

OHIO CERTIFIED PROFESSIONAL LEASE & TITLE ANALYST (CPLTA) PRACTICE EXAM (SAMPLE) STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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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. What is the role of the Ohio Department of Commerce regarding leases?**
 - A. To oversee compliance with leasing laws and regulations
 - B. To enforce personal property taxes on leases
 - C. To manage tenant disputes directly
 - D. To provide legal representation for landlords
- 2. In property law, what does the acronym "TILA" stand for?**
 - A. Truth in Lending Act
 - B. Tenancy Information and Leasing Agreement
 - C. Title Insurance Legal Act
 - D. Taxation of Interest and Loan Agreements
- 3. By when must the applicant own and occupy the homestead to qualify for exemption?**
 - A. December 31st
 - B. January 1st
 - C. March 1st
 - D. February 1st
- 4. What type of agreement allows members of a limited liability company to execute a lease or other binding document?**
 - A. Operating agreement
 - B. Management agreement
 - C. Partnership agreement
 - D. Shareholder agreement
- 5. What does "default" mean in a lease context?**
 - A. Failure to comply with the terms of the lease
 - B. Transfer of lease rights to another party
 - C. Renewing a lease agreement automatically
 - D. Providing additional security deposits

- 6. What conditions allow a surface owner in Ohio to regain severed mineral rights?**
- A. 20 years of no actual production
 - B. Proper notice and 20 years of no title transactions
 - C. Both a and b
 - D. Only if they purchase the rights back
- 7. Who is responsible for receiving past oil and gas royalties post-foreclosure?**
- A. The purchaser of foreclosed property
 - B. The county treasurer
 - C. The original mortgagor
 - D. The lien holder
- 8. What function does a "lease abstract" serve?**
- A. It lists all the fees associated with the lease
 - B. It summarizes the key terms of a lease for quick reference
 - C. It serves as a legal document for tenant eviction
 - D. It provides a detailed floor plan of the leased property
- 9. What should landlords do if significant repairs are needed on a leased property?**
- A. Notify the tenants and increase the rent
 - B. Review the lease for clauses regarding repair responsibilities
 - C. Wait until the lease term ends
 - D. Make repairs without notifying tenants
- 10. In which type of partnership may a person be both a general and a limited partner?**
- A. General Partnership
 - B. Limited Liability Partnership
 - C. Limited Partnership
 - D. Partnership by Estoppel

Answers

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

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Explanations

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1. What is the role of the Ohio Department of Commerce regarding leases?

A. To oversee compliance with leasing laws and regulations

B. To enforce personal property taxes on leases

C. To manage tenant disputes directly

D. To provide legal representation for landlords

The Ohio Department of Commerce plays a primary role in overseeing compliance with leasing laws and regulations. This includes ensuring that landlords and tenants adhere to the legal frameworks that govern lease agreements in the state. The department is responsible for monitoring adherence to laws related to rental agreements, such as disclosures, tenant rights, and the obligations of landlords, which helps maintain order and fairness in rental housing. This oversight function includes educating both landlords and tenants about their rights and responsibilities, and investigating complaints or violations of leasing laws. In this way, the Department of Commerce acts as a regulatory body that helps foster a fair leasing environment while ensuring that state laws are upheld. Other roles, such as enforcing personal property taxes on leases, managing tenant disputes directly, or providing legal representation for landlords, do not fall under the purview of the Ohio Department of Commerce. Instead, other entities, such as local tax authorities, the judicial system, or legal service organizations, typically handle those responsibilities.

2. In property law, what does the acronym "TILA" stand for?

A. Truth in Lending Act

B. Tenancy Information and Leasing Agreement

C. Title Insurance Legal Act

D. Taxation of Interest and Loan Agreements

The acronym "TILA" stands for the Truth in Lending Act. This federal law was enacted to promote informed use of consumer credit by requiring disclosures about its terms and costs. It aims to ensure that individuals can make educated decisions regarding borrowing and to protect consumers from deceptive lending practices. Under this act, lenders must provide clear information regarding interest rates, fees, and total costs associated with a loan, ensuring transparency and fairness in lending transactions. While the other options may relate to concepts in property law or lending in some capacity, they do not accurately represent the widely recognized principle established by TILA, which plays a critical role in consumer protection within the realm of finance.

