

Florida real estate exam 50 most-missed terms recall cards

A printable active-recall sheet for the vocabulary pairs Florida sales associate candidates confuse most often. Cover the answer, say the distinction, then check the trap.

COVER THE CHECK

RECALL THE TEST

NAME THE TRAP

1

Cover the check

Hide the answer check before you read the prompt. Recognition without recall is what makes vocabulary feel easier than it is.

2

Recall the test

Say the distinction in one sentence before looking. If you cannot say it cleanly, move the card into tomorrow's review stack.

3

Name the trap

Read the trap after the answer. The exam usually misses students through a similar-looking term, not a missing definition.

QUICK SELF-TEST PROTOCOL

Test yourself across the deck.

Shuffle to any 10 cards. Cover Check and Trap. Say the distinction in one sentence. If you miss 3 or more, move the deck to tomorrow's review stack.

MORE PRACTICE: PASSFLORIDAREALESTATE.COM/TRY-A-QUESTION

Transaction broker

01

ASK What kind of representation is this?

CHECK Limited representation. No fiduciary relationship.

TRAP Do not call it dual agency.

Single agent

02

ASK What duty level does the broker owe?

CHECK Full fiduciary duties to one party.

TRAP Look for loyalty, obedience, and full disclosure.

No brokerage relationship

03

ASK Does the licensee represent the person?

CHECK No representation, but limited statutory duties still apply.

TRAP No relationship does not mean no duties.

Material fact

04

ASK What kind of fact must be disclosed?

CHECK A fact that affects residential value and is not readily observable.

TRAP Opinion and puffing are different from material fact.

Fiduciary

05

- ASK What relationship creates loyalty-style duties?

- CHECK A relationship of trust, such as single-agent representation.

- TRAP Transaction brokers do not owe fiduciary duties.

Commingling

06

- ASK What happened to the money?

- CHECK Client funds were mixed with broker or personal funds.

- TRAP Spending is not required for commingling.

Conversion

07

- ASK What happened to the escrow money?

- CHECK Client funds were used or taken for an unauthorized purpose.

- TRAP Conversion is worse than mixing.

Escrow

08

- ASK Is this the deposit, account, or holding arrangement?

- CHECK The holding arrangement for money or documents until conditions are met.

- TRAP Earnest money is the deposit, not the whole arrangement.

Trust account

09

- ASK Where are other people's funds held?

- CHECK A broker account for funds belonging to others.

- TRAP Do not put operating funds here except allowed minimal amounts.

Earnest money

10

- ASK What is the buyer giving with the offer?

- CHECK A good-faith deposit tied to the contract.

- TRAP It is not the same term as escrow.

Deed

11

- ASK Document or ownership right?
-
- CHECK The written instrument that transfers title.
-
- TRAP A deed is not title itself.

Title

12

- ASK Document or ownership right?
-
- CHECK The legal right of ownership.
-
- TRAP Holding paper is not the same as holding title.

General warranty deed

13

- ASK How broad is the warranty?
-
- CHECK Broadest deed warranty, including claims before the grantor owned it.
-
- TRAP Strongest buyer protection.

Special warranty deed

14

- ASK What time period is covered?
-
- CHECK Only the grantor's ownership period.
-
- TRAP Special does not mean stronger than general.

Quitclaim deed

15

- ASK What warranty is promised?
-
- CHECK No warranty. Transfers whatever interest the grantor has, if any.
-
- TRAP It can be valid even if little title passes.

Easement

16

- ASK What right does someone have?
-
- CHECK A right to use another person's land for a specific purpose.
-
- TRAP Specific use right beats broad encumbrance if both appear.

Encumbrance

17

- ASK Broad category or specific use right?
-
- CHECK Any claim, lien, restriction, or interest affecting title or use.
-
- TRAP An easement is one type of encumbrance.

Lien

18

- ASK Money claim or physical problem?
-
- CHECK A money claim against property as security for a debt.
-
- TRAP Tax liens can attach even with no physical defect.

Encroachment

19

- ASK Money claim or physical intrusion?
-
- CHECK A physical improvement crosses onto another property.
-
- TRAP Think survey, fence, driveway, or building line.

Fixture

20

- ASK Personal property or real property now?
-
- CHECK Personal property that became real property by attachment or intent.
-
- TRAP Ask whether it is intended to stay with the property.

Trade fixture

21

- ASK Who installed it and why?
-
- CHECK Business tenant's attached item that usually remains personal property.
-
- TRAP Trade fixture is the tenant-business exception.

Tenancy in common

22

- ASK Is there automatic survivorship?
-
- CHECK No automatic survivorship. Shares can be unequal.
-
- TRAP Default co-ownership answer when survivorship is missing.

