



# Pennsylvania Real Estate Commission Candidate Handbook

August 2025

## State Information for Real Estate Licensing

For eligibility to test please  
read requirements under  
overview section

### Pennsylvania Real Estate Commission

P.O. Box 2649  
Harrisburg, PA 17105-2649

#### Phone

1-833-367-2762  
\*Fax (717) 787-0250

#### Website

[www.dos.pa.gov/estate](http://www.dos.pa.gov/estate)

Examination information  
Candidates may contact  
Pearson VUE with questions  
about this handbook or about  
an upcoming examination.

### Pearson VUE Pennsylvania Real Estate

*Attn: Regulatory Program*

5601 Green Valley Dr.  
Bloomington, MN 55437

#### Phone

833-551-0235

#### Email

[pearsonvuecustomerservice@  
pearson.com](mailto:pearsonvuecustomerservice@pearson.com)

#### Website

[https://www.pearsonvue.  
com/us/en/pa/realestate.html](https://www.pearsonvue.com/us/en/pa/realestate.html)

For questions about how  
to submit an application in  
Clarus please call the Pearson  
VUE OHT Processing Office at  
888-511-5352

# Quick Reference

## Reservations

### Before making an exam reservation:

Candidates should thoroughly review this handbook, which contains  
examination content outlines and important information regarding eligibility  
and the examination and licensing application process.

## Schedules & Fees

### Test centers

A list of test centers appears on the back cover of this handbook. Candidates  
should visit <https://www.pearsonvue.com/us/en/pa/realestate.html> to confirm  
specific locations and schedules.

### Exam fees

The examination fee must be paid at the time of reservation by credit card or  
debit card. Fees may vary. Candidates are permitted unlimited exam attempts  
within 5 years for salesperson exam and 10 years for broker exam, from the  
date the earliest required course was completed. A passing exam score is good  
for three years. Candidates may not retake a previously passed exam.

**Payment will not be accepted at the test center. Examination fees are  
non-refundable and non-transferable.**

## Exam Day

### What to bring to the exam

Candidates should bring to the examination proper identification and other  
materials as dictated by the state licensing agency. A complete list appears in  
**What to Bring.**

### Exam procedures

Candidates should report to the test center at least thirty (30) minutes  
before the examination begins. Each candidate will have from 1 to 2.5 hours,  
depending on the exam, to complete the exam. The candidate will leave the  
test center with a document stating that they have taken their exam and  
instructions will be included for how to obtain their official score reports  
through their profile on Pearson VUE at [https://www.pearsonvue.com/us/en/  
pa/realestate.html](https://www.pearsonvue.com/us/en/pa/realestate.html).

# Table of Contents

<b>Overview .....</b>	<b>4</b>	<b>Preparing for the Exam .....</b>	<b>12</b>
<b>Introduction.....</b>	<b>4</b>	Helpful Hints .....	12
Licensure Process .....	5	Salesperson/Broker Exam Content.....	12
Practice Tests – National/General Portion Only .....	5	Math Calculations .....	12
<b>Exam Reservations .....</b>	<b>7</b>	Reference Materials .....	12
Making a Reservation.....	7	<b>Content Outlines.....</b>	<b>13</b>
Test Center Locations.....	7	<b>General Information.....</b>	<b>Back cover</b>
Change/Cancel Policy.....	8	Test Center Locations.....	
Absence/Lateness Policy.....	8	Pearson VUE Holiday Schedule .....	
Weather Delays and Cancellations.....	8		
Accommodations.....	8		
<b>Exam Day .....</b>	<b>9</b>		
What to Bring.....	9		
Acceptable Forms of Candidate Identification .....	9		
Exam Procedures.....	9		
OnVUE Online Procedures.....	9		
Available Exams and Time Allotted.....	10		
Score Reporting.....	10		
Review of Exams .....	10		
Retaking the Exam.....	10		
Score Explanation (Real Estate).....	10		
Duplicate Score Reports .....	10		
Test Center Policies.....	10		
OnVUE Testing Policies.....	11		
Questions or Comments About the Exam .....	11		

# Overview

**The candidate handbook is a useful tool in preparing for an examination.**

It is highly recommended that the Pennsylvania Real Estate Candidate Handbook be reviewed, with special attention given to the content outlines, before taking the examination.

**Individuals who wish to obtain a real estate license in the state of Pennsylvania must:**

## 1. Apply for a license, and exam authorization.

Before taking an examination, candidates must complete all prelicensing education and file an application to sit for the examination. When the application requirements are met, the candidates will be authorized by the Pennsylvania Real Estate Commission and will be notified via email confirmation from Pearson VUE.

The authorization for Salespersons is good for 5 years after passing the first education course to take the exams. Brokers have a 10-year authorization after passing the first course to take their exams. Exam results are good for 3 years from the date of passing. Candidates must apply for their license within the 3 year period and submit their passing score reports and licensing application to the Pennsylvania Real Estate Commission.

### Sales applicants:

To apply for your Salesperson exam, please create an account in Clarus, <https://pare.useclarus.com/>. Choose a State and/or National exam application and submit proof of education and other required documents. You will need to do both applications if you are required to take both portions of the exam. You will only need to be required to submit required documentation once. Pearson VUE will review Salesperson exam eligibility, and you will be notified of approval once requirements are met via email. The email will contain instructions on how to schedule your exam.

### Broker applicants:

Candidates wishing to obtain a broker's license must pass the Broker examination. To qualify to take the Broker examination, all applicants must go to [www.pals.pa.gov](http://www.pals.pa.gov) and register, then log in to submit an application. A list of documents needed to include with the application can be found by clicking on 'Application Checklists' from the above link, then selecting the type of license needed to view the checklist items that will be required. Once approved, you will receive an email authorization with

instructions on scheduling. You will need to navigate to [pare.useclarus.com](https://pare.useclarus.com), and hit "reset password" then use the email associated with your PALS account to reset your password so you can schedule for your exam using the Clarus portal.

## 2. Make a reservation and pay examination fee.

The exam fee is \$49 for each exam. There is a combination discount available if you schedule BOTH the State and National exams on the same order. You MUST schedule both the State and National portions of the examination ON THE SAME ORDER in order to receive the discount. If you schedule the exams on different orders, you will be required to pay \$49 for EACH exam. The combination scheduling discount cannot be applied retroactively.

Once you receive your authorization to test email from the Pennsylvania Real Estate Commission, through Pearson VUE, you may make a reservation for the examination(s) following the instructions in the email. Candidates are not permitted to retake a part of the exam that has already been passed during the 5-year authorization period.

# Introduction

## Contact Information

Salesperson exam candidates may contact the Pearson VUE OHT Processing Office for questions about how to submit an application to test in Clarus.

### Pearson VUE OHT Processing Office

Phone: 888-511-5352

Clarus Website: <https://pare.useclarus.com/>

Candidates may contact Pearson VUE with questions about this handbook or an examination.

