

# Florida-only differences for the Florida real estate exam

A quick-reference sheet for candidates who studied national real estate material and need to reset to Florida-specific exam rules.

FLORIDA RULE	EXAM CLUE	NATIONAL TRAP
<p><b>1</b></p> <p><b>Florida rule</b></p> <p>What Florida actually does. Transaction broker is the default, dual agency is illegal, and doc stamps, intangible tax, and homestead are Florida-specific.</p>	<p><b>2</b></p> <p><b>Exam clue</b></p> <p>Watch for in Florida, DBPR, FREC, Chapter 475, doc-stamp numbers, homestead context, and association facts.</p>	<p><b>3</b></p> <p><b>National trap</b></p> <p>Generic fiduciary duties, disclosed dual agency, state-neutral transfer tax, and locally added fair housing classes can all pull you off the Florida answer.</p>

## Florida-only reset map

TOPIC	FLORIDA EXAM VERSION	NATIONAL-CONTENT TRAP
<b>Brokerage relationships</b>	Transaction broker is the default unless changed in writing	Assuming agency labels work like other states
<b>Dual agency</b>	Illegal in Florida	Treating disclosed dual agency as allowed
<b>Relationship duties</b>	Transaction broker, single agent, no brokerage have different duty lists	Using generic fiduciary duties for every client
<b>FREC and DBPR</b>	DBPR houses FREC; FREC administers and enforces real estate license law	Mixing agency names or powers
<b>Escrow</b>	Florida-specific timing and broker options matter	Using generic earnest-money habits
<b>Documentary stamps</b>	Florida deed stamps, note stamps, and intangible tax are testable	Skipping state transfer-tax math
<b>Homestead</b>	Florida homestead concepts appear in property, tax, and ownership questions	Studying only generic tax exemptions
<b>Condos and HOAs</b>	Florida association governance is part of the property-rights bucket	Treating associations as a small side topic
<b>Fair housing</b>	Statewide housing classes track the seven federal classes	Adding local or non-housing classes to statewide exam answers

**QUICK SELF-TEST**

## Can you spot the Florida-specific answer cold?

Cover the answer key first. If you miss two or more, do not reread the whole sheet. Drill the family that caused the miss.

**MORE PRACTICE: [PASSFLORIDAREALESTATE.COM/TRY-A-QUESTION](https://PASSFLORIDAREALESTATE.COM/TRY-A-QUESTION)**

**1 WARM-UP**  
DBPR or FREC: which body administers and enforces Florida real estate license law?

**2 DUAL AGENCY**  
Same agent represents both buyer and seller with full written disclosure. Legal in Florida?

**3 DEFAULT RELATIONSHIP**  
A buyer signs no representation agreement with a Florida agent. What is the default?

**4 FAIR HOUSING**  
A Florida exam stem lists protected classes. Include source of income or only the federal seven?

**5 TRANSFER TAX TRAP**  
National prep called this a state transfer tax. What does Florida actually call it, and what are the main loan taxes?

**ANSWER KEY: SETUP AND MATH**

**1 Answer: FREC**  
**DBPR houses FREC. FREC administers and enforces real estate license law.**  
Trap watch: do not treat DBPR and FREC as interchangeable.

**2 Answer: No, illegal**  
**Florida does not allow dual agency even with full disclosure.**  
National content often treats disclosed dual agency as allowed.

**3 Answer: Transaction broker**  
**Florida defaults to transaction broker unless the relationship is changed in writing.**  
National content often defaults to agency labels.

**4 Answer: Federal seven**  
**Statewide exam housing classes track the federal seven.**  
Local jurisdictions can add classes, but do not add local classes to a statewide exam answer unless the stem says so.

**5 Answer: Documentary stamps, plus note stamps and intangible tax**  
**Deed stamps apply to deeds. Note stamps and intangible tax apply to loan documents.**  
National transfer-tax wording can hide Florida doc stamp and intangible tax setups.

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.