

OHIO LAND TITLE ASSOCIATION – TITLE AGENT PRACTICE EXAM (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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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. In a deed, which element is commonly used to describe the land's boundaries?**
 - A. Exceptions
 - B. Legal Description
 - C. Signature
 - D. Acknowledgment
- 2. What is an essential component in the clearing of title?**
 - A. Affidavits
 - B. Asset assessments
 - C. Lease agreements
 - D. Inspection reports
- 3. What type of promise is a unilateral contract?**
 - A. One party, one sided promise
 - B. Mutual promise
 - C. Conditional promise
 - D. Multiple party promise
- 4. Which easement allows necessary use required for the full enjoyment of a property and typically arises from land being landlocked?**
 - A. Easement by Necessity
 - B. Right of Way Easement
 - C. Easement in Gross
 - D. Prescriptive Easement
- 5. Which of the following is necessary for a corporation to legally exist and sell property?**
 - A. Certificate of Good Standing
 - B. Memorandum of Trust
 - C. Partnership Agreement
 - D. Bylaws

- 6. What is the property that benefits from an easement called?**
- A. Servient Estate
 - B. Dominant Estate
 - C. Legal Title
 - D. Appurtenant Rights
- 7. Which of the following is an example of a freehold estate?**
- A. Oil and gas lease
 - B. Life estate
 - C. Easement
 - D. Leasehold
- 8. What must be proven to establish an easement by necessity?**
- A. Land must be left untouched
 - B. Land must be continuously worked
 - C. A use existed that is continuous and apparent
 - D. Ownership of adjacent land must be sold
- 9. What is the goal of indemnification in the context of insurance?**
- A. To restore the insured to their financial position prior to a loss
 - B. To eliminate all claims against a property
 - C. To cancel the insurance policy
 - D. To increase the value of insurable interests
- 10. What is the legal action called when a court divides property among co-owners or orders its sale if they can't agree?**
- A. Partition
 - B. Eviction
 - C. Foreclosure
 - D. Condemnation

Answers

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

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Explanations

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1. In a deed, which element is commonly used to describe the land's boundaries?

- A. Exceptions
- B. Legal Description**
- C. Signature
- D. Acknowledgment

In a deed, the legal description plays a critical role in defining the boundaries of the property being transferred. This description provides a precise demarcation of the land's extent, usually detailing information such as lot numbers, block numbers, township, and range, or relying on metes and bounds or other surveying methods. The legal description ensures clarity and helps eliminate any ambiguity about what is being conveyed. For real estate transactions, an accurate legal description is essential because it allows potential buyers, title companies, and other interested parties to understand exactly what property is included in the transaction. This element helps avoid disputes and confusion that might arise from ambiguous or unclear boundary descriptions. Other elements, such as exceptions, signature, and acknowledgment, serve different purposes. Exceptions may clarify rights that are not being transferred, the signature is necessary for authenticity and to signify agreement, and acknowledgment is related to the verification of the identity of the signer and their intention. However, none of these elements are directly responsible for portraying the land's boundaries, making the legal description the correct choice.

2. What is an essential component in the clearing of title?

- A. Affidavits**
- B. Asset assessments
- C. Lease agreements
- D. Inspection reports

Affidavits play a crucial role in the process of clearing title because they serve as sworn statements made by individuals, which can affirm or clarify facts related to the property in question. These statements can address issues such as the ownership history of the property, any claims against it, or the absence of certain encumbrances or defects. When a title is being cleared, the primary goal is to establish a clear and marketable title for the prospective buyer. Affidavits can help resolve uncertainties or disputes regarding the title by providing evidence or testimony from individuals who have knowledge of the relevant facts. By utilizing affidavits, title agents can effectively support their efforts to eliminate potential claims, thus aiding in the transfer of property. The other options, while they might be relevant in certain real estate transactions, do not hold the same significance in the context of clearing title. For instance, asset assessments pertain to valuing the property, lease agreements relate to rental arrangements, and inspection reports involve the physical condition of the property. However, none of these directly address issues surrounding the clarity and legitimacy of the title itself like affidavits do.

3. What type of promise is a unilateral contract?

A. One party, one sided promise

B. Mutual promise

C. Conditional promise

D. Multiple party promise

A unilateral contract is characterized by a promise made by one party that is contingent upon the performance of a specific act by another party. In this scenario, one party makes a commitment to fulfill a duty or provide something of value, but the other party is not obligated to respond with a promise of their own; they are only required to take action if they wish to accept the terms of that promise. This structure distinguishes unilateral contracts from mutual promises, which involve reciprocal commitments from both parties. A unilateral contract does not require a mutual exchange of promises, thereby creating a one-sided nature that defines its essence. Thus, it is accurate to state that a unilateral contract signifies a one-sided promise, as only one party is making a commitment while the other party has the option to act in accordance with that promise without a corresponding obligation to do so.

4. Which easement allows necessary use required for the full enjoyment of a property and typically arises from land being landlocked?

A. Easement by Necessity

B. Right of Way Easement

C. Easement in Gross

D. Prescriptive Easement

The easement that allows necessary use required for the full enjoyment of a property, particularly when the property is landlocked, is known as an easement by necessity. This type of easement is created when a property owner needs to access their property, and without an easement, they would be unable to do so. It typically arises in situations where one parcel of land is completely surrounded by other lands and can only be reached through the adjoining property owned by another party. This necessity must exist at the time the dominant and servient estates are created. The key aspect of an easement by necessity is that it is essential for the use and enjoyment of the property, which distinguishes it from other types of easements that may have less pressing reasons for their existence. The right of way easement specifically pertains to the right to pass through or over someone else's land but does not inherently imply the necessity aspect tied to being landlocked. Easement in gross is a personal right that does not benefit any land, and while a prescriptive easement involves using someone else's property without permission for a certain period, it doesn't have the same level of necessity tied to land access that an easement by necessity does.