### Pearson VUE/Pennsylvania Real Estate

5601 Green Valley Dr., Bloomington, MN 55437

Phone: 833-551-0235

Website: <https://www.pearsonvue.com/us/en/pa/realestate.html>

Email: [pearsonvuecustomerservice@pearson.com](mailto:pearsonvuecustomerservice@pearson.com)

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available from 8:00 AM through 5:00 PM Eastern Time, Monday through Friday, subject to change during locally designated holidays.

Please visit <https://www.pearsonvue.com/us/en/pa/realestate.html#contact> for further information.



Candidates may contact the Pennsylvania Real Estate Commission with questions about obtaining or maintaining a license.

### **Pennsylvania Real Estate Commission**

2525 N 7th Street Harrisburg, PA 17110

Phone: 1-833-367-2762

Website: [www.dos.pa.gov/estate](http://www.dos.pa.gov/estate)

## **Licensure Process**

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of, and prohibits all others from legally practicing, a particular profession, vocation, or occupation. By ensuring a minimum level of competence, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The state of Pennsylvania has retained the services of Pearson VUE to develop and administer its real estate examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

## **Practice Tests – National/General Portion Only**

National-portion practice tests are offered exclusively online at [www.pearsonvue.com](http://www.pearsonvue.com), giving candidates even more opportunity to succeed on real estate examinations. The national-portion practice tests will not only help prepare candidates for the types of questions they will see on the national portion of the licensure examination but also familiarize them with taking computer-based examinations.

Pearson VUE offers a practice test for real estate that contains questions developed by subject matter experts using concepts found in the national portion of the licensure examination. The test closely reflects the format of the national portion of the licensure examination, can be scored instantly, and provides immediate feedback to help candidates identify correct and incorrect answers. Candidates can purchase national-portion practice tests anytime by visiting <https://www.pearsonvue.com/us/en/practicetests/realestate.html>.

## **Examinations by Pearson VUE**

Pennsylvania state laws stipulate that a person may not act as a real estate salesperson, builder/owner salesperson, rental listing referral agent, cemetery broker, or broker without first obtaining a license issued by the Department of State. To be licensed, you must pass an examination to confirm that you have attained at least a minimum level of knowledge regarding the principles, practices, statutes, and regulations relating to real estate.

The Pennsylvania Real Estate Commission has contracted with Pearson VUE to conduct its examination program. Pearson VUE provides examinations through a network of computer examination centers in Pennsylvania. Pearson VUE works closely with the State to be certain that examinations meet local as well as national requirements in basic principles and examination development standards.

The following are the Pennsylvania real estate licensing examinations offered by Pearson VUE:

- Real Estate Broker
- Real Estate Salesperson
- Cemetery Broker
- Rental Listing Referral Agent
- Builder/Owner Salesperson

This Handbook provides you with information about the examination and application process to become a real estate licensee in the State of Pennsylvania.

If you hold a real estate license in a jurisdiction in which Pennsylvania has a signed reciprocal license agreement with and you plan on keeping that license active, you are exempt from taking the examination. Please look on the Commission's website ([www.dos.pa.gov/estate](http://www.dos.pa.gov/estate)) for details.

If you already hold a reciprocal Salesperson license and want to convert it to a standard license, you will need to take the PA state-specific Salesperson exam. To apply for exam eligibility, follow the directions on the Reciprocal to Standard License Conversion form that can be found at [Pearson VUE's PA Real Estate homepage](http://www.pearsonvue.com/us/en/practicetests/realestate.html).

## **Exam Eligibility and Approval Process**

Your examination scores are only valid for three years. Therefore, the Commission must receive your completed application, fees and required documentation within three years of passing the examination. If you miss the three-year deadline, you will be required to retake the examination before a license will be issued. Note: If you have passed the two sections of examination, on different dates, the three-year period begins the day you pass the first part of the examination.

## **BROKER:**

A candidate for a broker's license must pass the Broker examination. To qualify to take the Broker examination, all applicants must log in to [www.pals.pa.gov](http://www.pals.pa.gov) to submit an application. A list of documents needed to include with the application can be found by clicking on 'Application Checklists' from the above link, then selecting the type of license needed to view the checklist items that will be required. Further, you must:

- be at least 21 years old;
- be at least a high school graduate or equivalent;
- have at least 3 years of qualified experience as a licensed salesperson or at least 3 years of equivalent experience, education or both;
- have completed 16 credits or 240 hours of real estate instruction within 10 years prior to the date of successful completion of the licensing examination;
- submit correct fee and required attachments to the Pennsylvania Real Estate Commission.

Upon approval by the Commission, you will be sent an emailed examination authorization, including instructions for contacting Pearson VUE about scheduling/paying for the Broker Examination.

If you are denied eligibility, the Commission office will notify you in writing of the reason(s) for denial.

## **CEMETERY BROKER:**

A candidate for a cemetery broker's license must pass the Salesperson examination. To qualify to take the Salesperson examination, all applicants must go to Clarus at <https://pare.useclarus.com/>. then log in to submit an application. A list of documents needed to include with the application can be found by navigating to [www.pals.pa.gov](http://www.pals.pa.gov) then selecting the type of license needed to view the checklist items that will be required. Further, you must:

- be at least 21 years old;
- have at least 3 years of experience as a licensed salesperson or cemetery salesperson, or at least 3 years of equivalent experience, education or both;
- have completed 4 credits or 60 hours of real estate instruction within 10 years prior to the date of successful completion of the licensing examination;
- submit correct fee and required attachments to the Pennsylvania Real Estate Commission.

Upon approval of eligibility, you will be notified via email with instructions on how to schedule your exam.

If you are denied eligibility, the Commission office will notify you in writing of the reason(s) for denial.

## **SALESPERSON AND RENTAL LISTING REFERRAL AGENT:**

A candidate for a salesperson or rental listing referral agent license must pass the Salesperson examination.

To qualify to take the Salesperson examination, you must:

- Be at least 18 years old;
- Be at least a high school graduate or equivalent;
- Meet one of the following:
  - Successfully complete 5 credits or 75 hours of basic real estate courses through a real estate education provider in Pennsylvania approved by the Commission; or a real estate education provider outside of Pennsylvania that has been approved by the real estate licensing authority of the jurisdiction where the real estate education provider is located; or an accredited college;
- Or possess one of the following:
  - A bachelor's degree with a major in real estate from an accredited college or university; or a bachelor's degree from an accredited college or university, having completed coursework equivalent to a major in real estate; or
  - A juris doctor degree from an accredited law school
- The National portion of the examination will be waived if you meet the following:
  - Completed the education requirements listed above and possess a Certification of Licensure (Letter of Good Standing) from the licensing authority of another jurisdiction showing you have been actively licensed within the past 5 years. Submit a Certification of Licensure from that jurisdiction, dated within 90 days of the date you are registering.

