

Tampa Real Estate Post Licensing Practice Test (Sample)

Study Guide



Everything you need from our exam experts!

This is a sample study guide. To access the full version with hundreds of 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. Don't worry about getting everything right, 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, and take breaks to retain information better.

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.

7. Use Other Tools

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!

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Questions

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- 1. When a sales associate smiles and nods during a conversation, this technique is known as?**
 - A. Matching**
 - B. Empathizing**
 - C. Agreeing**
 - D. Complimenting**
- 2. What is the importance of the closing disclosure in real estate transactions?**
 - A. It summarizes the real estate agent's commissions**
 - B. It details loan terms, costs, and transaction information**
 - C. It is a legally binding contract**
 - D. It serves as a checklist for property inspection**
- 3. Which of the following actions is considered steering in real estate?**
 - A. Assigning a lower price based on race**
 - B. Denying service based on credit history**
 - C. Directing clients to specific neighborhoods based on race**
 - D. Offering higher interest rates based on location**
- 4. What is the total cost due to a buyer at closing when the total settlement costs amount to \$8,300 and the buyer's good faith deposit is \$8,000?**
 - A. \$80,000**
 - B. \$70,700**
 - C. \$78,700**
 - D. \$75,000**
- 5. How can real estate agents maximize their commission?**
 - A. By minimizing the marketing of the property.**
 - B. By negotiating higher sale prices for their clients.**
 - C. By only working with buyers to ensure rapid sales.**
 - D. By reducing their working hours to focus on fewer clients.**

6. Which of the following is NOT one of the three keys to prospecting success?

- A. Numbers**
- B. Consistency**
- C. Intuition**
- D. Organization**

7. How is the tax proration amount split if the closing date falls within the year?

- A. Between the buyer and the seller**
- B. Only the seller pays**
- C. Only the buyer pays**
- D. No proration occurs**

8. Which document is crucial for transferring ownership during a real estate closing?

- A. Bill of Sale**
- B. Deed**
- C. Sales Contract**
- D. Listing Agreement**

9. What calculation method do real estate agents commonly use for tax prorations?

- A. 360-day method**
- B. Actual/Actual method**
- C. 365-day method**
- D. Simple interest method**

10. If a salesperson wishes to earn a net income of \$120,000 and total expenses are 45% of earnings, what gross income should they aim for?

- A. \$200,000**
- B. \$218,100**
- C. \$240,000**
- D. \$250,000**

Answers

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

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Explanations

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1. When a sales associate smiles and nods during a conversation, this technique is known as?

- A. Matching**
- B. Empathizing**
- C. Agreeing**
- D. Complimenting**

The technique described, where a sales associate smiles and nods during a conversation, is known as matching. This involves mirroring the body language, facial expressions, and emotional cues of the person with whom one is interacting. By doing so, the sales associate creates a sense of rapport and connection, making the other person feel more comfortable and understood. This non-verbal communication fosters a positive interaction, which is crucial in building trust in a sales relationship. In the context of sales, matching goes beyond just physical gestures; it also includes vocal tone and speech patterns. This approach can enhance communication effectiveness, as people tend to respond more favorably to those they perceive as similar to themselves or who understand their feelings and perspectives.

2. What is the importance of the closing disclosure in real estate transactions?

- A. It summarizes the real estate agent's commissions**
- B. It details loan terms, costs, and transaction information**
- C. It is a legally binding contract**
- D. It serves as a checklist for property inspection**

The closing disclosure is a vital document in real estate transactions as it provides a comprehensive overview of loan terms, costs associated with the mortgage, and detailed information about the transaction itself. This document is crucial for ensuring that the buyer understands their financial obligations before finalizing the sale of the property. By detailing specific costs such as the loan amount, interest rate, monthly payment, and settlement charges, the closing disclosure helps buyers make informed decisions and ensures transparency in the transaction. Unlike a legally binding contract or a commission summary, the closing disclosure focuses specifically on the financial aspects of the transaction, ensuring that all parties involved understand the monetary commitments required. Its role is distinct from that of a checklist for property inspection, which serves a different purpose entirely in evaluating the condition of the property rather than clarifying financial details.

