208

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FREE CLASS & EXAM STUDY GUIDE

Your Idaho Real Estate Career Starts Here.

A plain-English guide to becoming a licensed Idaho real estate salesperson — including the licensing path, key Idaho and federal laws, study tips, and a full practice exam with answer key.

- Step-by-step Idaho licensing roadmap
- Federal & Idaho law made simple
- 30-question practice test + answer key

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How to Use This Guide

Use this as a lead magnet, a class preview, and a study tool. It is written for people preparing for the Idaho salesperson license exam, not as legal advice or official exam content.

Best way to study
Read Sections 1-10 first. Then take the practice test without looking back. Score yourself, read every explanation, and re-study the sections tied to the questions you missed.

#	Section	Purpose
1	Idaho license roadmap	Steps, timing, broker sponsorship, E&O;, renewals
2	Exam format and strategy	Scored items, pretest items, scaled score, test-day rules
3	Exam topic map	Where to spend your study time
4	Real estate fundamentals	Property, estates, title, legal descriptions, encumbrances
5	Idaho agency and representation	Customer vs. client, brochure timing, duties, relationship types
6	Idaho license law and transactions	Advertising, trust accounts, offers, commissions, discipline
7	Federal law	Fair housing, RESPA, TILA/TRID, ECOA, antitrust, lead
8	Contracts, financing and valuation	Contract status, loan vocabulary, appraisal approaches
9	Practice test and answer key	40 original questions with explanations
10	Sources and accuracy notes	What was verified and which items often change

Accuracy note
This version combines the stronger visual structure and plain-English explanations from the uploaded Claude guide with the source-heavy detail from the first 208 guide. I corrected items that can be misunderstood, including that the Idaho salesperson passing point is a scaled score of 70 rather than a literal 70% correct, and that the exam includes pretest items in addition to scored questions.

SECTION 1

The Path to Your Idaho License

Idaho salesperson licensing is administered by the Idaho Real Estate Commission through DOPL. This is the big-picture path from interested student to active licensee.

1. Meet the basic qualifications. You must be an individual, at least 18 years old, and show proof of high school graduation, equivalent, or GED. Criminal history or prior professional discipline may require additional review.
2. Complete 90 hours of approved education. Salesperson Prelicense Module 1 is 45 hours and Module 2 is 45 hours. Courses must be completed within the three years before the license application. DOPL says students must attend 100% and pass the final exam for each course with 70% or higher.
3. Reserve and take the exam. Schedule with Pearson VUE, use your full legal name, and pay the exam fee when reserving. Walk-in exams are not available.
4. Submit fingerprints. Idaho requires fingerprints for a national criminal-history check. Pearson VUE notes fingerprint results are valid for six months only.
5. Affiliate with a designated broker and obtain E&O.; A salesperson works under and represents a designated broker. Active licensees must maintain errors and omissions insurance.
6. Apply for the license. After passing both exam portions and fingerprint approval, submit the application, fees, broker information, and E&O; proof to IREC/DOPL. For active status, the broker relationship is required.

Where 208 Real Estate School fits in
208 Real Estate School handles your IREC-approved 90-hour prelicensing education with small classes, local instructors, and personal support. Our goal is not just to help you pass the test - it is to help you enter the business with confidence.

SECTION 1 CONTINUED

Renewal, Waivers and Timing Rules

These details change more often than vocabulary terms, so verify current DOPL and Pearson VUE instructions before acting.

Item	Current study note
Initial license period	A new license runs one year plus the months up to and including the next birth month, not to exceed two years, and expires on the last day of the birth month.
Regular renewal	Licenses renew for two-year periods when the application, fees, CE, and E&O; requirements are met.
First active renewal for a salesperson	DOPL lists two different Commission Core courses plus 12 hours of post-license education: Post-License Fundamentals (8 hours) plus one 4-hour post-license elective.
Later active salesperson renewals	Two different Commission Core courses not previously taken plus 12 elective CE hours.
Out-of-state active licensees	Idaho has no automatic reciprocity agreement, but active licensees from another jurisdiction may request waiver of prelicense education and the national exam portion.
Exam timing	Idaho law requires the required exam portions to be passed within 12 months immediately before the license application. Pearson VUE also has a one-year rule if one section is passed before the other.

Do not miss this
Passing the test is not the same as being licensed. You still need fingerprint approval, a license application, any required fees, broker association for active status, and E&O; insurance.

No unlimited timeline

Prelicense classes must generally be completed within three years before application.

No walk-ins

Pearson VUE says reservations are required; walk-in testing is not available.

Fingerprint window

Pearson VUE notes fingerprint results are valid for six months.

Verify fees

The current handbook lists the exam fee as $83, and each retake costs the same as the initial exam.