Joint tenancy

23

- ASK What extra feature may exist?
-
- CHECK Co-ownership that may include survivorship if properly created.
-
- TRAP Look for right of survivorship language.

Tenancy by the entireties

24

- ASK Who can hold this ownership form?
-
- CHECK Married spouses, with survivorship features.
-
- TRAP Florida exam stems often test the married-couple clue.

Executed contract

25

- ASK Signed or fully performed?
-
- CHECK Fully performed by all parties.
-
- TRAP Everyday speech says signed. Exam usage often means completed.

Executory contract

26

- ASK Are duties still pending?
-
- CHECK Yes. Some performance remains.
-
- TRAP A signed purchase contract before closing is usually executory.

Void contract

27

- ASK Does it have legal effect?
-
- CHECK No legal effect from the beginning.
-
- TRAP Illegal purpose is the classic clue.

Voidable contract

28

- ASK Who gets the choice?
-
- CHECK One protected party may enforce or cancel.
-
- TRAP Voidable is not automatically dead.

Assignment

29

- ASK Is the original party released?
-
- CHECK Rights transfer, but original party may remain liable.
-
- TRAP No release language usually means assignment.

Novation

30

- ASK Was a party replaced and released?
-
- CHECK All parties agree to substitute a new party and release the old one.
-
- TRAP Release is the signal.

Estoppel certificate

31

- ASK What does it confirm?

- CHECK Lease or association facts relied on by another party.

- TRAP Do not confuse with estoppel as a general legal doctrine.

Lis pendens

32

- ASK What public notice is filed?

- CHECK A notice that litigation may affect title.

- TRAP It is notice, not a lien by itself.

Caveat emptor

33

- ASK Who bears the risk?

- CHECK Buyer beware, subject to disclosure rules.

- TRAP Do not use it to erase known material fact disclosure.

Police power

34

- ASK Which PETE power is this?

- CHECK Government power to regulate for health, safety, morals, and welfare.

- TRAP Zoning is the classic clue.

Eminent domain

35

- ASK Which PETE power takes property?

- CHECK Government taking for public use with compensation.

- TRAP Condemnation is the process.

Taxation

36

- ASK Which PETE power raises revenue?

- CHECK Government power to tax real property.

- TRAP Do not confuse with special assessment facts.

Escheat

37

- ASK Which PETE power handles no heirs?

- CHECK Property reverts to the state when an owner dies with no will or heirs.

- TRAP This is not foreclosure.

Severalty

38

- ASK How many owners?

- CHECK Ownership by one person or entity.

- TRAP Severalty sounds plural but means one owner.

Appurtenant easement

39

- ASK What transfers with the land?

- CHECK An easement tied to dominant and servient parcels.

- TRAP It usually runs with the land.

Easement in gross

40

- ASK Who holds the right?

- CHECK A personal or company right to use land, not tied to ownership of a dominant parcel.

- TRAP Utility easement clues often point here.

Subordination

41

- ASK What changes lien priority?

- CHECK One lienholder agrees to take a lower priority.

- TRAP It is priority change, not loan assumption.

Acceleration clause

42

- ASK What happens after default?

- CHECK Lender may call the entire loan balance due.

- TRAP Do not confuse with alienation.

Alienation clause

43

- ASK What happens on transfer?

- CHECK Loan may become due when property is sold or transferred.

- TRAP Think due-on-sale.

Defeasance clause

44

- ASK What happens when loan is paid?

- CHECK Borrower receives full title rights after debt satisfaction.

- TRAP Older mortgage vocabulary, still exam-able.

Riparian rights

45

- ASK Which water touches the property?

- CHECK Rights tied to rivers, streams, and other flowing water.

- TRAP Do not use the oceanfront answer for river or stream facts.

Littoral rights

46

- ASK Which water touches the property?

- CHECK Rights tied to oceans, seas, lakes, and other large standing water.

- TRAP Beachfront and lakefront clues usually point here.

Liquidated damages

47

- ASK What remedy was agreed ahead of time?

- CHECK A preset contract damage amount.

- TRAP Earnest money can be the clue.

Specific performance

48

- ASK What court remedy forces performance?

- CHECK Court orders a party to perform the contract.

- TRAP Common in real estate because land is unique.

Actual notice

49

- ASK How did the person know?

- CHECK Direct knowledge.

- TRAP Not the same as public-record notice.

Constructive notice

50

- ASK How should the person know?

- CHECK Notice created by public records or visible facts.

- TRAP Recording creates the classic clue.

Sources: DBPR Real Estate Sales Associate Candidate Information Booklet, Florida Administrative Code Rule 61J2-2.029, Florida Statutes Chapters 475 and 760 where applicable, HUD fair housing guidance where applicable, and Pearson VUE Florida Real Estate testing page. For exam prep only, not legal, licensing, brokerage, lending, tax, appraisal, or professional advice.