### **If you meet the qualifications above, you may register with Pearson VUE to take the Salesperson examination by:**

- Submitting the required application(s) in [Clarus](#) and uploading the appropriate required documents:

Submitting one of the following:

- The Certificate of Completion or transcript issued by a Commission-approved real estate school. MAKE A COPY of this document to provide to the Commission when requesting licensure.

- Certificate of Completion or transcript from an approved out-of-state real estate school.
- Certificate of Completion or transcript from an accredited college or university.
- Certified transcript from an accredited law school showing you obtained your Juris Doctor degree, or a Certification of Good Standing from the Supreme Court in the state where you practice law.
- If actively licensed in another jurisdiction within the past 5 years, submit a Certificate of Licensure from that jurisdiction, which includes proof of 75 hours of education, dated within 90 days of the date you are registering. MAKE A COPY of this document to provide to the Commission when requesting licensure

Certificates of Completion and transcripts must contain the following information:

- The provider's name and Commission approval number;
- The location where the course was taught (may say "online");
- The name of the student;
- The course title;
- The date the student completed the course;
- The number of hours of the course;
- The student's final grade in the course;
- The date the certificate/transcript was issued.

*Note: They are valid for 5 years from completion date, the only exception is if the candidate holds a law or bachelor's degree. However, they are valid for 10 years from completion date if the education is started prior to August 28, 2018.*

Upon approval of eligibility, you will be notified via email with instructions on how to schedule your exam.

### **BUILDER/OWNER SALESPERSON:**

A candidate for a builder/owner salesperson license must pass the Salesperson's examination. To qualify to take the salespersons examination, you must:

- be at least 18 years old.

If you meet the qualification above, you may register with Pearson VUE to take the Salesperson examination by submitting the required application(s) in Clarus. Upon approval of eligibility, you will be notified via email with instructions on how to schedule your exam(s).

# **Exam Reservations**

## **Making a Reservation**

**Candidates may make a reservation after they have received an email from Pearson VUE indicating that they are authorized to test.**

Online reservations are the most efficient way for candidates to schedule their examination. Instructions for registering online are included in your eligibility to test email.

**Walk-in examinations are not available.**

## **Test Center Locations**

A list of test centers appears on the back cover of this handbook. In addition, candidates may review the test center locations by going to <https://www.pearsonvue.com/us/en/pa/realestate.html>. These exams are available at Pearson VUE test centers through out the United States & US territories. If the candidate has questions regarding the confirmation of specific locations and/or examination schedules, please contact Pearson VUE.

Pennsylvania Real Estate licensure exams are available at select Pearson VUE test centers on military installations across the globe. Service members, dependents, and contractors with authorized base access who want to gain Pennsylvania Real Estate licensure from their duty station or assignment in another state or foreign deployment will have the option to take their exam(s) without having to return to Pennsylvania to test.

To locate a Pearson VUE authorized testing center, visit <https://www.pearsonvue.com/us/en/military.html> and select Pennsylvania Real Estate.

Candidates **must** make an online reservation at least twenty-four (24) hours before the desired examination date. Candidates who wish to make a phone reservation at (833-551-0235) must do so at least twenty-four (24) hours before the desired examination date.

**Before making a reservation, candidates should have the following:**

- Legal name, address, daytime telephone number, and email address and a credit card.
- The name of the examination(s)
- The preferred examination date and test center location (a list appears on the back cover of this handbook).

## Change/Cancel Policy

Candidates must either call Pearson VUE or log into their [Clarus](#) profile to change or cancel their appointment at least **forty-eight (48) hours** before the examination. Candidates who change or cancel a reservation with proper notice may either transfer the fee to a new reservation or request a refund. **Candidates who change or cancel their reservations without proper notice will forfeit the examination fee.**

Candidates are individually liable for part of the examination fee once a reservation has been made, whether individually or by a third party.

## Absence/Lateness Policy

Candidates who are late or absent from an exam may call Pearson VUE within 14 days of the exam date to request an excused absence for the following reasons:

- Illness of the candidate or of the candidate's immediate family member
- Death in their immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

A case number will be assigned and instructions provided for emailing supporting documentation.

**Candidates absent from or late to an exam who have not changed or canceled the reservation according to the Change/Cancel Policy will not be admitted to the exam and will forfeit the exam fee.**

## Weather Delays and Cancellations

If severe weather or a natural disaster makes the Pearson VUE test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

## Accommodations

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments and cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to <https://www.pearsonvue.com/us/en/test-takers/accommodations.html>, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at [accommodationspearsonvue@pearson.com](mailto:accommodationspearsonvue@pearson.com).



# Exam Day

## What to Bring

All candidates **must bring one (1) form of signature identification** that is unexpired, government-issued, and photo-bearing.

### Required Items

**Candidates who do not present the required items will be denied admission to the examination, will be considered absent, and will forfeit the examination fee.**

## Acceptable Forms of Candidate Identification

Candidate must present **two (2)** forms of current signature identification. The name on the identification must exactly match the name on the registration. The primary identification must be government issued and photo-bearing with a valid signature. Identification must be in English.

### Primary ID (photograph and signature, not expired)

- Government-issued Driver's License
- U.S. Dept. of State Driver's License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country ID card
- Passport
- Passport Card
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

If the ID presented has an embedded signature that is not visible (microchip), or is difficult or impossible to read, the candidate must present another form of identification from the Primary ID list that contains a visible signature.

Pearson VUE does not accept expired driver's licenses. Newly renewed licenses which result in a temporary paper license will be accepted as long as the expired plastic license is also provided. Temporary licenses will not be accepted.

## Exam Procedures

### At Physical Test Location

Candidates should report to the test center thirty (30) minutes before the examination and check in with the test center administrator. The candidate's identification and other documentation will be reviewed, and they will be photographed for the score report.

Candidates are required to review and sign a *Candidate Rules Agreement* form. If the *Candidate Rules Agreement* is not followed and/or cheating or tampering with the examination is suspected, the incident will be reported as such and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as prohibiting candidates from retaking the examination and/or denying a license.

Candidates will have an opportunity to take a tutorial on the computer on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

Candidates may begin the examination once they are familiar with the computer. The examination begins the moment a candidate looks at the first examination question. Candidates will be given from 2 to 6 hours depending on the exam type to complete the examination. The examination will end automatically after the examination time has expired, and candidates will receive a document stating that they have taken their exam and instructions will be included for how to obtain their official score reports through their profile on [Clarus](#).

### OnVUE Online Procedures

If you are testing online and not in a physical Pearson VUE testing location, you should first review the materials and watch the short video at <https://www.pearsonvue.com/us/en/test-takers/onvue-online-proctoring.html> before you begin your online exam.