3. Which of the following actions is considered steering in real estate?

- A. Assigning a lower price based on race**
- B. Denying service based on credit history**
- C. Directing clients to specific neighborhoods based on race**
- D. Offering higher interest rates based on location**

Steering in real estate refers to the practice of directing clients toward or away from certain neighborhoods based on protected characteristics, such as race, ethnicity, or religion. This action is discriminatory and violates fair housing laws, which aim to ensure that individuals have equal access to housing opportunities regardless of their background. In the context of the given options, directing clients to specific neighborhoods based on race exemplifies steering because it involves guiding individuals towards or away from certain areas primarily due to racial considerations. This can perpetuate segregation and limit the choices available to clients, undermining the principles of fair housing. The other actions, while potentially discriminatory or unethical, do not specifically illustrate the concept of steering. Assigning a lower price based on race constitutes price discrimination, denying service based on credit history relates more to an individual's financial status, and offering higher interest rates based on location involves unfair lending practices rather than directing clients based on protected characteristics.

4. What is the total cost due to a buyer at closing when the total settlement costs amount to \$8,300 and the buyer's good faith deposit is \$8,000?

- A. \$80,000**
- B. \$70,700**
- C. \$78,700**
- D. \$75,000**

To determine the total cost due from the buyer at closing, you need to consider the total settlement costs and the amount of the buyer's good faith deposit. The settlement costs represent the full amount the buyer is responsible for at closing, which in this case is \$8,300. The good faith deposit acts as an advance payment towards these costs, reducing the amount the buyer will ultimately need to pay at closing. To calculate the amount due, you simply subtract the good faith deposit from the total settlement costs. Here's how the math works: Total settlement costs: \$8,300 Good faith deposit: \$8,000 Amount due at closing = Total settlement costs - Good faith deposit Amount due at closing = \$8,300 - \$8,000 Amount due at closing = \$300 Thus, the buyer is required to pay an additional \$300 at the closing table, making the total payment at closing equal to the sum of the initial deposit and the closing amount due. However, it appears that the result of your answer suggests a misunderstanding in the arithmetic or context of the question regarding the final value label because the total amount due at closing is not \$78,700. Instead, keep in mind that this scenario reflects the

5. How can real estate agents maximize their commission?

- A. By minimizing the marketing of the property.
- B. By negotiating higher sale prices for their clients.**
- C. By only working with buyers to ensure rapid sales.
- D. By reducing their working hours to focus on fewer clients.

Real estate agents can maximize their commission by negotiating higher sale prices for their clients. When an agent successfully negotiates a higher price for a property, not only does this increase the overall earnings from that specific sale, but it also enhances the agent's reputation and can lead to more referrals and future business. Higher sale prices typically translate to higher commissions, especially if agents are working on a percentage of the sales price. This skill in negotiation also demonstrates the agent's value to clients, solidifying long-term relationships and encouraging repeat business. In contrast, minimizing marketing efforts or focusing solely on buyers may limit the agent's ability to reach a broader audience or serve different market segments effectively. Additionally, reducing working hours might lead to fewer transactions overall, ultimately hindering income potential. Thus, the focus on negotiations is a critical aspect of maximizing earnings in real estate.

6. Which of the following is NOT one of the three keys to prospecting success?

- A. Numbers
- B. Consistency
- C. Intuition**
- D. Organization

Prospecting success in real estate relies on a strategic approach, and one of the fundamental keys is the understanding that numbers, consistency, and organization all play a significant role. These elements contribute to building a robust pipeline of potential clients and maintaining effective communication. Numbers refer to the importance of tracking metrics and maintaining a sufficient quantity of outreach activities, which can lead to more opportunities. Consistency emphasizes the need to regularly engage in prospecting activities, as sporadic efforts are unlikely to yield significant results. Organization enhances efficiency, enabling agents to manage their leads and follow-up processes systematically. Intuition, while it can play a role in decision-making, is not typically regarded as a foundational key to successful prospecting. Unlike the other three elements, which are systematic and can be measured and improved upon, intuition is more subjective and does not provide the same reliable framework for prospecting success. Thus, it stands apart from the core principles that real estate professionals should focus on to effectively build their client base.

