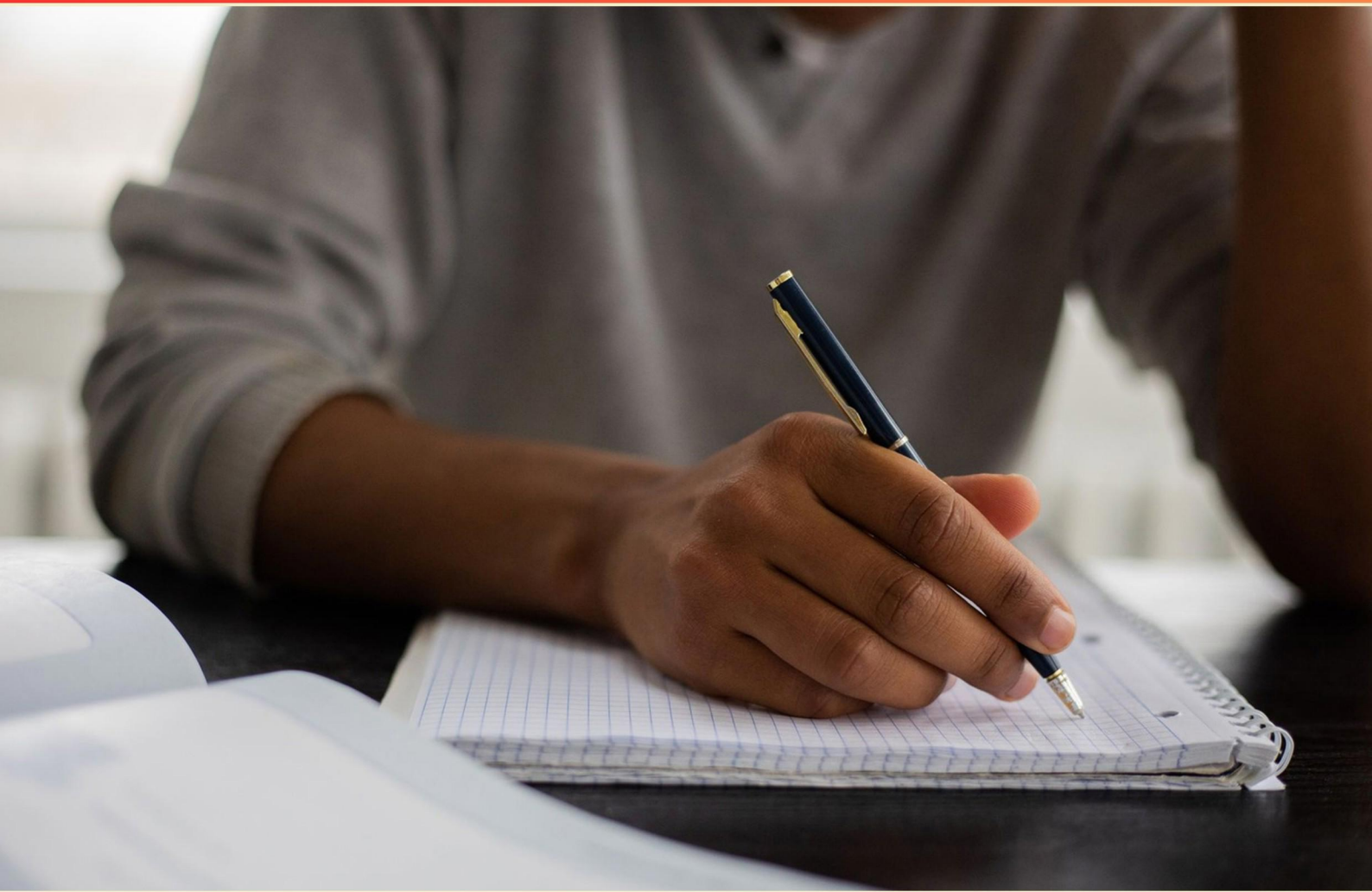


BARNEY FLETCHER PRACTICE EXAM (SAMPLE)

STUDY GUIDE



**SAMPLE STUDY GUIDE
WITH LIMITED QUESTIONS**

**VISIT US ONLINE FOR
THE FULL VERSION STUDY GUIDE**

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

Questions

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- 1. Which ethical principle is most closely associated with acting in the patient's best interests?**
 - A. Autonomy
 - B. Justice
 - C. Veracity
 - D. Beneficence

- 2. In the option agreement described, which statement about the sale price is correct?**
 - A. The buyer is guaranteed a fixed price when the option is signed
 - B. The sale price would be determined when the option is exercised
 - C. The buyer can purchase the property by matching any other offer
 - D. The optionor is obligated to pay the sale price when the option is exercised

- 3. When a property is being sold on an assumption of the existing loan, complications with the transfer of some mortgage loans can be:**
 - A. The purchaser may have to qualify with the lender as if it were a new loan
 - B. The purchaser may have to pay a higher rate of interest
 - C. The loan may be nonassumable and due in full if the seller transfers ownership
 - D. All of the above