SECTION 2

The Idaho Licensing Exam

Know the structure before you study. It keeps the exam from feeling mysterious.

Item	Salesperson exam detail
Administered by	Pearson VUE for Idaho Real Estate
Total scored items	120 scored items: 80 national/general + 40 Idaho state-specific
Pretest items	5 unscored national/general pretest items, plus 5 to 10 unscored Idaho pretest items. They are mixed in and not identified.
Time	4 hours total. Handbook lists general 150 minutes and state 90 minutes.
Passing point	Salesperson passing point is a scaled score of 70. This is not the same as 70% correct.
Results	Pass/fail score report at the test center. Failed exams include score/diagnostic information.
Fee in current handbook	$83. Each retake costs the same as the initial exam. Verify before scheduling.

Scaled score, not percentage
The handbook says scores are reported on a 0-100 scaled-score scale because forms of the exam can vary in difficulty. So do not tell students they need exactly 70% of questions correct. The reported passing point for a salesperson is 70 on that scaled-score scale.

Idaho test center locations in the handbook

Boise, Coeur d'Alene, Nampa, Pocatello, Twin Falls, plus selected out-of-state sites. Pearson VUE says locations and schedules are subject to change.

What to bring

Bring required current identification exactly matching your registration name. Personal calculators are not permitted, but an online calculator is provided.

SECTION 3

What the Exam Covers

The content outline is your study map. The Idaho side is heavy on license law and agency; the national side is heavy on contracts/agency, property, valuation, disclosures, financing, and math.

National/general topic area	Salesperson scored items
Real property characteristics, legal descriptions, and property use	11
Forms of ownership, transfer, and recording of title	9
Property value and appraisal	11
Real estate contracts and agency	16
Real estate practice	10
Property disclosures and environmental issues	9
Financing and settlement	7
Real estate math calculations	7

Idaho state-specific topic area	Salesperson weighting
Duties and powers of the Real Estate Commission	5%
Licensing requirements	10%
License law and rules of the Idaho Real Estate Commission	40%
Brokerage representation / agency law	25%
Calculations and closing costs	5%
Idaho principles and practices	15%

Study priority
If you are short on time, do not skip Idaho agency, Idaho license law, trust money, required offers, advertising, fair housing, contracts, and basic math. Those topics appear repeatedly in the official outlines.

SECTION 4

Real Estate Fundamentals

Vocabulary matters. Many exam questions are simple once you recognize exactly which term is being tested.

Real property vs. personal property

Real property is land, things permanently attached to land, and the ownership rights that go with it. Personal property, also called chattel, is movable property. A fixture begins as personal property but becomes attached enough that it is treated as real property.

Bundle of rights

Ownership is often described as the rights to possess, use, exclude, enjoy, and dispose. A restriction, lien, lease, easement, or law may limit how those rights are used.

Concept	Plain-English meaning
Fixture	Personal property attached to real estate, such as a built-in dishwasher. It generally transfers with the sale unless excluded.
Trade fixture	Tenant business property attached for business use. It is usually removable by the tenant if removed on time and damage is repaired.
Emblements	Annual crops produced by tenant labor; often treated as personal property.
Attachment / severance	Attachment can turn personal property into real property; severance can turn real property into personal property.

Legal descriptions
A street address is not enough for a legal description. Common methods are metes and bounds, lot and block, and the government/rectangular survey system. The content outline specifically tests legal descriptions, surveys, and public/private land-use controls.

SECTION 4 CONTINUED

Ownership, Title and Encumbrances

Use these as quick anchors for national/general exam questions.

Estate or ownership form	Key exam point
Fee simple absolute	The most complete ownership estate; potentially indefinite and inheritable.
Fee simple defeasible	Ownership subject to a condition; it can be lost if the condition is violated.
Life estate	Ownership measured by a person's lifetime; ends when the measuring life ends.
Leasehold estate	Tenant's right to possess/use property for a lease term, without ownership.
Tenancy in common	Co-ownership with no right of survivorship; shares may be unequal.
Joint tenancy	Co-ownership with right of survivorship.
Community property	Idaho principles include marital community property. In general, property acquired during marriage is community unless separate-property rules apply.

Title / encumbrance term	Study note
General warranty deed	Broadest deed warranties.
Special warranty deed	Warrants only against defects arising during the grantor's ownership.
Quitclaim deed	Conveys whatever interest the grantor has, with no warranties.
Lien	Financial claim against property, such as a mortgage, tax lien, or mechanic's lien.
Easement	Right to use another's land for a specific purpose.
Encroachment	Unauthorized intrusion, such as a fence crossing a property line.
Title insurance	Protects against covered title defects that existed before the policy date.

SECTION 5

Idaho Agency & Representation

This is one of the most heavily tested Idaho areas. The key distinction is customer vs. client.

