



# Table of Content

## 考题纲要

- 第一章: 不动产与动产 Real Property and Personal Property p.1~p.12
- 第二章: 财产, 转移与产权 Estates, Transfers, and Title p.13~p.43
- 第三章: 产权瑕疵 Encumbrances p.44~p.60
- 第四章: 经纪人与他们的责任 Agency and its Responsibilities p.61~p.105
- 第五章: 合约 Contracts p.106~p.127
- 第六章: 房东与房客 Landlord and Tenant p.128~p.136
- 第七章: 过户公司与产权保险 Escrow and Title Insurance p.137~p.151
- 第八章: 房地产金融 Real Estate Finance p.152~p.181
- 第九章: 金融机构 Financial Institution p.182~p.202
- 第十章: 估价的基本和方法 Appraisal Basics and Methods p.203~p.245
- 第十一章: 土地分割与政府的管控 Subdivisions and Government Control p.246~p.270
- 第十二章: 房地产税 Taxation of Real Estate p.271~p.284

# Chapter 1 Real Estate and Personal Property

## 不动产与动产

1. Legally and technically, property 财产 is defined as:

- (A) Freehold estates 不动产
- (B) Things which buyers and sellers own
- (C) Rights or interest which a person has in the things owned
- (D) Only personal property

在法律上和学术上，财产的定义是：

- (A) 不动产
- (B) 买卖与卖主拥有的东西
- (C) 一个人对其拥有的东西的权利及利益
- (D) 只是不动产

2. Which of the following is regarded as personal property interest:

- (A) All buildings erected 竖立 on a parcel 土地
- (B) A stand of virgin timber 木头
- (C) Leasehold estates in real property
- (D) Rights to the unextracted 提炼、开采 minerals

下列哪一项是有关于动产的利益：

- (A) 所有竖立在土地上的建筑物
- (B) 站立的原木
- (C) 不动产的租赁
- (D) 尚未被开采的矿物

3. All of the following are factors generally considered when determining whether an item of personal property has become real property, except:

- (A) Agreement between the parties
- (B) Permanence 永久 of the installation
- (C) Cost of the article 章程、契约
- (D) Relationship of the parties

下列哪一项不是我们通常所认可的当动产变成不动产的因素：

- (A) 当事人之间的合约
- (B) 永久的安装
- (C) 章程契约的成本
- (D) 当事人之间的关系

4. A real estate broker may have difficulty with personal property because its ownership rights and identification may be difficult to determine. This is because personal property can:

- (A) Be alienated 转让
- (B) Be hypothecated 担保
- (C) Become real property
- (D) All of the above

一房地产经纪人也也许很不容易判断出什么是动产，因为动产的所有权与鉴定也不容易被取决，这是因为动产可以：

- (A) 被转让
- (B) 被保证
- (C) 转变不动产
- (D) 以上皆是

5. In which of the following ways does real property differ from personal property:

- (A) It is immovable by law
- (B) In the method conveyed
- (C) In the acquisition and transfer of title
- (D) In the type of loan instrument

下列哪一种是不动产有别于动产的地方：

- (A) 在法律上它是不可被移动的
- (B) 在转让的方式上
- (C) 在取得与产权的方式
- (D) 在贷款文件上的型式

6. When the law finds that an owner has riparian 河边的·水滨的 rights, it means he has rights relating to the use and ownership of water from which of the following sources:

- (A) River, streams, and watercourses
- (B) Underground cavities
- (C) The arms of a bay
- (D) All of the above

当法律裁决 owner 拥有滨河权时，下列哪一项是表示 owner 拥有关于水源的使用与所有权：

- (A) 河、溪以及水道
- (B) 地底的洞穴
- (B) 湾峡
- (D) 以上皆是

7. Which of the following would not be classified as real property

- (A) Appurtenant easements 借过；借用他人土地而通行
- (B) Watercourses 水道

- (C) Unextract 未被提炼 minerals
- (D) Leasehold estate in residential properties

以下何者不能定义为不动产：

- (A) 伴随而产生的借过
- (B) 水道
- (C) 未被开采的矿物
- (D) 住宅不动产的租赁权

8.Which of the following would be defined as a fixture in the law:

- (A) Something that is made part of a chattel real
- (B) Something referred to by actions but not referred to in the sales contract
- (C) Something incorporated 合成一体的 into the land
- (D) Something used in an extraordinary 临时的；特别的 way with the land

下列哪一项在法律上是被定义为固定设备：

- (A) 被用来设计为不动产一部分的某些东西
- (B) 某些被视为行为动作而不是被视为买卖合同的事物
- (C) 某些与土地合而为一的东西
- (D) 某些临时用在土地上的东西

9.Which of the following rights of ownership in real property do individuals normally not have:

- (A) Severance rights
- (B) Eminent domain rights
- (C) Riparian rights
- (D) Reliction rights

不动产拥有者的权利通常不包括以下哪一点：

- (A) 分割权
- (B) 土地征用权
- (C) 滨河权
- (D) 新生地的权利

10.Which of the following statements is true?

- (A) Title for both real and personal property must be transferred by a deed
- (B) If a deed does not have a date, it is invalid
- (C) Real property can become personal property
- (D) When land is transferred, the buyer receives only the surface of the land

下列哪项陈述是对的：

- (A) 不动产与动产都必须藉由 deed 来转移
- (B) 如果 deed 上面没有日期，那么它就会无效
- (C) 不动产可以变成动产
- (D) 当土地转让时，买主只会得到地上物

11. Which of the following would be considered real property?

- (A) A maturing grape crop which is under a sales contract and to be harvested later
- (B) Trade fixtures that a tenant has installed but which are removable without damage
- (C) A refrigerator in a mobile home that is not attached to a permanent foundation
- (D) A bearing wall in a single-family house

下列哪一项会被视为是不动产：

- (A) 一片将要被采割然后已有销售合约的成熟葡萄园
- (B) 被房客安装的商业设备，但移除后没有破坏
- (C) 在活动住屋中没有被固定在永久基础的冰箱
- (D) 独立屋中的承重牆

12. A lessee renting a business office often attaches certain items to the real property. These items may, prior to the expiration of the lease, be removed provided no substantial damage to the property results. Of the following, which best exemplifies 例证 such items:

- (A) Trade fixtures
- (B) Fixtures for manufacturing purposes
- (C) Articles affixed for domestic 家庭的、国内的 use
- (D) Any of the above

一位房客承租一间在不动产裡附有相关物件的商业办公室。这些物件，因为租赁到期，基于财产的规定没有被重大破坏的加以迁移。以下那个是最佳的案例：

- (A) 商业设备
- (B) 工业需求上的固定设备
- (C) 居家使用的固定物品
- (D) 以上皆是

13. A leasehold interest for a definite specified period of time is considered to be:

- (A) A freehold estate
- (B) Personal property
- (C) Real property
- (D) None of the above

在一段特别指定时间内的租赁权益被视为是：

- (A) 不动产
- (B) 动产
- (C) 不动产
- (D) 以上皆非

14. One of the main differences between real and personal property is that real property:

- (A) Can be held in joint tenancy
- (B) Is immovable

- (C) Is subject to depreciation over a period of time
- (D) Can be willed

不动产与动产之间其中的一个主要区别在于不动产是：

- (A) 可以 joint tenancy 的模式持有
- (B) 不可以被移动
- (C) 是根据一段时间之内的折旧率
- (D) 可以被用遗嘱来託付

15. Which of the following would be considered real property:

- (A) Crops before harvest
- (B) Fruit that has not been picked, but which has been sold under contract
- (C) Stock in a mutual water company
- (D) Minerals which have been mined

以下哪一项被视为是不动产：

- (A) 在收割前的农作物
- (B) 还没有被摘取的水果，但是已经立下合约准备被卖掉
- (C) 共用水公司的水权
- (D) 被挖掘出来的矿物

16. Which of following considered real property?

- (A) Water right stock
- (B) Minerals in land
- (C) Building in the rest area
- (D) All of above