## Available Exams and Time Allotted

EXAM TYPE	EXAM FEE	PRETEST QUESTIONS	EXAM QUESTIONS	TIME ALLOTTED	MINIMUM PASSING SCORE
National Salesperson	\$49	5 to10	80	150 min	75%
State Salesperson	\$49	5 to10	40	60 min	75%
National Broker	\$49	5 to10	80	150 min	75%
State Broker	\$49	5 to10	40	60 min	75%

## Score Reporting

Once you have passed the required exam(s) you must go back and complete the application process with the State. When candidates complete the examination, they will receive a score report marked “pass” or “fail.”

Candidates will receive a document stating that they have taken their exam and instructions will be included for how to obtain their official score reports through their profile on [Clarus](#).

Candidates are required to submit their passing score reports to the Pennsylvania Real Estate Commission as proof of passing the exam and as part of the licensure process.

Candidates who fail the examination will receive a score report that includes a numeric score and diagnostic information relating to the national section and the state section of the examination, as well as information about reexamination.

## Review of Exams

For security reasons, examination material is not available to candidates for review.

## Retaking the Exam

Reservations for reexamination may not be made at the test center.

The authorization for Salespersons is good for 5 years after passing the first education course to take the exams. Brokers have a 10-year authorization after passing the first course to take their exams. Exam results are good for 3 years from the date of passing.

The salesperson and broker examination is divided into two parts: national and state law. Those who pass one part of the examination and fail the other, need to retake ONLY the failed part and must do so within the authorization period.

Once both parts of the exam are passed, the candidate will need to complete a license application in PALS and submit required documentation.

## Score Explanation (Real Estate)

### Scaled Score

There are multiple versions of each of the licensing examinations. These versions are known as forms.

Although all forms of an examination are developed based on the content outlines, the difficulty of the forms of an examination may vary slightly because different questions appear on each form. To ensure that no candidate is put at an unfair advantage or disadvantage due to the particular form of an examination that he or she is given, a statistical procedure known as *equating* is used to correct for differences in form difficulty.

The passing score of an examination was set by the Pennsylvania Real Estate Commission (in conjunction with Pearson VUE) after a comprehensive study was completed for each examination. Raw scores are converted into scaled scores that can range from 0 to 100. To avoid misuse of score information, numeric scores are only reported to failing candidates. The scaled score that is reported to you is neither the number of questions you answered correctly nor the percentage of questions you answered correctly.

## Duplicate Score Reports

To obtain a copy of your score report, log into your [Clarus](#) account.

## Test Center Policies

The following policies are observed at each test center.

**Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.**

- **No personal items are allowed in the testing room.** Personal items include but are not limited to: cellula phones, hand-held computers or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, notes, or pens or pencils.

- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To request an unscheduled break, the candidate **must** raise their hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.**
- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor.** If a candidate is discovered to have left the floor or building they will not be permitted to proceed with the examination and may forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary—for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including but not limited to, cellular phones, exam notes, and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other

aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency

## OnVUE Testing Policies

Candidate must wait seven (7) days between OnVUE attempts but the total number of attempts is NOT limited. The National and State exam should be scheduled separately, but can be taken back to back.

There are a few simple requirements for candidates to take an OnVUE online proctored exam:

- Quiet, private location
- Reliable device with a webcam
- Strong internet connection

For more information, please go to <https://www.pearsonvue.com/us/en/test-takers/onvue-online-proctoring.html>.

## Questions or Comments About the Exam

For security reasons, examination material is not available to candidates for review. Candidates who have questions, comments, or concerns related to the exams, scoring or score reports, or who wish to verify any data held in Pearson VUE files, should direct written inquiries to Pearson VUE at the address provided on the inside front cover of this handbook. Candidates may also email their questions directly to Pearson VUE Customer Service at [pearsonvuecustomerservice@pearson.com](mailto:pearsonvuecustomerservice@pearson.com).

In all correspondence, candidates should provide their name and address information. If questions or comments concern an examination already taken, candidates should also include:

- the name of the examination
- the date the examination was taken
- the location of the test center

# Preparing for the Exam

## PRETEST QUESTIONS

Many of the examinations will contain “pretest” questions. Pretest questions are questions on which statistical information is being collected for use in constructing future examinations. Responses to pretest questions do not affect a candidate’s score. Pretest questions are mixed in with the scored questions and are not identified.

The number of pretest questions are listed in the content outline heading of each examination for which they are available. If a number is not present then there are no pretest questions for that particular examination.

## Helpful Hints

### Testing in a physical Pearson VUE testing location

- Double check physical address to ensure you can arrive 30 minutes prior to your exam time.
- Ensure you have the proper identification for exam entrance.

### OnVUE testing

- If you are testing online and not in a physical Pearson VUE testing location, you should first review the materials and watch the short video at <https://www.pearsonvue.com/us/en/test-takers/onvue-online-proctoring.html> before you begin your online exam.
- Please familiarize yourself with the disciplines expected of a candidate testing online. This would include remaining in screen view of the proctor during the entire session, workspace preparation, cell phones being placed out of reach and general candidate behaviors.
- There are no unscheduled breaks in the exam therefore be prepared to commit your full time and attention during the entire exam to avoid the exam being revoked.

## Salesperson/Broker Exam Content

The content of the national section of the examination is based upon information obtained from a job analysis performed by Pearson VUE. Responses from real estate professionals were analyzed to determine the nature and scope of tasks they perform, and the knowledge

and skills needed to perform them. This information is the basis upon which examination questions are written and ensures that the examination reflects the actual practice of real estate. Questions on the national section are also reviewed and approved by nationally recognized real estate professionals.

The state law section of the examination has been developed to reflect the laws, regulations, and practice of real estate in Pennsylvania, and has been reviewed and approved by real estate professionals in Pennsylvania.

## Math Calculations

**The information below is NOT available at the test center and should be memorized.**

Candidates may use the following information in making mathematical calculations on the general section of the real estate examinations unless otherwise stated in the text of the question:

- 43,560 square feet/acre
- 5,280 feet/mile
- Round off calculations (where applicable)

**The information below, if needed, will be contained within the test itself:**

If a question requires the calculation of prorated amounts, the question will specify: a) whether the calculation should be made on the basis of 360 or 365 days a year; and b) whether the day of closing belongs to the buyer or seller.

## Reference Materials

### Real Estate National Resources

- Mastering Real Estate Principles, Gerald R. Cortesi, 7th Edition, Dearborn
- Modern Real Estate Practice, Filmore W. Galaty, Wellington J. Allaway, Robert C. Kyle, etc., 20th edition, Dearborn
- Principles of Real Estate Practice, Stephen Mettling, 6th Edition, Performance Programs Company
- Property Management, Robert C. Kyle, 10th Edition, Dearborn
- Real Estate Finance, J. Keith Baker and John P. Wiedemer, 10th Edition, OnCourse Learning Publishing
- Real Estate Fundamentals, Wade E. Gaddy, 10th Edition Dearborn
- Real Estate Law, Charles J. Jacobus, 3rd Edition, OnCourse Learning

**REAL ESTATE**

# National/General Content Outlines

Content Outline for Salespersons Examinations:  
Effective April 1, 2025

Content Outline for Brokers Examinations:  
Effective April 1, 2025

**PENNSYLVANIA**

# Real Estate State Content Outlines

Content Outline for Pennsylvania Salesperson Examinations

Content Outline for Pennsylvania Broker Examinations



# National/General Exam Content Outline for Salespersons

Effective: April 1, 2025

The national/general portion of the real estate exam is made up of eighty (80) scored items, which are distributed as noted in the following content outline. Each section contains an overall item count and subtotals from each subsection. For example, if a major topic area has three (3) subtopics and ten (10) items, the subtopics will contain the number of items necessary to bring the total to ten (10) items.