- 4. What does FMEA stand for and what is its purpose?**
 - A. Fail-safe Mechanism and Evaluation Act
 - B. Failure Modes and Effects Analysis; a proactive method to identify potential failures and prioritize improvements
 - C. Federal Medical Evaluation Agenda
 - D. Functional Monitoring and Efficiency Analysis

- 5. Which statement best defines an easement in gross?**
 - A. Appurtenant easement
 - B. Easement in gross
 - C. License
 - D. Servitude

- 6. In the context of earnest money, which statement about the function of earnest money is correct?**
- A. It demonstrates the purchaser's seriousness
 - B. It assures the seller's performance
 - C. It satisfies license requirements
 - D. It guarantees the broker's commission
- 7. When obtaining an FHA loan, which generally happens?**
- A. an FHA approved appraiser appraises the property
 - B. none of the above
 - C. FHA makes the loans directly to the borrower
 - D. the borrower makes the down payment directly to the FHA
- 8. Which statement correctly describes what relative risk compares?**
- A. Odds ratio directly compares probabilities between groups
 - B. Hazard ratio compares survival times
 - C. Odds ratio compares odds
 - D. Relative risk directly compares probabilities between groups
- 9. What is the first-line imaging test for suspected pulmonary embolism in stable patients?**
- A. Ventilation-perfusion scan
 - B. CT pulmonary angiography
 - C. Doppler ultrasound
 - D. Chest X-ray
- 10. What transfer tax rate per \$100 was used in the example to compute the transfer tax?**
- A. \$0.15 per \$100
 - B. \$0.05 per \$100
 - C. \$0.20 per \$100
 - D. \$0.10 per \$100

Answers

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1. D
2. A
3. D
4. B
5. B
6. A
7. A
8. D
9. B
10. D

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Explanations

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1. Which ethical principle is most closely associated with acting in the patient's best interests?

- A. Autonomy
- B. Justice
- C. Veracity
- D. Beneficence**

Beneficence is the obligation to act in ways that promote the patient's well-being and best interests. In practice, this means choosing actions and treatments that provide real benefits, relieve suffering, and minimize harm, while carefully weighing the risks and benefits for the patient. Autonomy focuses on respecting a patient's right to make their own decisions; veracity is about truth-telling; justice concerns fair treatment. While those are important, acting in the patient's best interests is the core idea captured by beneficence.

2. In the option agreement described, which statement about the sale price is correct?

- A. The buyer is guaranteed a fixed price when the option is signed**
- B. The sale price would be determined when the option is exercised
- C. The buyer can purchase the property by matching any other offer
- D. The optionor is obligated to pay the sale price when the option is exercised

In an option agreement, the price is set and fixed within the contract when the option is created. This gives the buyer certainty: if they choose to exercise the option later, they will purchase the property at that pre agreed price, regardless of any later market changes. The seller is obligated to convey the property at that fixed price when the option is exercised, while the buyer is the one who pays that price. There's no requirement to match other offers unless the contract specifically includes such a provision, and the seller does not pay the sale price—the buyer does. So the statement that the buyer is guaranteed a fixed price when the option is signed best captures how the sale price is set in this type of agreement.

3. When a property is being sold on an assumption of the existing loan, complications with the transfer of some mortgage loans can be:

- A. The purchaser may have to qualify with the lender as if it were a new loan
- B. The purchaser may have to pay a higher rate of interest
- C. The loan may be nonassumable and due in full if the seller transfers ownership
- D. All of the above**

When a property is sold with an existing loan being assumed, the lender has a say in how the transfer happens. Some loans are explicitly assumable, but the buyer still has to qualify with the lender, just as if they were applying for a new loan. Even when an assumption is allowed, the terms the buyer can take over aren't always the same as the seller's original loan; the borrower may end up paying a higher interest rate than the seller's rate, depending on the loan's terms and the lender's current policy. Other loans include a due-on-sale clause, which can make the loan nonassumable or require the loan to be paid off in full at the time of transfer. Because these different possibilities can all occur with mortgage assumptions, all of the above is the best answer.

4. What does FMEA stand for and what is its purpose?

- A. Fail-safe Mechanism and Evaluation Act
- B. Failure Modes and Effects Analysis; a proactive method to identify potential failures and prioritize improvements**
- C. Federal Medical Evaluation Agenda
- D. Functional Monitoring and Efficiency Analysis

FMEA is a systematic, proactive method used to improve reliability and safety by anticipating how a product or process could fail and then prioritizing fixes. It stands for Failure Modes and Effects Analysis. The purpose is to uncover potential failure modes, understand their effects on the system, and rank them so you can address the most serious or likely issues first. In practice you examine each component or step, describe possible failure modes, explain the consequences, and evaluate factors like severity, likelihood, and detection. That leads to prioritization and targeted actions to prevent failures before they occur. The other options describe terms that don't match this approach or its goal of analyzing failure modes and guiding preventive improvements.