Core Idaho rule
A buyer or seller is a customer and is not represented by a brokerage unless there is a signed written agreement for agency representation. The Agency Disclosure Brochure and representation confirmation do not create representation by themselves.

Customer

A customer is not represented. The brokerage is not required to keep the customer's information confidential or promote/protect the customer's interests. Customer duties still include honesty, good faith, reasonable skill and care, proper accounting, and disclosure of adverse material facts actually known or reasonably knowable.

Client

A client has signed a written representation agreement. The brokerage must perform the agreement, exercise reasonable skill and care, receive and present offers/counteroffers, promote the client's best interests in good faith and fair dealing, account for money/property, and maintain required confidentiality.

Required agency item	Timing / meaning
Agency Disclosure Brochure	Must be given to a prospective buyer or seller at the first substantial business contact. Brokerage keeps a signed and dated record of receipt.
Representation agreement	Required to create representation. Separate signed written agreement.
Representation confirmation	Must be determined and included no later than preparation of the purchase and sale agreement.
Disclosure violation	Failure to timely give the brochure or obtain required agreements/confirmation is a license-law violation.

SECTION 5 CONTINUED

Idaho Brokerage Relationship Types

Idaho recognizes nonagency, agency representation, limited dual agency, and limited dual agency with assigned agents.

Relationship	How it works	Exam trap
Nonagency	The brokerage assists a customer without representing that party.	Nonagent does not mean no duties. Mandatory customer duties still apply.
Single agency	The brokerage represents one client side only. The brokerage is not allowed to represent the other party in that transaction.	Do not confuse single agency with one individual agent. The entire brokerage owes the duty.
Limited dual agency	The brokerage represents both buyer and seller in the same transaction with required written consent.	The brokerage cannot advocate for one client against the other or share one client's confidential information.
Limited dual agency with assigned agents	Within limited dual agency, different agents are assigned to each client to promote their assigned client's interests and protect confidentiality.	The designated broker remains neutral/limited dual agent.

Adverse material facts
Both customer duties and client duties require disclosure of adverse material facts actually known or that reasonably should have been known by the licensee. On the exam, "I did not want to hurt the deal" is not a safe answer.

Plain-English memory aid

Brochure = explanation. Representation agreement = relationship. Representation confirmation = transaction paperwork confirming each party's relationship. Do not mix these up.

SECTION 6

Idaho License Law Must-Knows

These are high-value Idaho exam items and day-one practice rules.

License required

Unless an exception applies, a person may not act as a broker or salesperson in Idaho without an active Idaho real estate license. Idaho law treats any single act within the broker/salesperson definitions as enough to require licensure.

Salesperson role

A salesperson is licensed under, associated with, and represents a designated broker in performing licensed real estate activity. A salesperson may not operate independently like a broker.

Advertising

Advertising of listed property must not be misleading and must clearly and conspicuously include the broker's licensed business name. Web/social rules depend on space and control of the page.

Commission and fees

A licensee generally cannot sue to collect compensation for licensed activity without proving active licensure at the time. Idaho also restricts fee-splitting with unlicensed people unless allowed.

Discipline

IREC may suspend or revoke, reprimand, and impose civil penalties up to $5,000 for license-law/rule violations. Civil penalties may also apply to unlicensed practice.

Records

Transaction file records must be available to the Commission for three years following the year in which the transaction closed.

Classroom takeaway
When an answer choice says "ask your broker," it may be correct. Idaho is a supervised license environment, and risk-management questions often start with the designated broker.

SECTION 6 CONTINUED

Offers, Money & Transaction Paperwork

A lot of license-law questions are really asking: who owes what, when, and in writing?

Topic	Rule to remember
Presenting offers	A broker or sales associate must promptly tender every written offer to purchase up until closing.
Required offer contents	Offers must be in writing and include all terms/conditions directed by the buyer or seller, the actual form and amount of earnest money, responsible broker, representation confirmation, limited dual consent if applicable, earnest-money division provision, signatures/dates, and legal description.
Copies	Signed documents must be copied to the broker's office by the end of the next business day. Fully executed purchase agreements, counters, or addenda must also be copied to buyer and seller.
Entrusted money	Unless written instructions say otherwise, entrusted money must be deposited immediately into a neutral, qualified trust account.
Commingling	Entrusted money may not be mixed with broker, firm, or agent money except limited amounts needed to open/maintain the trust account or as otherwise allowed.
Disputed earnest money	If more than one party demands funds, the broker must notify parties in writing and keep them informed; disbursement depends on written authorization, contract terms, or court order.

Exam trap
If the fact pattern says "the agent received earnest money," think trust account, broker responsibility, written instructions, and records. Do not assume an agent can personally hold or spend transaction funds.