5. Which of the following is necessary for a corporation to legally exist and sell property?

A. Certificate of Good Standing

B. Memorandum of Trust

C. Partnership Agreement

D. Bylaws

For a corporation to legally exist and engage in the sale of property, it must obtain a Certificate of Good Standing. This certificate is issued by the state and confirms that the corporation has met all legal obligations and requirements for operation, including filing necessary documents and paying required fees. It serves as evidence that the corporation is authorized to conduct business and is in compliance with state laws. Having a Certificate of Good Standing is essential because it assures potential buyers and other parties that the corporation is validly existing and in good standing within its jurisdiction. This legal status is crucial for any transactions, including property sales, as it establishes the corporation's legitimacy and ability to enter into contracts. While other documents such as Bylaws, a Memorandum of Trust, or a Partnership Agreement may play significant roles in the governance or operation of an entity, they do not serve the same purpose as the Certificate of Good Standing in assuring legal existence and compliance necessary for selling property.

6. What is the property that benefits from an easement called?

A. Servient Estate

B. Dominant Estate

C. Legal Title

D. Appurtenant Rights

The property that benefits from an easement is referred to as the Dominant Estate. In the context of easements, the Dominant Estate is the property that has a right to use another property (the Servient Estate) for a specific purpose. For instance, if a landowner holds an easement that allows them to access a road over a neighbor's land, their property is the Dominant Estate because it benefits from that right of access. Understanding the distinction between the Dominant Estate and the Servient Estate is crucial in real estate and title law. The Servient Estate, on the other hand, is the property that is burdened by the easement; it allows the owner of the Dominant Estate to exercise their right. Legal Title and Appurtenant Rights do not directly refer to the property benefiting from an easement. Legal Title pertains to ownership rights in real estate, and Appurtenant Rights generally refer to rights that benefit a property but may not be specifically tied to an easement.

7. Which of the following is an example of a freehold estate?

A. Oil and gas lease

B. Life estate

C. Easement

D. Leasehold

A freehold estate is a type of property ownership that has an indeterminate duration, meaning it is not limited to a specific period of time. A life estate is a classic example of a freehold estate because it grants ownership of the property for the duration of the life of a specific individual. After the individual's death, the property ownership reverts to another party or designated heir, known as the remainderman. This contrasts with other options where ownership or interests are not considered freehold. An oil and gas lease is typically a temporary agreement granting rights to explore for resources, and is thus characterized as a leasehold interest rather than ownership. An easement is a non-possessory interest that allows one party to use another party's land for a specific purpose, which does not convey traditional ownership rights. A leasehold represents the right to use and occupy property for a specified timeframe and is not ownership in perpetuity. Therefore, a life estate is the only option among the choices that exemplifies a freehold estate configuration.

8. What must be proven to establish an easement by necessity?

- A. Land must be left untouched
- B. Land must be continuously worked
- C. A use existed that is continuous and apparent**
- D. Ownership of adjacent land must be sold

To establish an easement by necessity, it must be proven that a prior use existed that is continuous and apparent. This legal principle arises in situations where a landowner sells a parcel of land that is landlocked, meaning there is no access to it except through the seller's remaining land. The easement is deemed necessary for the enjoyment of the landlocked parcel. The concept of "continuous and apparent" indicates that the use must not only have existed at the time of the separation of the parcels, but it must also be visible and observable. This visibility is crucial because it substantiates the claim that the easement is needed for practical use of the property. If a previous use can be demonstrated, this supports the argument that the easement is required for reasonable access to the property. In summary, proving that a continuous and apparent use existed is key to establishing an easement by necessity, as it shows the importance of access for the enjoyment and functionality of the property being divided.

9. What is the goal of indemnification in the context of insurance?

- A. To restore the insured to their financial position prior to a loss**
- B. To eliminate all claims against a property
- C. To cancel the insurance policy
- D. To increase the value of insurable interests

The goal of indemnification in the context of insurance is to restore the insured to their financial position prior to a loss. This means that when an insured party experiences a loss covered by their insurance policy, the insurer provides compensation for the loss to ensure that the insured is not left in a worse financial situation than they were before the incident occurred. This principle aims to bring the insured back to the status quo, rather than providing a profit or an enhancement beyond what was lost. Indemnification does not aim to eliminate all claims against a property, as claims can arise from various circumstances and are part of the insurance mechanism. Additionally, canceling the insurance policy would remove coverage completely and negate the protections that indemnification is meant to provide. Finally, indemnification does not relate to increasing the value of insurable interests. Instead, it focuses on reimbursing the insured for actual losses suffered, ensuring they do not suffer financially due to unforeseen events.

10. What is the legal action called when a court divides property among co-owners or orders its sale if they can't agree?

A. Partition

B. Eviction

C. Foreclosure

D. Condemnation

The legal action where a court divides property among co-owners or orders its sale when the co-owners cannot reach an agreement is known as partition. This process allows co-owners to separate their interests in the property, which can either be done physically by dividing the property into distinct portions or by selling the property and distributing the proceeds. Partition is particularly relevant in situations where multiple parties have ownership rights and disputes arise regarding the usage, management, or disposition of the property. The other legal terms mentioned relate to different situations: eviction refers to the legal process of removing a tenant from rental property, foreclosure involves the legal process by which a lender takes control of property due to non-payment of mortgage, and condemnation is associated with the government taking private property for public use, often under eminent domain. Understanding these distinctions is crucial for grasping property law concepts.

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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://ohlandtitleassoctitleagent.examzify.com>

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

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