以下哪一项被视为是不动产：

- (A) 水权的股票
- (B) 地底的矿物
- (C) 在休息区的建筑物
- (D) 以上皆是

17. A Commercial acres is defined as an acre of land:

- (A) In a shopping center in a rural area
- (B) In an industrial development
- (C) In a new subdivision zone commercial
- (D) Parcel land Jess the streets, sidewalk, alley ... area

商用英亩被定义为一英亩的土地坐落于：

- (A) 在农业区的商场
- (B) 在工业区的开发
- (C) 在新分割的商用地目
- (D) 以上皆是

18. Which of the following is usually considered real property?

- (A) Crops which have been harvested
- (B) Minerals which have been mined.
- (C) Stock in a mutual water company.
- (D) Growing crops which have been sold.

下列哪一项通常被视为是不动产？

- (A) 被收割后的农作物
- (B) 被挖掘出来的矿物
- (C) 公共水公司的股票
- (D) 成熟后被卖掉的农作物

19. If an owner acquires land which includes riparian rights appurtenant 随着土地[房子]而来的道路通行, such riparian rights:

- (A) Give the owner absolute ownership of the water
- (B) Must be expressed in the trust deed
- (C) May be determined accurately from an examination of public records at the County Recorder's Office
- (D) Concern the use of moving water, such as a stream within the watershed

如果一个 owner 获得一块包含附随而来的滨河权, 那么这个滨河权:

- (A) 给予 Owner 绝对的水权
- (B) 必须在在委託书中说明
- (C) 必须由郡的纪录办公室中的检定去决定
- (D) 关系到流动水的使用, 比如说中分水岭中的溪流

20. Real property includes:

- (A) Chattel mortgages.
- (B) Trust deeds.
- (C) Vegetation.
- (D) Furniture.

不动产包括:

- (A) 动产的贷款
- (B) 债权的借据
- (C) 植物
- (D) 家具

21. The covenant of quiet enjoyment most directly relates to:

- (A) Nuisances maintained on adjoining property.
- (B) Possession of real property.
- (C) Title to real property.

(D) All of the above.

享受宁静的协议通常直接关系到

(A) 邻近不动产持续的骚扰行为

(B) 不动产的占有权

(C) 不动产的产权

(D) 以上皆是

22. Ranges are 6-mile increments measured (and described) from the north-south meridian running :

(A) North and South.

(B) East and West.

(C) North and East.

(D) South and West.

房地产上划分区域时 (ranges), 如以南北经线每 6 英里一区来划分, 那区域(ranges) 的走向会是:

(A) 南北走向

(B) 东西走向

(C) 东北走向

(D) 西南走向

23. The  $\text{sw}\frac{1}{4}$  of the  $\text{nw}\frac{1}{4}$  of the section 5 is value at \$800 per acre. The  $\text{s}\frac{1}{2}$  of the  $\text{ne}\frac{1}{4}$  of section is value at \$500 per acre. What is the difference in value between the parcels?

(A) \$6,000

(B) \$8,000

(C) \$10,000

(D) \$12,000

Section 5 的  $\text{sw}\frac{1}{4}$  的  $\text{nw}\frac{1}{4}$  每 acre (英亩) 价值\$800. Section 8 的  $\text{ne}\frac{1}{4}$  的  $\text{s}\frac{1}{2}$  每英亩价值\$500. 请问这两块土地的价值差是多少?

(A)\$6,000

(B)\$8,000

(C)\$10,000

(D)\$12,000

24. The land has  $\frac{1}{2}$  mile x  $\frac{1}{2}$  mile how many acres?

(A) 5

(B) 40

(C) 80

(D) 160

一块土地是  $\frac{1}{2}$  mile x  $\frac{1}{2}$  mile 时代表这块土地是多少 acres?