SECTION 7

Idaho-Specific Disclosures

Disclosure is not the same as inspection. A disclosure tells what someone knows. An inspection investigates condition.

Property Condition Disclosure Act

Idaho Code 55-2501 et seq. requires sellers of residential real property to complete and deliver a property condition disclosure form unless an exemption applies. Residential real property generally means a structure with one to four dwelling units, or an individually owned unit in a structure of any size, including combined residential/commercial use.

Timing and buyer rights

The seller generally delivers the signed and dated form within 10 calendar days of accepting the buyer's offer. If delivered after the agreement is entered, the buyer generally has 3 business days after receipt to rescind in writing based on a specific objection to a disclosure item.

Disclosure vs. inspection

The seller property disclosure is not a warranty by the seller or agent and is not a substitute for inspections. Buyers should still obtain professional inspections. The licensee's separate Idaho agency duty to disclose adverse material facts still matters.

New construction note

Never-inhabited newly constructed homes are exempt from the general form but still require certain annexation and city-services disclosures.

Licensee-owned property

An actively licensed Idaho licensee selling or buying for the licensee's own account must still comply with license law and disclose licensed status in writing.

Psychologically impacted property

Idaho has a statute saying no cause of action arises against an owner or representative for failing to disclose that property was psychologically impacted.

Lead-based paint

Federal disclosure rules for most pre-1978 housing are separate from Idaho property condition disclosure rules.

SECTION 8

Federal Fair Housing Law

Expect several exam questions on protected classes, illegal practices, advertising, and exemptions.

Federal protected class	Study note
Race	Original 1968 protection
Color	Original 1968 protection
Religion	Original 1968 protection
National origin	Original 1968 protection
Sex	Added in 1974; HUD guidance includes discrimination based on sexual orientation and gender identity under sex discrimination
Disability / handicap	Added in 1988; includes reasonable accommodation and reasonable modification issues
Familial status	Added in 1988; households with children under 18, pregnancy, and securing custody of a minor

Practice	Meaning
Steering	Directing buyers toward or away from areas because of protected-class characteristics.
Blockbusting	Inducing owners to sell by suggesting people of a protected class are moving into the area.
Redlining	Lender or insurer refusing/changing terms in areas because of protected characteristics.
Discriminatory advertising	Statements, limits, or preferences based on a protected class. Exemptions do not protect discriminatory ads.

Civil Rights Act of 1866
The Civil Rights Act of 1866 bars racial discrimination in property transactions with no Fair Housing Act-style exemptions. Race discrimination is never excused.

SECTION 8 CONTINUED

Other Key Federal Laws

Keep these straight. Many wrong answers swap the names of federal laws.

Law	What it does
RESPA / Reg X	Requires certain settlement-cost disclosures for covered mortgage loans and generally prohibits kickbacks, referral fees, and unearned fees for settlement-service business.
TILA / Reg Z	Requires disclosure of the true cost of credit, including APR and finance charges.
TRID	Combines TILA and RESPA disclosures into the Loan Estimate and Closing Disclosure. The initial Closing Disclosure must generally be received at least 3 business days before consummation.
ECOA	Prohibits credit discrimination based on race, color, religion, national origin, sex, marital status, age, public-assistance income, and good-faith exercise of consumer-credit rights.
ADA	Applies to accessibility in public accommodations and commercial facilities; often tested with fair housing and property-management issues.
Sherman Antitrust Act	Prohibits competitor agreements to fix prices, rig bids, allocate markets/customers, and group boycotts. Commissions are negotiable and not fixed by law or MLS.
Lead-based paint disclosure	For most pre-1978 housing, sellers/landlords must disclose known lead information and provide required pamphlet/disclosure documents before contract or lease.

Easy to confuse
RESPA is about settlement costs and referral kickbacks. TILA is about credit cost disclosure. ECOA is fair access to credit. Fair Housing is fair access to housing. Antitrust is about competition between firms.

SECTION 9

Contracts, Financing & Valuation

These are national/general fundamentals that show up repeatedly in practice questions.

Contract idea	Study note
Valid contract elements	Offer/acceptance, consideration, legally competent parties, legal purpose, and voluntary agreement. Real estate sale contracts must generally be in writing to be enforceable under the Statute of Frauds.
Void	No legal effect from the beginning, such as an illegal-purpose contract.
Voidable	Valid until a party with the right to avoid it chooses to do so, such as some contracts involving duress or minors.
Unenforceable	May contain valid elements, but a court will not enforce it, such as when the Statute of Frauds is not satisfied.
Executed vs. executory	Executed is fully performed; executory still has duties left to perform.
Unilateral vs. bilateral	Promise for an act vs. promise for a promise.