3. By when must the applicant own and occupy the homestead to qualify for exemption?

A. December 31st

B. January 1st

C. March 1st

D. February 1st

To qualify for the homestead exemption in Ohio, the applicant must own and occupy the homestead by January 1st of the tax year for which they are applying. This timing is critical because the exemption reduces the amount of property taxes on a primary residence, impacting the tax calculations that take place at the beginning of the year. By establishing ownership and occupancy requirements as of January 1st, the state ensures that only those who are genuinely residing in their homes can benefit from the exemption, aligning with the goal of property tax relief for homeowners. Therefore, the specific date of January 1st serves as the cut-off point for determining eligibility for that tax year, which is why it is the correct answer.

4. What type of agreement allows members of a limited liability company to execute a lease or other binding document?

- A. Operating agreement**
- B. Management agreement
- C. Partnership agreement
- D. Shareholder agreement

The operating agreement of a limited liability company (LLC) is a crucial document that outlines the internal management structure and operating procedures of the LLC. This agreement typically details the rights and responsibilities of the members, the management of the business, and the processes for making decisions, including the authority to bind the company in contracts such as leases. When members of an LLC wish to execute a lease or any other binding document, the operating agreement provides the legal framework that grants them the authority to do so on behalf of the LLC. It specifies who has the power to act for the LLC in such matters, ensuring that all actions taken within the scope of the agreement are valid and enforceable. In contrast, a management agreement primarily relates to the roles and responsibilities of managers being appointed to run the daily operations of the LLC rather than the authority of members to sign documents. A partnership agreement governs partnerships and is not applicable for LLCs, and a shareholder agreement pertains to corporations where shareholders manage their collective rights, which is not relevant in the context of an LLC. Thus, the operating agreement is distinctly the correct answer for enabling members to execute leases and other binding documents.

5. What does "default" mean in a lease context?

- A. Failure to comply with the terms of the lease**
- B. Transfer of lease rights to another party
- C. Renewing a lease agreement automatically
- D. Providing additional security deposits

In the context of a lease, "default" refers to the failure of one party, typically the tenant, to comply with the terms and conditions outlined in the lease agreement. This can include failing to pay rent on time, not maintaining the property, or breaching other contractual obligations. When a default occurs, the landlord has the right to take specific actions, which may include initiating eviction proceedings or seeking damages for the breach. The other options relate to different aspects of leasing. The transfer of lease rights to another party, known as an assignment or sublease, involves different legal implications and does not indicate a failure to comply. Automatically renewing a lease pertains to the continuation of the lease term under pre-agreed conditions and does not represent non-compliance. Lastly, providing additional security deposits is related to financial assurances but is not linked to the concept of default. Recognizing these distinctions is crucial for understanding lease agreements and the legal rights of both landlords and tenants.

6. What conditions allow a surface owner in Ohio to regain severed mineral rights?

- A. 20 years of no actual production
- B. Proper notice and 20 years of no title transactions
- C. Both a and b**
- D. Only if they purchase the rights back

In Ohio, the conditions under which a surface owner can regain severed mineral rights are established by the principle of abandonment in property law. The correct option states that both situations must be met to reclaim these rights. The first condition is a period of 20 years without actual production of minerals. This means that if the mineral rights holder has not produced any minerals or has not engaged in any form of extraction activity for two decades, these rights may be considered abandoned. The second condition involves proper notice and a lack of title transactions over a similar 20-year period. This ensures that the surface owner has attempted to notify the mineral rights holder and that the mineral rights have not been transferred or otherwise acted upon within that timeframe. Together, these conditions provide a legal basis for the surface owner to claim the mineral rights, reinforcing the idea that inactivity and a lack of proper legal actions over an extended period can lead to a reversion of rights. Thus, both conditions, as outlined in the correct answer, need to be satisfied for the surface owner to regain the severed mineral rights. It highlights the importance of understanding property rights dynamics, as they can significantly impact ownership and land use in Ohio.