In addition to building our real estate national/general exams to content specifications, Pearson VUE also builds our general exams to cognitive level specifications. These cognitive level specifications confirm that candidates have a comprehensive understanding of real estate general knowledge and federal regulation topics. They measure whether candidates have the knowledge, but more importantly, the skills and abilities to protect the public from day one as a real estate licensee. Every test item is classified into one of three categories: knowledge, application, or analysis. A knowledge item requires candidates to recall specific facts or definitions. An application item requires candidates to use their knowledge and apply it to a situation. An analysis item requires candidates to use their knowledge and examine a fact pattern in order to draw a conclusion or make a decision. Cognitive level breakdowns are included after the item count for major topic areas. For example, if a major topic area has ten (10) items, the cognitive level item counts will total to ten (10) items.

The national/general examination also contains five (5) pretest items that are not counted toward the score. These items are used to gather statistics on performance and to help assess appropriateness for use on future examinations. Because pretest items look exactly like items that are scored, candidates should answer all the items on the examination.

## **I. REAL PROPERTY CHARACTERISTICS, LEGAL DESCRIPTIONS, AND PROPERTY USE (SALES 11; 6 KNOWLEDGE, 3 APPLICATION, 2 ANALYSIS)**

### **A. Real property vs. personal property (3 items)**

1. Fixtures, trade fixtures, emblements
2. Attachment, severance, and bill of sale

### **B. Characteristics of real property (2 items)**

1. Economic characteristics
  - a. Scarcity
  - b. Modification / Improvement
  - c. Permanence of Investment / Fixity
  - d. Area Preference / Situs
2. Physical characteristics
  - a. Immobility
  - b. Indestructibility
  - c. Non-homogeneity / Uniqueness

### **C. Legal descriptions (3 items)**

1. Methods used to describe real property
2. Survey

### **D. Public and private land use controls – encumbrances (3 items)**

1. Public controls – governmental powers
  - a. Police power, eminent domain, taxation, escheat
  - b. Zoning ordinances

2. Private controls, restrictions, and encroachments
  - a. Covenants, conditions, and restrictions (CC&Rs), HOAs
  - b. Easements
  - c. Licenses and encroachments

## **II. FORMS OF OWNERSHIP, TRANSFER, AND RECORDING OF TITLE (SALES 9; 5 KNOWLEDGE, 2 APPLICATION, 2 ANALYSIS)**

### **A. Ownership, estates, rights, and interests (5 items)**

1. Forms of ownership
2. Freehold estate
  - a. Fee simple absolute
  - b. Fee simple defeasible, determinable, and condition subsequent
  - c. Life estate
  - d. Bundle of rights
3. Leasehold estates and types of leases
  - a. Estate for years and from period to period (periodic estate)
  - b. Estate at will and estate at sufferance
  - c. Gross, net, percentage leases, etc.
4. Liens and lien priority
5. Air, surface and sub-surface rights

**B. Deed, title, transfer of title, and recording of title (4 items)**

1. Elements of a valid deed
2. Types of deeds
3. Title transfer
  - a. Voluntary alienation
  - b. Involuntary alienation
4. Recording the title
  - a. Constructive and actual notice
  - b. Title abstract and chain of title
  - c. Marketable title and cloud on title
  - d. Attorney title opinion, quiet title lawsuit, and title insurance

**III. PROPERTY VALUE AND APPRAISAL (SALES 11; 6 KNOWLEDGE, 3 APPLICATION, 2 ANALYSIS)**

**A. Concept of value (4 items)**

1. Market value vs. market price
2. Characteristics of value
3. Principles of value

**B. Appraisal process (2 items)**

1. Purpose and steps to an appraisal
2. Federal oversight of the appraisal process

**C. Methods of estimating value and Broker Price Opinions (BPO) (5 items)**

1. Sales comparison approach (market data)
2. Cost approach
  - a. Improvements and depreciation
  - b. Physical deterioration, functional, and economic obsolescence
  - c. Reproduction or replacement costs
3. Income approach
4. Gross rent and gross income multipliers
5. Comparative Market Analysis (CMA)
6. Broker Price Opinion (BPO)
7. Assessed value and tax implications

**IV. REAL ESTATE CONTRACTS AND AGENCY (SALES 16; 7 KNOWLEDGE, 6 APPLICATION, 3 ANALYSIS)**

**A. Types of contracts (1 item)**

1. Express vs. implied
2. Unilateral vs. bilateral

**B. Required elements of a valid contract (3 items)**

1. Voluntary
2. Agreement / Promise
3. Legally competent parties
4. Lawful consideration
5. Legal act / Purpose

**C. Contract performance (3 items)**

1. Executed vs. executory
2. Valid vs. void
3. Voidable vs. unenforceable
4. Breach of contract, rescission, and termination
5. Liquidated, punitive, or compensatory damages

6. Statute of Frauds
7. Electronic contracts and digital signatures
8. Time is of the essence

**D. Sales contract (2 items)**

1. Offer and counteroffer
2. Earnest money and liquidated damages
3. Equitable title
4. Contingencies
5. Disputes and breach of contract
6. Option contract and installment sales contract

**E. Types of agency and licensee-client relationships (2 items)**

**F. Creation and termination of agency (2 items)**

**G. Licensee obligations to parties of a transaction (3 items)**

**V. REAL ESTATE PRACTICE (SALES 10; 5 KNOWLEDGE, 3 APPLICATION, 2 ANALYSIS)**

**A. Responsibilities of broker (2 items)**

1. Practicing within scope of expertise
2. Unauthorized practice of law

**B. Brokerage agreements between the broker and principal (seller, buyer, landlord, or tenant) (3 items)**

1. Seller representation – Types of listing agreements
  - a. Exclusive right-to-sell and exclusive agency listing
  - b. Non-exclusive or open listing
  - c. Net listing (conflict of interest)
  - d. Multiple listing service (MLS)
2. Buyer representation
3. Property management agreement
  - a. Accounting for funds
  - b. Property maintenance
  - c. Leasing property
  - d. Collecting rents and security deposits
4. Termination of agreements
5. Services, fees, and compensation

**C. Fair Housing (3 items)**

1. Equal opportunity in housing
2. Protected classes
3. Fair housing laws
4. Illegal practices, enforcement, and penalties
5. Prohibited advertising
6. Housing and Urban Development (HUD)
7. Americans with Disabilities Act (ADA)