Financing term	Meaning
Promissory note	Borrower's promise to repay.
Mortgage / deed of trust	Security instrument tied to the property.
LTV	Loan amount divided by value or price as specified. Lower LTV generally means more borrower equity/down payment.
Discount point	One point equals 1% of the loan amount.
Conventional / FHA / VA / USDA	Common loan categories; FHA is insured, VA is guaranteed for eligible borrowers, USDA is rural-development related.

SECTION 9 CONTINUED

Valuation, Appraisal and Math Anchors

Learn the formulas, but also learn when each one applies.

Approach	How it works	Best exam association
Sales comparison	Compares the subject property to recently sold similar properties.	Typical single-family residential value.
Cost	Land value plus current cost of improvements minus depreciation.	New, unique, or special-use property.
Income	Value based on income produced, often using capitalization.	Investment/rental property.

Core value terms

Price is what someone paid. Cost is what it took to build or acquire. Value is the market-supported worth. The principle of substitution says a buyer generally will not pay more than the cost of an equally desirable alternative.

Memorize these

43,560 square feet = 1 acre. 5,280 feet = 1 mile. Pearson VUE says these are not available at the test center and should be memorized. If prorations are tested, the question should tell you 360 vs. 365 days and who owns the day of closing.

Formula	Use
Loan-to-value = loan amount / value	Financing qualification and down-payment questions
Equity = value - liens	Owner equity questions
Commission = sale price x rate	Compensation math
GRM = price / monthly rent	Simple income-property estimate
Value = NOI / cap rate	Income approach capitalization
Cost approach = land + improvements - depreciation	Cost approach

SECTION 10

Key Terms Glossary

Fast definitions for the terms most likely to appear in exam wording.

Adverse material fact - Fact significantly affecting value/desirability or a party's ability/intent to perform.

Appurtenance - A right or improvement that belongs to and transfers with land.

Bundle of rights - Possess, use, exclude, enjoy, dispose.

Chattel - Movable personal property.

Client - Buyer or seller with a signed representation agreement.

Customer - Consumer not represented by a brokerage.

Consideration - Something of value exchanged.

Easement - Right to use another's land for a specific purpose.

Encroachment - Unauthorized intrusion onto another property.

Encumbrance - Claim, lien, or restriction affecting property.

Escrow - Neutral holding of funds/documents pending conditions.

Fee simple absolute - Most complete ownership estate.

Fiduciary - Relationship of trust and loyalty.

Fixture - Personal property attached to real property.

Grantor / grantee - Person conveying title / person receiving title.

Joint tenancy - Co-ownership with survivorship.

Lien - Financial claim against property.

Limited dual agency - One brokerage represents both sides with consent.

LTV - Loan amount compared with value.

Metes and bounds - Legal description using distances and directions.

Point - 1% of loan amount.

Promissory note - Written promise to repay a loan.

Quitclaim deed - Transfers interest without warranties.

Steering - Guiding by protected class.

Statute of Frauds - Requires certain contracts, including real estate sale contracts, to be in writing.

Tenancy in common - Co-ownership without survivorship.

Title insurance - Protection against covered title defects.

Void / voidable - No legal effect / cancelable by one party.

SECTION 11

Final Study Plan & Exam-Day Tips

Steady repetition beats cramming. Use this plan after class or during your final week before testing.

Day	Focus
1	Idaho license law: licensing requirements, renewals, advertising, commissions, discipline.
2	Idaho agency: customer/client, brochure timing, duties, limited dual agency, assigned agents.
3	Transactions: offers, trust accounts, earnest money, disclosures, licensee-owned property.
4	Federal law: fair housing, RESPA, TILA/TRID, ECOA, antitrust, lead-based paint.
5	National concepts: property, fixtures, legal descriptions, ownership, deeds, title, liens.
6	Contracts, financing, valuation, appraisal approaches, math formulas.
7	Timed practice test, review every miss by topic, rest, and prepare ID/testing logistics.

Read every word
Watch for EXCEPT, NOT, always, never, first, and best.

Eliminate first
Cross out clearly wrong answers before choosing between the remaining options.

Flag and move
Do not let one question steal five minutes. Mark it and come back.

Answer everything
There is no advantage to leaving an item blank.

Use the calculator carefully
Online calculator is available; personal calculators are not permitted.

Trust your prep
Change an answer only when you find a concrete reason.

You have got this
Thousands of Idaho agents started exactly where you are. Learn the rules, practice the wording, and keep moving. When you are ready for class, 208 Real Estate School can help.

SECTION 12

Practice Test - Questions 1-20

Answer without looking back. These are original study questions, not official Pearson VUE or IREC exam questions.