7. Who is responsible for receiving past oil and gas royalties post-foreclosure?

- A. The purchaser of foreclosed property**
- B. The county treasurer
- C. The original mortgagor
- D. The lien holder

The purchaser of the foreclosed property is responsible for receiving past oil and gas royalties post-foreclosure. Once a property is foreclosed and sold, the new owner takes on certain rights associated with that property, including any financial interests like oil and gas royalties that may have been previously tied to the land. This means that if there are unpaid royalties from periods before the foreclosure, they would typically be directed to the new owner, as they are now the holder of the rights associated with the land assets. In the context of property law, the foreclosure process alters ownership but not the underlying resource rights unless specifically stated otherwise during the proceedings. Therefore, any revenue that was generated from the oil and gas production before the foreclosure would be paid to the new owner, who may now manage the property and any associated resources. The other parties mentioned, such as the county treasurer, original mortgagor, and lien holder, do not maintain the right to collect those royalties post-sale, as their interests have either been settled, extinguished, or transferred through the foreclosure process.

8. What function does a "lease abstract" serve?

- A. It lists all the fees associated with the lease
- B. It summarizes the key terms of a lease for quick reference**
- C. It serves as a legal document for tenant eviction
- D. It provides a detailed floor plan of the leased property

A lease abstract serves the important function of summarizing the key terms of a lease for quick reference. This document distills the essential information from a lengthy lease agreement into a clear and concise format, making it easier for lease analysts, property managers, and other stakeholders to understand the main elements of the lease without needing to sift through the entire text. Key terms included in a lease abstract often encompass the parties involved, rental rates, payment due dates, lease duration, renewal options, maintenance responsibilities, and any special provisions. By having this information readily available, it enhances efficiency in managing lease agreements and facilitates informed decision-making related to property management and negotiations. The other options do not fulfill the primary purpose of a lease abstract. While the lease may involve various fees, that information is detailed within the lease itself, not the abstract. Legal documents pertaining to tenant eviction are separate from lease abstracts, which are primarily for informational use rather than legal action. Similarly, a floor plan of the leased property is an architectural detail and not typically included in the abstract form, which focuses on the terms of the lease rather than physical characteristics of the property.

9. What should landlords do if significant repairs are needed on a leased property?

- A. Notify the tenants and increase the rent
- B. Review the lease for clauses regarding repair responsibilities**
- C. Wait until the lease term ends
- D. Make repairs without notifying tenants

Renting property involves a mutual agreement between landlords and tenants where each party has specific rights and responsibilities. When significant repairs are needed on a leased property, reviewing the lease for clauses regarding repair responsibilities is essential. This step ensures that the landlord understands both their obligations under the lease agreement and the rights of the tenants. Many leases contain specific provisions that outline who is responsible for repairs and maintenance, which can vary depending on the circumstances. For instance, some leases may stipulate that landlords are responsible for major repairs such as plumbing, electrical, or structural issues, while tenants may be responsible for keeping the interior in good order. By consulting the lease, landlords can determine the appropriate course of action, whether it's to undertake repairs themselves, inform tenants, or even discuss how to manage repairs with tenants. Taking this step not only aligns with legal requirements but also promotes clear communication and prevents misunderstandings between the landlord and tenants regarding maintenance obligations. This approach also helps maintain a positive tenant-landlord relationship, as transparency about repairs can lead to greater trust and satisfaction in the leasing arrangement.

10. In which type of partnership may a person be both a general and a limited partner?

- A. General Partnership
- B. Limited Liability Partnership
- C. Limited Partnership**
- D. Partnership by Estoppel

In a limited partnership, individuals have the potential to hold dual roles, acting as both general and limited partners. The structure of a limited partnership allows for at least one general partner who manages the business and has unlimited liability, while one or more limited partners can contribute capital without engaging in day-to-day management and have their liability limited to their investment. The unique aspect of a limited partnership is that a person can be designated as a general partner who takes on full responsibility for the partnership's obligations, while also being a limited partner who enjoys protection from liability beyond their investment. This dual capacity can provide flexibility in management and investment roles. In contrast, a general partnership does not allow for such differentiation; all partners typically share management responsibilities and liability equally. A limited liability partnership (LLP) emphasizes the protection of partners from liabilities but does not enable a partner to simultaneously function in both roles as in a limited partnership. Partnership by estoppel does not formally establish a partnership but provides certain legal protections under specific conditions; it does not create a scenario where a person can exist as both a general and limited partner. Thus, the correct answer highlights the distinguishing feature of a limited partnership regarding these roles.

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://ohcplta.examzify.com>

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

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