(A) 5



- (B) 40
- (C) 80
- (D) 160

注解: 1 section = 1 square miles = 640 acre

$\frac{1}{2}$  mile x  $\frac{1}{2}$  mile =  $\frac{1}{4}$  square miles =  $\frac{1}{4}$  x 640 acre = 160 acres

25. Which of the following is not real property?

- (A) Newly planted trees
- (B) Mineral in the ground
- (C) Airspace over an airfield 飞机场
- (D) None of the above

下列哪一项不是不动产

- (A) 刚种的新树
- (B) 在地底的矿物
- (C) 飞机场上的天空
- (D) 以上皆非

26. What does the land border if a landowner has Riparian Right:

- (A) A river
- (B) A stream
- (C) A water course
- (D) All of the above

如果 landowner 有滨河权, 什么会是他土地的边界:

- (A) 河
- (B) 溪
- (C) 水道、河道
- (D) 以上皆是

27. What is personal property conveyed by?

- (A) Land contract
- (B) Deed
- (C) Bill of sale
- (D) Chattel mortgage

动产如何转移?

- (A) Land contract; owner carry the loan 卖主借贷给买方的意思
- (B) 产权契约
- (C) 动产的买卖收据
- (D) 动产贷款

28. In order for a bill of sale to be valid:

- (A) It is signed by vendee
- (B) It is acknowledged by the vendee
- (C) It contains a description of conveyed property
- (D) Any of the above

为了使动产的买卖及过户有效：

- (A) 卖主签名
- (B) 卖主要承认
- (C) 必须有转让产的描述
- (D) 以上皆是

29. Which of the following is not a common way to measure the area of a parcel?

- (A) Metes and bounds
- (B) Acre
- (C) Square foot
- (D) Front foot

下列哪一项不是丈量土地的常见模式？

- (A) 测量与界限
- (B) 英亩
- (C) 平方英尺
- (D) 土地正面宽度

30. Which of the following is most incorrect regarding metes and bounds description?

- (A) The main advantage is their brevity, simplicity and standard interpretation 解释、翻译
- (B) The descriptions are often used when property has not been covered by a recorded tract map
- (C) Description would still be valid even if the property is described by some other method
- (D) All of the above are correct

下列哪一项关于测量与界限的叙述是错误的？

- (A) 主要的好处是这种方法的简洁，简单还有标准化的阐述
- (B) 这种叙述常常用于当不动产没有 tract map 的纪录时
- (C) 叙述仍然有效即便这个不动产有其他的方式去描述时
- (D) 以上皆是

31. How many feet are equal to one side of a section?

- (A) 1,250 feet
- (B) 2,350 feet
- (C) 5,280 feet
- (D) 3,335 feet

多少尺相当于一个 section 的一边

- (A) 1250 尺

- (B) 2350 尺
- (C) 5280 尺
- (D) 3335 尺

32. A farm contains how many township(s) if it is 36 square miles?

- (A) 1
- (B) 511
- (C) 10
- (D) 36

一块农场包含多少个 township(s)如果它的面积是 36 平方英里

- (A) 1
- (B) 5
- (C) 10
- (D) 36

33. Which of the following is not considered as an appurtenance 附属物:

- (A) Trade fixtures
- (B) Watercourse
- (C) A fence
- (D) All of the above

以下哪个不被视为是附属物:

- (A) 交易设备、工商业设备
- (B) 水道
- (C) 篱笆
- (D) 以上都是

34. What is not a consideration when determining if an item is a fixture?

- (A) Attachment method
- (B) The item's cost
- (C) Adaptability to property
- (D) Parties relationship

下列哪一项不被视为是决定一件物品是固定资产的方式?

- (A) 固定于土地之上
- (B) item 的成本
- (C) 与不动产的整合性
- (D) 双方的关系

35. Which of the following is true regarding Riparian Rights:

- (A) Absolute ownership of adjacent waters
- (B) Are in standard title insurance policy

- (C) Includes the rights to appropriate water reasonably as needed
- (D) None of the above

以下关于滨河权的描述哪一项是对的：

- (A) 临水旁的绝对所有权
- (B) 有标准的产权保险
- (C) 包含适当的水权使用
- (D) 以上皆非

**免费试看已结束**

登录 [Teaching724.com](https://www.teaching724.com) 购买课程即可获得完整版!!