1. What is the Idaho salesperson prelicense education requirement?
A) 60 classroom hours
B) 90 classroom hours
C) 120 classroom hours
D) A 45-hour course only

2. Idaho salesperson prelicense education is divided into:
A) Two 45-hour modules
B) Three 30-hour modules
C) One 90-hour module only
D) A national course and no state course

3. A person applying for an individual primary Idaho salesperson license must generally be at least:
A) 16
B) 18
C) 21
D) 25

4. For a salesperson exam, the candidate handbook reports the passing point as:
A) A scaled score of 70
B) 70 percent of all questions
C) A scaled score of 75
D) 80 percent of scored questions

5. The Idaho salesperson state-specific exam contains:
A) 25 scored items
B) 40 scored items plus 5 to 10 pretest items
C) 80 scored items plus 5 pretest items
D) 120 state-specific questions

6. The national/general salesperson exam contains:
A) 40 scored items
B) 80 scored items plus 5 pretest items
C) 100 scored items only
D) 120 state items

7. If a candidate passes one section and fails the other, the candidate generally:
A) Must retake both sections immediately
B) May retake only the failed section if the deadline rules are met
C) Can never retake
D) Has five years to pass the other section

8. Before an Idaho salesperson license can be active, the applicant must generally have:
A) A designated broker and E&O; insurance
B) A college degree
C) Two years of sales experience
D) A broker license

9. Under Idaho agency law, a buyer or seller is a customer unless:
A) The person tours three homes
B) The person signs a separate written representation agreement with the brokerage
C) The person shares personal information
D) A brochure is signed

10. The Idaho Agency Disclosure Brochure must be given:
A) At first substantial business contact
B) Only after inspection
C) Only at closing
D) Only if requested

11. Signing the Agency Disclosure Brochure means:
A) The consumer hired the brokerage
B) The brokerage now represents both parties
C) The consumer acknowledged receipt; it is not a contract
D) The agent is guaranteed commission

12. Which is a mandatory Idaho duty owed to a customer?
A) Promote the customer's best interests as a fiduciary
B) Disclose known or reasonably knowable adverse material facts
C) Keep all customer information confidential forever
D) Guarantee financing

13. Limited dual agency in Idaho means:
A) Dual agency is always illegal
B) A brokerage represents both buyer and seller with required written consent
C) The agent has no duties
D) The buyer must use the listing agent

14. Which statement about assigned agency in Idaho is most accurate?
A) The designated broker disappears from the transaction
B) Assigned agents protect their assigned client's interests and confidentiality while the brokerage is in limited dual agency
C) It is the same as no agency
D) It requires no written agreement

15. Idaho advertising of listed property must clearly and conspicuously include:
A) The broker's licensed business name
B) The agent's family name only
C) The MLS logo
D) The county assessor's phone number

16. Unless the parties instruct otherwise in writing, entrusted money received by a broker must be:
A) Deposited into the agent's personal account
B) Held in a file drawer
C) Deposited immediately into a neutral qualified trust account
D) Given to the listing agent as commission

17. Which item is required in Idaho offers to purchase?
A) A guaranteed appraised value
B) The actual form and amount of earnest money
C) A required home warranty
D) A 60-day inspection period

18. The Idaho Real Estate Commission may impose a civil penalty against a licensee up to:
A) $500
B) $1,000
C) $5,000
D) $25,000

19. Idaho is a marital property state generally known as:
A) Community property
B) Dower and curtesy
C) Homestead-only
D) Tenancy by entirety only

20. Idaho's Property Condition Disclosure Act generally applies to residential real property with:
A) Only one dwelling unit
B) One to four dwelling units or an individually owned unit
C) Any number of apartments
D) Only vacant land

SECTION 12

Practice Test - Questions 21-40

Answer without looking back. These are original study questions, not official Pearson VUE or IREC exam questions.

21. The Idaho seller property condition disclosure is best described as:
A) A seller statement of known condition, not an inspection or warranty
B) An appraisal
C) A title insurance policy
D) A guarantee by the agent

22. The seven federal Fair Housing Act protected classes are:
A) Race, color, national origin, religion, sex, familial status, disability
B) Age, income, credit score, occupation, marital status, politics, HOA status
C) Race, color, income, age, marital status, credit score, pets
D) Religion, occupation, veteran status, age, income, language, education

23. Which is NOT a federal Fair Housing Act protected class?
A) Race
B) Disability
C) Familial status
D) Marital status

24. Directing buyers toward or away from areas because of protected-class characteristics is:
A) Blockbusting
B) Steering
C) Novation
D) Subordination

25. Inducing owners to sell by suggesting people of a protected class are moving into the area is:
A) Blockbusting
B) Redlining
C) Puffing
D) Escheat

26. A lender refusing or changing loan terms for certain areas based on protected characteristics is:
A) Steering
B) Redlining
C) Commingling
D) Novation