5. Which statement best defines an easement in gross?

- A. Appurtenant easement
- B. Easement in gross**
- C. License
- D. Servitude

An easement in gross is a property interest that benefits a person or entity rather than a specific piece of land. Because the benefit is attached to the holder rather than to a parcel, it does not run with a dominant tenement tied to land ownership. Utility companies often hold easements in gross to cross various properties for lines or pipelines; the right stays with the holder even as land changes hands (subject to the instrument). This differs from an appurtenant easement, which is tied to a specific parcel of land and transfers with that land to future owners. A license is just permission to use land that can usually be revoked; a servitude is a broader term for a burden on land that can include easements and related rights.

6. In the context of earnest money, which statement about the function of earnest money is correct?

- A. It demonstrates the purchaser's seriousness**
- B. It assures the seller's performance
- C. It satisfies license requirements
- D. It guarantees the broker's commission

Earnest money serves as a signal of the buyer's serious intent to complete the purchase. By putting funds in escrow, the buyer shows commitment beyond a handshake, which helps the seller feel secure enough to take the property off the market and proceed toward closing. The deposit is usually applied to the purchase price at closing, and it may be forfeited to the seller if the buyer breaches the contract outside permitted contingencies, providing a measure of protection for the seller. It does not guarantee the seller's performance, it does not satisfy licensing requirements, and it does not guarantee the broker's commission—the commission is a separate contractual obligation typically paid by the seller. If the deal falls through due to contingencies (like financing or inspections) the earnest money is typically returned to the buyer per the contract.

7. When obtaining an FHA loan, which generally happens?

- A. an FHA approved appraiser appraises the property
- B. none of the above
- C. FHA makes the loans directly to the borrower
- D. the borrower makes the down payment directly to the FHA

When obtaining an FHA loan, an FHA-approved appraiser evaluates the property's value and checks that it meets FHA's minimum property standards. This appraisal determines the loan's eligibility and amount, ensuring the home is safe and worth the loaned value. FHA loans are insured by the Federal Housing Administration but funded by private lenders, so the FHA itself does not make loans directly to borrowers. The down payment is provided by the borrower (often via funds at closing or through credits), not paid to the FHA. So the generally happening step is the property appraisal by an FHA-approved appraiser.

8. Which statement correctly describes what relative risk compares?

- A. Odds ratio directly compares probabilities between groups
- B. Hazard ratio compares survival times
- C. Odds ratio compares odds
- D. Relative risk directly compares probabilities between groups

Relative risk measures how the probability of an outcome differs between two groups. It's the ratio of the event probability in the exposed group to the event probability in the unexposed group. This uses actual probabilities (risks) directly, so you can say how many times more or less likely the outcome is in one group. For example, if 20% of the exposed group experiences the outcome and 10% of the unexposed group does, the relative risk is $0.20 / 0.10 = 2$, meaning the outcome is twice as likely in the exposed group. In contrast, the odds ratio compares odds, which are $p/(1-p)$, not probabilities themselves, and is often used in case-control studies. The hazard ratio compares hazard rates over time, reflecting instantaneous risk at any moment during follow-up.

9. What is the first-line imaging test for suspected pulmonary embolism in stable patients?

- A. Ventilation-perfusion scan
- B. CT pulmonary angiography
- C. Doppler ultrasound
- D. Chest X-ray

CT pulmonary angiography is the first-line imaging choice for stable patients with suspected pulmonary embolism because it directly visualizes the pulmonary arteries with contrast, providing rapid and highly accurate detection of emboli. It not only confirms or excludes PE but also helps identify other possible chest conditions that could explain symptoms. This direct visualization and speed make it more practical and informative in most stable patients than alternatives. Doppler ultrasound of the legs can support the diagnosis by showing a proximal deep vein thrombosis, but it does not visualize the emboli in the lungs itself, so it isn't a substitute for chest imaging when PE is suspected. A ventilation-perfusion scan can be useful if contrast imaging is contraindicated, but it often yields nondiagnostic results and is less preferred in modern practice. A chest X-ray is not diagnostic for PE and mainly serves to exclude other causes or to assess for additional findings.

10. What transfer tax rate per \$100 was used in the example to compute the transfer tax?

- A. \$0.15 per \$100
- B. \$0.05 per \$100
- C. \$0.20 per \$100
- D. \$0.10 per \$100**

Transfer taxes quoted per \$100 must be applied to the value by counting how many hundreds are in the amount and then applying the stated rate to those hundreds. The example uses ten cents for every hundred dollars of value, which is 0.10 per \$100. That means $\text{tax} = (\text{transfer amount} / 100) \times 0.10$, or equivalently $\text{tax} = \text{transfer amount} \times 0.001$. For instance, a \$25,000 transfer would incur $(25,000 / 100) \times 0.10 = 250 \times 0.10 = \25 in tax. This aligns with the rate used in the example, so the rate per \$100 used is ten cents.

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Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

<https://barneyfletcherexamzify.com>

We wish you the very best on your exam journey. You've got this!

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