**D. Risk management (2 items)**

1. Supervision
2. Compliance with federal regulations; including Privacy and Do Not Contact
3. Vicarious liability
4. Antitrust laws

5. Fraud and misrepresentation
6. Types of insurance
  - a. Errors and Omissions
  - b. General Liability

## **VI. PROPERTY DISCLOSURES AND ENVIRONMENTAL ISSUES (SALES 9; 5 KNOWLEDGE, 3 APPLICATION, 1 ANALYSIS)**

### **A. Property conditions and environmental issues (5 items)**

1. Hazardous substances
  - a. Lead-based paint
  - b. Asbestos, radon, and mold
  - c. Groundwater contamination and underground storage tanks
  - d. Waste disposal sites and brownfields
  - e. Flood plains, flood zones, and flood insurance
2. Clean Air and Water Acts
3. Environmental Protection Agency (EPA)
  - a. Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA)
  - b. Superfund Amendment and Reauthorization Act (SARA)
  - c. Environmental site assessments (including Phase I and II studies) and impact statements
  - d. Wetlands protection

### **B. Environmental and property disclosure obligations and liability (4 items)**

## **VII. FINANCING AND SETTLEMENT (SALES 7; 4 KNOWLEDGE, 2 APPLICATION, 1 ANALYSIS)**

### **A. Financing concepts and components (2 items)**

1. Methods of financing
  - a. Mortgage financing – conventional and non-conventional loans
  - b. Seller financing – land contract/contract for deed
2. Lien theory vs. title theory and deed of trust
3. Sources of financing (primary and secondary mortgage markets, and seller financing)
4. Types of loans and loan programs
5. Mortgage clauses

### **B. Lender Requirements (1 item)**

1. FHA requirements
2. VA requirements
3. USDA Loan requirements and rural development financing
4. Conventional requirements
5. Buyer qualification and Loan to Value (LTV)
6. Hazard and flood insurance
7. Private mortgage insurance (PMI) and mortgage insurance premium (MIP)

## **C. Federal Financing Regulations and Regulatory Bodies (2 items)**

1. Truth-in-Lending and Regulation Z
2. TILA-RESPA Integrated Disclosures (TRID)
  - a. Consumer Financial Protection Bureau (CFPB)
  - b. Loan Estimate (LE)
  - c. Closing Disclosure (CD)
3. Real Estate Settlement Procedures Act (RESPA)
  - a. Referrals
  - b. Rebates
4. Equal Credit Opportunity Act (ECOA)
5. Mortgage fraud and predatory lending

## **D. Settlement and closing the transaction (2 items)**

## **VIII. REAL ESTATE MATH CALCULATIONS (SALES 7; 4 APPLICATION, 3 ANALYSIS)**

### **A. Property area calculations (1 item)**

1. Square footage
2. Acreage total

### **B. Property valuation (1 item)**

1. Comparative Market Analysis (CMA)
2. Net Operating Income (NOI)
3. Capitalization rate
4. Equity in property
5. Establishing a listing price
6. Assessed value and property taxes

### **C. Commission/compensation (1 item)**

### **D. Loan financing costs (1 item)**

1. Interest
2. Loan to Value (LTV)
3. Fees
4. Amortization, discount points, and prepayment penalties

### **E. Settlement and closing costs (1 item)**

1. Purchase price and down payment
2. Monthly mortgage calculations- principal, interest, taxes, and insurance (PITI)
3. Net to the seller
4. Cost to the buyer
5. Prorated items
6. Debits and credits
7. Transfer tax and recording fee

### **F. Investment (1 item)**

1. Return on investment
2. Appreciation
3. Depreciation
4. Tax implications on investment

### **G. Property management calculations (1 item)**

1. Property management and budget calculations
2. Tenancy and rental calculations

## Notes on Math Calculations

The following information is **NOT** available at the test center and **SHOULD** be memorized:

- 43,560 square feet/acre
- 5,280 feet/mile

If a question requires the calculation of prorated amounts, the question will specify:

- whether the calculation should be made on the basis of 360 or 365 days a year; and/or
- whether the day of closing belongs to the buyer or the seller for purposes of prorations

Where applicable, round off calculations using standard rounding rules.

Please note the content on the exam reflects the real estate industry as a whole and may not reflect any ongoing litigation or settlements.

## Real Estate General/National Resources

- Mastering Real Estate Principles, Gerald R. Cortesi, Dearborn
- Modern Real Estate Practice, Fillmore W. Galaty, Wellington J. Allaway, Robert C. Kyle, etc., Dearborn
- Principles of Real Estate Practice, Stephen Mettling, Performance Programs Company
- Property Management, Robert C. Kyle, Dearborn
- Real Estate Finance, J. Keith Baker and John P. Wiedemer, OnCourse Learning Publishing
- Real Estate Fundamentals, Wade E. Gaddy, Dearborn
- Real Estate Law, Charles J. Jacobus, OnCourse Learning Publishing
- Real Estate Principal, Charles J. Jacobus, OnCourse Learning Publishing
- Real Estate Law, Elliot Klayman, Dearborn
- The Language of Real Estate, John E. Reilly, Dearborn

Please refer to the publishers for the most recent editions.

Pearson VUE does not endorse any particular pre-licensing provider or study materials.

# National/General Exam Content Outline for Brokers

Effective: April 1, 2025

The national/general portion of the real estate exam is made up of eighty (80) scored items, which are distributed as noted in the following content outline. Each section contains an overall item count and subtotals from each subsection. For example, if a major topic area has three (3) subtopics and ten (10) items, the subtopics will contain the number of items necessary to bring the total to ten (10) items.

In addition to building our real estate national/general exams to content specifications, Pearson VUE also builds our general exams to cognitive level specifications. These cognitive level specifications confirm that candidates have a comprehensive understanding of real estate general knowledge and federal regulation topics. They measure whether candidates have the knowledge, but more importantly, the skills and abilities to protect the public from day one as a real estate licensee. Every test item is classified into one of three categories: knowledge, application, or analysis. A **knowledge** item requires candidates to recall specific facts or definitions. An **application** item requires candidates to use their knowledge and apply it to a situation. An **analysis** item requires candidates to use their knowledge and examine a fact pattern in order to draw a conclusion or make a decision. Cognitive level breakdowns are included after the item count for major topic areas. For example, if a major topic area has ten (10) items, the cognitive level item counts will total to ten (10) items.

The national/general examination also contains five (5) pretest items that are not counted toward the score. These items are used to gather statistics on performance and to help assess appropriateness for use on future examinations. Because pretest items look exactly like items that are scored, candidates should answer all the items on the examination.