27. RESPA Section 8 generally prohibits:
A) Referral kickbacks and unearned fees for settlement-service business
B) All real estate commissions
C) Open houses
D) Buyer agency agreements

28. TILA/Regulation Z focuses on disclosure of:
A) APR and finance charges
B) HOA bylaws
C) Square footage only
D) Property taxes only

29. Under TRID, the initial Closing Disclosure must generally be received:
A) At least 3 business days before consummation
B) At the open house
C) 30 days after closing
D) Only if the buyer requests it

30. ECOA prohibits discrimination in credit based on, among other things:
A) Marital status and receipt of public assistance
B) Favorite inspector
C) Preferred closing company
D) Choice of paint color

31. Competing brokerages agreeing to charge the same commission would most likely be:
A) Price fixing under antitrust law
B) A legal MLS rule
C) Required by Idaho law
D) A title defect

32. Federal lead-based paint disclosure rules generally apply to most housing built before:
A) 1950
B) 1968
C) 1978
D) 1990

33. In a sale of covered pre-1978 housing, buyers generally receive what lead inspection opportunity unless changed or waived as allowed?
A) 24 hours
B) 3 days
C) 10 days
D) 30 days

34. Which deed gives the broadest warranty protection to the grantee?
A) Quitclaim deed
B) General warranty deed
C) Special warranty deed
D) Bargain and sale deed only

35. Which form of co-ownership includes right of survivorship?
A) Tenancy in common
B) Joint tenancy
C) Leasehold estate
D) Severalty

36. A nonpossessory right to use another person's land for a specific purpose is:
A) Easement
B) Encroachment
C) Estate
D) Escheat

37. The most complete common ownership estate is:
A) Life estate
B) Leasehold estate
C) Fee simple absolute
D) License

38. The appraisal approach most commonly emphasized for typical single-family homes is:
A) Sales comparison approach
B) Income approach
C) Cost segregation
D) Capitalization-only

39. One discount point on a loan equals:
A) 0.5% of sale price
B) 1% of the loan amount
C) $1,000 exactly
D) 1% of property taxes

40. Which conversion should candidates memorize because it is not available at the test center?
A) 1 acre = 43,560 square feet
B) 1 mile = 43,560 feet
C) 1 section = 5,280 acres
D) 1 point = 10%

SECTION 13

Answer Key & Explanations 1-20

Do not just check the letter. Read the explanation so the rule sticks.

1. B - 90 classroom hours. Idaho requires 90 classroom hours for a salesperson license.

2. A - Two 45-hour modules. The DOPL applicant page lists Salesperson Prelicense Module 1 and Module 2, 45 hours each.

3. B - 18. Idaho Code 54-2012 requires the applicant to be eighteen or older.

4. A - A scaled score of 70. Pearson VUE reports real estate scores as scaled scores; salesperson passing point is 70.

5. B - 40 scored items plus 5 to 10 pretest items. The Idaho state outline lists 40 scored items for salesperson candidates and 5 to 10 unscored pretest items.

6. B - 80 scored items plus 5 pretest items. The national/general outline lists 80 scored items plus 5 pretest items.

7. B - May retake only the failed section if the deadline rules are met. Pearson VUE says the failed section can be retaken, but both sections and the application must be completed within the stated one-year window.

8. A - A designated broker and E&O; insurance. Active salesperson licensing requires a broker relationship and proof of errors and omissions coverage.

9. B - The person signs a separate written representation agreement with the brokerage. The brochure and representation confirmation do not create agency; a separate signed written agreement is required.

10. A - At first substantial business contact. Idaho Code 54-2085 requires the brochure at first substantial business contact.

11. C - The consumer acknowledged receipt; it is not a contract. The brochure itself says it is not a contract and Idaho law says the brochure does not create representation.

12. B - Disclose known or reasonably knowable adverse material facts. Customer duties include disclosure of adverse material facts actually known or that reasonably should be known.

13. B - A brokerage represents both buyer and seller with required written consent. Idaho recognizes limited dual agency and limited dual agency with assigned agents.

14. B - Assigned agents protect their assigned client's interests and confidentiality while the brokerage is in limited dual agency. Assigned agents are used within limited dual agency to work for each assigned client while the designated broker remains neutral.

15. A - The broker's licensed business name. Idaho advertising guidance emphasizes the broker's licensed business name and that advertising cannot be misleading.

16. C - Deposited immediately into a neutral qualified trust account. Idaho Code 54-2041 requires immediate deposit into a neutral qualified trust account unless written instructions say otherwise.

17. B - The actual form and amount of earnest money. Idaho Code 54-2051 requires offers to include the actual form and amount of earnest money received.

