cells have important roles—lymphocytes in adaptive immunity, eosinophils in parasite defense and allergy, basophils in promoting inflammation—the direct, efficient phagocytosis of bacteria and damaged cells in the early immune response is a hallmark of neutrophils.

4. Which of the following are common discriminatory practices in real estate?

- A. Steering, blockbusting, and redlining**
- B. Pricing property below market value for all buyers**
- C. Providing accelerated closing timelines**
- D. Using standardized inspection reports**

Discrimination in housing shows up as steering, blockbusting, and redlining. Steering is when a real estate professional directs buyers toward or away from certain neighborhoods because of protected characteristics, which limits their housing choices. Blockbusting involves exploiting fears about changes in neighborhood demographics to push owners to sell at lower prices, again targeting protected groups. Redlining is denying or restricting financial services, like loans or insurance, in a neighborhood based on its racial or ethnic makeup. These practices are illegal under the Fair Housing Act and related laws because they deny equal access to housing and financing based on protected characteristics. The other options describe neutral or standard business practices and do not inherently discriminate.

5. What is the purpose of title insurance in real estate transactions?

- A. To insure against defects in title not discovered by the title search.**
- B. To guarantee the seller's title price.**
- C. To insure against environmental hazards.**
- D. To insure against personal injury on the property.**

Title insurance protects against hidden defects in the property's title that a standard title search might miss. A title search examines public records to confirm ownership and to flag obvious issues, but some problems aren't discoverable during that search—things like forged signatures, undisclosed heirs, clerical errors, or fraud. The title policy provides financial protection and legal defense costs if a covered defect is later discovered and affects ownership, for either the buyer (owner's policy) or the lender (lender's policy). It does not insure against physical problems with the property, environmental hazards, or personal injuries, nor does it guarantee the sale price.

6. What is the difference between a warranty deed and a quitclaim deed in NY?

- A. A warranty deed conveys any interest the grantor holds, with no covenants**
- B. A warranty deed conveys only the grantor's interest and has no covenants**
- C. A quitclaim deed guarantees a clear title and fixes defects**
- D. A warranty deed provides covenants of title; a quitclaim deed conveys only the interest the grantor has, with no warranties**

In real estate transfers in New York, the key idea is what protections come with the transfer of title. A warranty deed includes covenants of title—promises that the grantor actually owns the property, that there are no undisclosed encumbrances, and that the title will be defended against any claims. It often covers multiple assurances, so the grantee has strong protection if title problems show up later. A quitclaim deed, on the other hand, conveys only whatever interest the grantor has at the time of transfer and carries no warranties about the title or any encumbrances. If a defect or competing claim appears, the grantee cannot rely on the grantor for protection because there are no covenants included in a quitclaim deed. So, the correct distinction is that a warranty deed provides covenants of title, while a quitclaim deed conveys only the grantor's interest with no warranties. The other conceptions—such as a warranty deed with no covenants or a quitclaim guaranteeing a clear title—aren't accurate reflections of how these deeds function in NY.

7. Disseminated gonococcal infection is a systemic complication of which infection?

- A. Chlamydia
- B. Gonorrhea**
- C. HPV
- D. Trichomonas vaginalis infection

Disseminated gonococcal infection arises when *Neisseria gonorrhoeae* spread from a mucosal gonorrhea infection into the bloodstream, leading to systemic symptoms like fever, migratory arthritis, tenosynovitis, and skin lesions. This makes gonorrhea the infection linked to this systemic complication. The other options describe infections that do not typically cause disseminated infection in this way: HPV is a viral infection with warts and cancer risk; *Trichomonas vaginalis* causes a protozoan infection with vaginal symptoms; Chlamydia can cause cervicitis and PID but is not classically associated with disseminated infection.

8. Which condition is caused by accumulation of lipid-laden macrophages within the arterial wall?

- A. Atherosclerosis**
- B. Hypertension
- C. Aneurysm
- D. Varicose veins

The main idea is that lipid-laden macrophages in the arterial intima form the starting point of atherosclerosis. Monocytes move into the vessel wall and become macrophages, taking up oxidized LDL to become foam cells. These foam cells cluster to create fatty streaks, which evolve into fibrous, narrowed plaques that can compromise blood flow. The inflammation and plaque rupture risk lead to thrombosis and ischemia. This sequence is distinctive for atherosclerosis, whereas hypertension, aneurysm, and varicose veins involve different vascular processes (blood pressure elevation, wall weakening with dilation, and venous valve failure, respectively).

9. Gastric ulcers are most commonly diagnosed in which age range?

- A. 50 to 60 years**
- B. 20 to 30 years
- C. 70 to 80 years
- D. 40 to 50 years

Gastric ulcers tend to be diagnosed in middle-aged adults, with the highest frequency around the fifth to sixth decade of life. This reflects cumulative exposure to risk factors such as NSAID use and *H. pylori* infection, along with age-related changes in gastric mucosal defenses. Because of that pattern, the 50-60-year range best matches where these ulcers are most commonly identified. Younger ages are more typical for other types of ulcers (like duodenal ulcers), while very old ages are less commonly the peak for gastric ulcers.

10. Which situation could give rise to constructive eviction in a rental property?

- A. Tenant's failure to pay rent.**
- B. Government seizure.**
- C. Landlord's actions or failure to maintain premises deprives the tenant of the use and enjoyment.**
- D. Neighbors noise.**

Constructive eviction happens when the landlord's actions or failure to maintain the property deprive you of the use and enjoyment of the premises, effectively forcing you to move out. When the landlord neglects essential repairs or creates conditions that make the rental uninhabitable, you aren't being evicted through a formal eviction process—you're compelled to leave because you can't reasonably stay. That's why the scenario where the landlord's actions or failure to maintain the premises deprives you of use and enjoyment best fits constructive eviction. The other situations don't fit this concept: not paying rent is a breach by the tenant that can lead to eviction, rather than a landlord-caused deprivation of use; government seizure ends the tenancy through a public action outside the landlord's control; and neighbor noise, while disruptive, isn't inherently a landlord's failure to maintain or interfere with the tenant's use and enjoyment of the entire property.

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://ny01version2.examzify.com>

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

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