## **I. REAL PROPERTY CHARACTERISTICS, LEGAL DESCRIPTIONS, AND PROPERTY USE (BROKER 10; 2 KNOWLEDGE, 5 APPLICATION, 3 ANALYSIS)**

### **A. Real property vs. personal property (3 Items)**

1. Fixtures, trade fixtures, emblements
2. Attachment, severance, and bill of sale

### **B. Characteristics of real property (2 Items)**

1. Economic characteristics
  - a. Scarcity
  - b. Modification / Improvement
  - c. Permanence of Investment / Fixity
  - d. Area Preference / Situs
2. Physical characteristics
  - a. Immobility
  - b. Indestructibility
  - c. Non-homogeneity / Uniqueness

### **C. Legal descriptions (2 Items)**

1. Methods used to describe real property
2. Survey

### **D. Public and private land use controls – encumbrances (3 Items)**

1. Public controls – governmental powers
  - a. Police power, eminent domain, taxation, escheat
  - b. Zoning ordinances

2. Private controls, restrictions, and encroachments
  - a. Covenants, conditions, and restrictions (CC&Rs), HOAs
  - b. Easements
  - c. Licenses and encroachments

## **II. FORMS OF OWNERSHIP, TRANSFER, AND RECORDING OF TITLE (BROKER 8; 2 KNOWLEDGE, 3 APPLICATION, 3 ANALYSIS)**

### **A. Ownership, estates, rights, and interests (4 Items)**

1. Forms of ownership
2. Freehold estate
  - a. Fee simple absolute
  - b. Fee simple defeasible, determinable, and condition subsequent
  - c. Life estate
  - d. Bundle of rights
3. Leasehold estates and types of leases
  - a. Estate for years and from period to period (periodic estate)
  - b. Estate at will and estate at sufferance
  - c. Gross, net, percentage leases, and etc.
4. Liens and lien priority
5. Air surface and sub-surface rights



**B. Deed, title, transfer of title, and recording of title (4 Items)**

1. Elements of a valid deed
2. Types of deeds
3. Title transfer
  - a. Voluntary alienation
  - b. Involuntary alienation
4. Recording the title
  - a. Constructive and actual notice
  - b. Title abstract and chain of title
  - c. Marketable title and cloud on title
  - d. Attorney title opinion, quiet title lawsuit, and title insurance

**III. PROPERTY VALUE AND APPRAISAL (BROKER 10; 2 KNOWLEDGE, 4 APPLICATION, 4 ANALYSIS)**

**A. Concept of value (3 Items)**

1. Market value vs. market price
2. Characteristics of value
3. Principles of value

**B. Appraisal process (3 Items)**

1. Purpose and steps to an appraisal
2. Federal oversight of the appraisal process

**C. Methods of estimating value and Broker Price Opinions (BPO) (4 Items)**

1. Sales comparison approach (market data)
2. Cost approach
  - a. Improvements and depreciation
  - b. Physical deterioration, functional, and economic obsolescence
  - c. Reproduction or replacement costs
3. Income approach
4. Gross rent and gross income multipliers
5. Comparative Market Analysis (CMA)
6. Broker Price Opinion (BPO)
7. Assessed value and tax implications

**IV. REAL ESTATE CONTRACTS AND AGENCY (BROKER 15; 3 KNOWLEDGE, 6 APPLICATION, 6 ANALYSIS)**

**A. Types of contracts (2 Items)**

1. Express vs. implied
2. Unilateral vs. bilateral

**B. Required elements of a valid contract (3 Items)**

1. Voluntary
2. Agreement / Promise
3. Legally competent parties
4. Lawful consideration
5. Legal act / Purpose

**C. Contract performance (2 Items)**

1. Executed vs. executory
2. Valid vs. void
3. Voidable vs. unenforceable
4. Breach of contract, rescission, and termination
5. Liquidated, punitive, or compensatory damages

6. Electronic contracts and digital signatures
7. Statute of Frauds
8. Time is of the essence

**D. Sales contract (2 Items)**

1. Offer and counteroffer
2. Earnest money and liquidated damages
3. Equitable title
4. Contingencies
5. Disputes and breach of contract
6. Option contract and installment sales contract

**E. Types of agency and licensee-client relationships (2 Items)**

**F. Creation and termination of agency (2 Items)**

**G. Licensee obligations to parties of a transaction (2 Items)**

**V. REAL ESTATE PRACTICE (BROKER 12; 5 KNOWLEDGE, 5 APPLICATION, 2 ANALYSIS)**

**A. Responsibilities of broker (3 Items)**

1. Practicing within scope of expertise
2. Unauthorized practice of law

**B. Brokerage agreements between the broker and principal (seller, buyer, landlord, or tenant) (3 Items)**

1. Seller representation – Types of listing agreements
  - a. Exclusive right-to-sell and exclusive agency listing
  - b. Non-exclusive or open listing
  - c. Net listing (conflict of interest)
  - d. Multiple listing service (MLS)
2. Buyer representation
3. Property management agreement
  - a. Accounting for funds
  - b. Property maintenance
  - c. Leasing property
  - d. Collecting rents and security deposits
4. Termination of agreements
5. Services, fees, and compensation

**C. Fair Housing (3 Items)**

1. Equal opportunity in housing
2. Protected classes
3. Fair housing laws
4. Illegal practices, enforcement, and penalties
5. Prohibited advertising
6. Housing and Urban Development (HUD)
7. Americans with Disabilities Act (ADA)

**D. Risk management (3 Items)**

1. Supervision
2. Compliance with federal regulations; including Privacy and Do Not Contact
3. Vicarious liability
4. Antitrust laws

5. Fraud and misrepresentation
6. Types of insurance
  - a. Errors and Omissions
  - b. General Liability

**VI. PROPERTY DISCLOSURES AND ENVIRONMENTAL ISSUES (BROKER 9; 4 KNOWLEDGE, 3 APPLICATION, 2 ANALYSIS)**

**A. Property conditions and environmental issues (5 Items)**

1. Hazardous substances
  - a. Lead-based paint
  - b. Asbestos, radon, and mold
  - c. Groundwater contamination and underground storage tanks
  - d. Waste disposal sites and brownfields
  - e. Flood plains, flood zones, and flood insurance
2. Clean Air and Water Acts
3. Environmental Protection Agency (EPA)
  - a. Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA)
  - b. Superfund Amendment and Reauthorization Act (SARA)
  - c. Environmental site assessments (including Phase I and II studies) and impact statements
  - d. Wetlands protection

**B. Environmental and property disclosure obligations and liability (4 Items)**

**VII. FINANCING AND SETTLEMENT (BROKER 8; 3 KNOWLEDGE, 3 APPLICATION, 2 ANALYSIS)**

**A. Financing concepts and components (2 Items)**

1. Methods of financing
  - a. Mortgage financing – conventional and non-conventional loans
  - b. Seller financing – land contract/contract for deed
2. Lien theory vs. title theory and deed of trust
3. Sources of financing (primary and secondary mortgage markets, and seller financing)
4. Types of loans and loan programs
5. Mortgage clauses