18. C - $5,000. Idaho Code 54-2059 authorizes a civil penalty up to $5,000 for a licensee violation.

19. A - Community property. Idaho principles and practice include community property.

20. B - One to four dwelling units or an individually owned unit. The Idaho disclosure form describes residential real property as one to four units or an individually owned unit.

SECTION 13

Answer Key & Explanations 21-40

Do not just check the letter. Read the explanation so the rule sticks.

21. A - A seller statement of known condition, not an inspection or warranty. The form is based on what the seller knows and does not replace buyer inspections.

22. A - Race, color, national origin, religion, sex, familial status, disability. HUD lists these seven protected classes under the federal Fair Housing Act.

23. D - Marital status. Marital status is not one of the seven federal protected classes, though local or state rules can add protections.

24. B - Steering. Steering is discriminatory guidance based on a protected class.

25. A - Blockbusting. Blockbusting is panic-selling pressure based on protected-class change.

26. B - Redlining. Redlining involves discriminatory lending or insurance practices tied to location and protected characteristics.

27. A - Referral kickbacks and unearned fees for settlement-service business. RESPA/Regulation X prohibits referral kickbacks and unearned fees in covered settlement services.

28. A - APR and finance charges. TILA helps borrowers compare the cost of credit by disclosing APR and finance charges.

29. A - At least 3 business days before consummation. TRID requires the Closing Disclosure to be received at least 3 business days before consummation.

30. A - Marital status and receipt of public assistance. ECOA includes marital status and public-assistance income among protected bases.

31. A - Price fixing under antitrust law. The Sherman Act prohibits agreements among competitors to fix prices.

32. C - 1978. Federal disclosure rules focus on most pre-1978 housing.

33. C - 10 days. EPA materials state buyers receive up to 10 days to check for lead unless the parties handle it otherwise as allowed.

34. B - General warranty deed. A general warranty deed provides the strongest set of title warranties.

35. B - Joint tenancy. Joint tenancy includes right of survivorship; tenancy in common does not.

36. A - Easement. An easement is a right to use land owned by another.

37. C - Fee simple absolute. Fee simple absolute is the greatest estate in land.

38. A - Sales comparison approach. Comparable sales are commonly used for owner-occupied residential property.

39. B - 1% of the loan amount. One point equals one percent of the loan amount.

40. A - 1 acre = 43,560 square feet. Pearson VUE's math notes list 43,560 square feet per acre and 5,280 feet per mile as memorized information.

Score yourself
36-40 correct: excellent. 28-35: passing-range fundamentals, review misses. Below 28: re-read the guide and take a second practice set before scheduling the exam.

SECTION 14

Source Notes & Fact-Check Summary

Prepared as a free educational study aid for 208 Real Estate School. Current as of July 2026.

Topic checked	Best source used	Result used in this guide
Prelicense education	DOPL Education > Applicants and Idaho Code 54-2022	90 classroom hours; Module 1 and Module 2 are 45 hours each; courses within 3 years; 100% attendance and course final 70% or higher per DOPL page.
Licensing qualifications	Idaho Real Estate License Law & Rules, Idaho Code 54-2012 to 54-2014	18+, high school/GED/equivalent proof, exam, fingerprints, broker information for active status, and E&O.;
Exam format	Pearson VUE Candidate Handbook and Content Outlines	80 national scored + 5 pretest; 40 Idaho scored + 5 to 10 pretest; 4 hours total; salesperson passing point is scaled score 70; exam fee listed as $83.
Agency	Idaho Code 54-2082 to 54-2097 and 2025 Agency Disclosure Brochure	Customer vs. client distinction, first substantial business contact brochure timing, written agreement requirement, duties, limited dual agency.
Trust accounts and offers	Idaho Code 54-2041 to 54-2051	Immediate deposit of entrusted funds unless written instructions; required offer items including earnest-money form/amount, responsible broker, representation confirmation, legal description.
Federal law	HUD, EPA, CFPB, DOJ	Fair Housing protected classes, lead-based paint disclosure, RESPA/TILA/TRID/ECOA basics, and antitrust rules.

Corrections applied while combining the guides
The uploaded Claude guide had a strong visual structure and clear student-friendly explanations. This combined version keeps that style but uses source-checked wording from official or primary sources. Important refinements include: scaled-score language instead of "70% on the exam"; scored items plus pretest items instead of simply "120 questions"; current $83 exam fee from the handbook; and Idaho initial-license timing instead of saying every license term is simply two years.

Disclaimer

This guide summarizes real estate concepts, federal law, and Idaho licensing rules in general terms. It is not legal advice, not official exam material, and not a substitute for the current Idaho Real Estate License Law & Rules, official DOPL/IREC materials, Pearson VUE handbook, legal counsel, or broker supervision.