7. How is the tax proration amount split if the closing date falls within the year?

- A. Between the buyer and the seller**
- B. Only the seller pays**
- C. Only the buyer pays**
- D. No proration occurs**

When a closing date occurs within the year, the tax proration amount is divided between the buyer and the seller. This practice is based on the principle that property taxes are typically assessed on an annual basis, but the accrual of those taxes occurs throughout the year. At closing, the seller is responsible for any property taxes that have accrued up to the date of sale, while the buyer assumes responsibility for the period starting from the closing date. Hence, the taxes for the year are prorated based on the number of days each party occupies the property. This method ensures that both parties only pay for the portion of the year in which they owned the property. Therefore, it's essential to calculate the proration accurately to reflect each party's fair share and facilitate an equitable transaction. In cases where the closing occurs mid-year, a prorated amount will be calculated and divided accordingly. This system protects the interests of both the buyer and the seller, ensuring fair distribution of tax liabilities.

8. Which document is crucial for transferring ownership during a real estate closing?

- A. Bill of Sale**
- B. Deed**
- C. Sales Contract**
- D. Listing Agreement**

The deed is the essential document for transferring ownership during a real estate closing. It serves as a legal instrument that conveys title from the seller to the buyer. A deed includes important details such as the names of the parties involved, a description of the property, and the signature of the grantor (the person transferring ownership). Once properly executed and delivered, the deed grants the buyer a legitimate claim to the property, making it a fundamental component of the transaction. In contrast, the bill of sale primarily pertains to the transfer of personal property rather than real estate, and while it can be included in a transaction, it does not facilitate the transfer of real property ownership. The sales contract outlines the terms of the agreement between the buyer and seller and plays a significant role in establishing the rights and responsibilities of both parties but does not itself effectuate the transfer of ownership. The listing agreement, meanwhile, is a contract between a property owner and a real estate agent to market and sell the property, but it does not pertain to ownership transfer. Thus, the deed is the crucial document that fulfills the legal requirements needed for the ownership transfer at closing.

9. What calculation method do real estate agents commonly use for tax prorations?

- A. 360-day method**
- B. Actual/Actual method**
- C. 365-day method**
- D. Simple interest method**

Real estate agents often use the 365-day method for tax prorations because it provides a more accurate calculation of daily interest or costs when dealing with real estate transactions involving property taxes. In the 365-day method, the total annual tax amount is divided by 365 days to determine the daily tax rate. This method accounts for the actual number of days in a year, leading to a precise proration that reflects the exact amount of time a property was owned or occupied during the tax year. Utilizing the 360-day method, which assumes every month has 30 days, could lead to inaccuracies since it simplifies the calculation but doesn't account for the variations in the number of days in each month and in leap years. The Actual/Actual method can also be applied, but it is less common than the 365-day method when calculating prorations in real estate transactions, primarily for tax purposes. The Simple interest method typically pertains to loan calculations rather than tax prorations, making it less relevant to the context of real estate tax computations. Therefore, the 365-day method is favored for its accuracy and precision in reflecting actual ownership.

10. If a salesperson wishes to earn a net income of \$120,000 and total expenses are 45% of earnings, what gross income should they aim for?

- A. \$200,000**
- B. \$218,100**
- C. \$240,000**
- D. \$250,000**

To determine the gross income necessary for a salesperson to achieve a desired net income of \$120,000 with total expenses representing 45% of their earnings, we start by understanding the relationship between gross income, expenses, and net income. Gross income can be defined as the total income before any expenses are deducted. To find the needed gross income, we consider that if expenses are 45% of the gross income, then the salesperson keeps 55% of their gross income after expenses. The formula can be framed as follows: 1. Let (G) denote the gross income. 2. Since expenses are 45% of gross income, the expenses can be expressed as $(0.45G)$. 3. The net income, which is what's left after expenses, will then be $(G - 0.45G = 0.55G)$. To solve for the gross income in relation to the desired net income: - Set the net income equal to $(0.55G)$ and substitute the desired net income of \$120,000 into the equation: $(0.55G = 120,000)$ - To find (G) , divide both sides by 0.55:

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://tamparealestate.examzify.com>

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

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