**B. Lender Requirements (2 Items)**

1. FHA requirements
2. VA requirements
3. USDA loan requirements and rural development financing
4. Conventional requirements
5. Buyer qualification and Loan to Value (LTV)
6. Hazard and flood insurance
7. Private mortgage insurance (PMI) and mortgage insurance premium (MIP)

**C. Federal Financing Regulations and Regulatory Bodies (2 Items)**

1. Truth-in-Lending and Regulation Z

2. TILA-RESPA Integrated Disclosures (TRID)
  - a. Consumer Financial Protection Bureau (CFPB)
  - b. Loan Estimate (LE)
  - c. Closing Disclosure (CD)
3. Real Estate Settlement Procedures Act (RESPA)
  - a. Referrals
  - b. Rebates
4. Equal Credit Opportunity Act (ECOA)
5. Mortgage fraud and predatory lending

**D. Settlement and closing the transaction (2 Items)**

**VIII. REAL ESTATE MATH CALCULATIONS (BROKER 8; 3 APPLICATION, 5 ANALYSIS)**

**A. Property area calculations (1 Item)**

1. Square footage
2. Acreage total

**B. Property valuation (2 Items)**

1. Comparative Market Analysis (CMA)
2. Net Operating Income (NOI)
3. Capitalization rate
4. Gross rent multiplier
5. Gross income multiplier
6. Equity in property
7. Establishing a listing price
8. Assessed value and property taxes

**C. Commission/compensation (1 Item)**

**D. Loan financing costs (1 Item)**

1. Interest
2. Loan to Value (LTV)
3. Fees
4. Amortization, discount points, and prepayment penalties

**E. Settlement and closing costs (1 item)**

1. Purchase price and down payment
2. Monthly mortgage calculations- principal, interest, taxes, and insurance (PITI)
3. Net to the seller
4. Cost to the buyer
5. Prorated items
6. Debits and credits
7. Transfer tax and recording fee

**F. Investment (1 Item)**

1. Return on investment
2. Appreciation
3. Depreciation
4. Tax implications on investment

**G. Property management calculations (1 Item)**

1. Property management and budget calculations
2. Tenancy and rental calculations

## Notes on Math Calculations

The following information is **NOT** available at the test center and **SHOULD** be memorized:

- 43,560 square feet/acre
- 5,280 feet/mile

If a question requires the calculation of prorated amounts, the question will specify:

- whether the calculation should be made on the basis of 360 or 365 days a year; and/or
- whether the day of closing belongs to the buyer or seller for the purposes of prorations.

Where applicable, round off calculations using standard rounding rules.

Please note the content on the exam reflects the real estate industry as a whole and may not reflect any ongoing litigation or settlements.

## Real Estate General/National Resources

- Mastering Real Estate Principles, Gerald R. Cortesi, Dearborn
- Modern Real Estate Practice, Fillmore W. Galaty, Wellington J. Allaway, Robert C. Kyle, etc., Dearborn
- Principles of Real Estate Practice, Stephen Mettling, Performance Programs Company
- Property Management, Robert C. Kyle, Dearborn
- Real Estate Finance, J. Keith Baker and John P. Wiedemer, OnCourse Learning Publishing
- Real Estate Fundamentals, Wade E. Gaddy, Dearborn
- Real Estate Law, Charles J. Jacobus, OnCourse Learning Publishing
- Real Estate Law, Elliot Klayman, Dearborn
- The Language of Real Estate, John W. Reilly, Dearborn

Please refer to the publishers for the most recent editions.

Pearson VUE does not endorse any particular pre-licensing provider or study materials.

# Pennsylvania Real Estate Salesperson Licensing Examination Content Outline

Effective: May 1, 2025

The state-specific examination is made up of forty (40) scored items for salesperson candidates. The examination also contains ten (10) pretest items, which are not identified and do not affect a candidate's score in any way.

## **I. REAL ESTATE COMMISSION (5 ITEMS)**

- A. Duties and powers**
- B. Complaints, investigations, hearings, and appeal**
- C. Real Estate Recovery Fund**

## **II. LICENSURE (8 ITEMS)**

- A. Qualifications**
- B. Activities requiring a license**
- C. License renewal and reactivation**
- D. Change of employment**
- E. Exemption from licensure**

## **III. AGENCY AND DISCLOSURE (10 ITEMS)**

- A. Agency disclosures**
- B. Duties of licensees**
- C. Agency relationships**
- D. Compensation**

## **IV. REGULATIONS GOVERNING THE ACTIVITIES OF LICENSEES (11 ITEMS)**

- A. Advertising**
- B. Broker/Salesperson relations**
- C. Funds and accounts**
- D. Prohibited conduct**
- E. Suspension and revocation**

## **V. MISCELLANEOUS (6 ITEMS)**

- A. Property disclosures**
- B. Documents, contracts, and forms**
- C. Pennsylvania Human Relations Act**
- D. Time-shares**
- E. Rentals and leasing**

# Pennsylvania Real Estate Broker Licensing Examination Content Outline

Effective: May 1, 2025

The state-specific examination is made up of forty (40) scored items for broker candidates. The examination also contains ten (10) pretest items, which are not identified and do not affect a candidate's score in any way.

## **I. REAL ESTATE COMMISSION (4 ITEMS)**

- A. Duties and powers**
- B. Complaints, investigations, hearings, and appeal**
- C. Real Estate Recovery Fund**

## **II. LICENSURE (6 ITEMS)**

- A. Activities requiring a license**
- B. Types of licenses (Broker only)**
- C. Eligibility for license (Broker only)**
- D. License renewal and reactivation**
- E. Change of employment**
- F. Exemption from licensure**
- G. Suspension and revocation**

## **III. AGENCY AND DISCLOSURE (10 ITEMS)**

- A. Duties of licensees**
- B. Agency disclosures**
- C. Agency relationships**
- D. Compensation**

## **IV. REGULATIONS GOVERNING THE ACTIVITIES OF LICENSEES (10 ITEMS)**

- A. Advertising**
- B. Broker/Salesperson relations**
- C. Prohibited conduct**

## **V. MISCELLANEOUS (5 ITEMS)**

- A. Property disclosures**
- B. Documents, contracts, and forms**
- C. Pennsylvania Human Relations Act**
- D. Time-shares**
- E. Rentals and leasing**

## **VI. BROKERAGE MANAGEMENT (5 ITEMS)**

- A. Office requirements and inspections (Broker only)**
- B. Funds and accounts**



# General Information

## Test Center Locations

There is a national network of test centers available to take the Pennsylvania Real Estate exams, including 300 sites throughout the U.S. (an additional 40 of those in Pennsylvania) and 130 military on-base testing locations in the U.S. and abroad. Ask about a location when you schedule your exam.

Allentown
Altoona
Erie
Harrisburg
Philadelphia
Pittsburgh (East)
Pittsburgh (West)
State College

## Pearson VUE Holiday Schedule

Testing may be unavailable on U.S. federal holidays and, in some cases, holiday weekends.