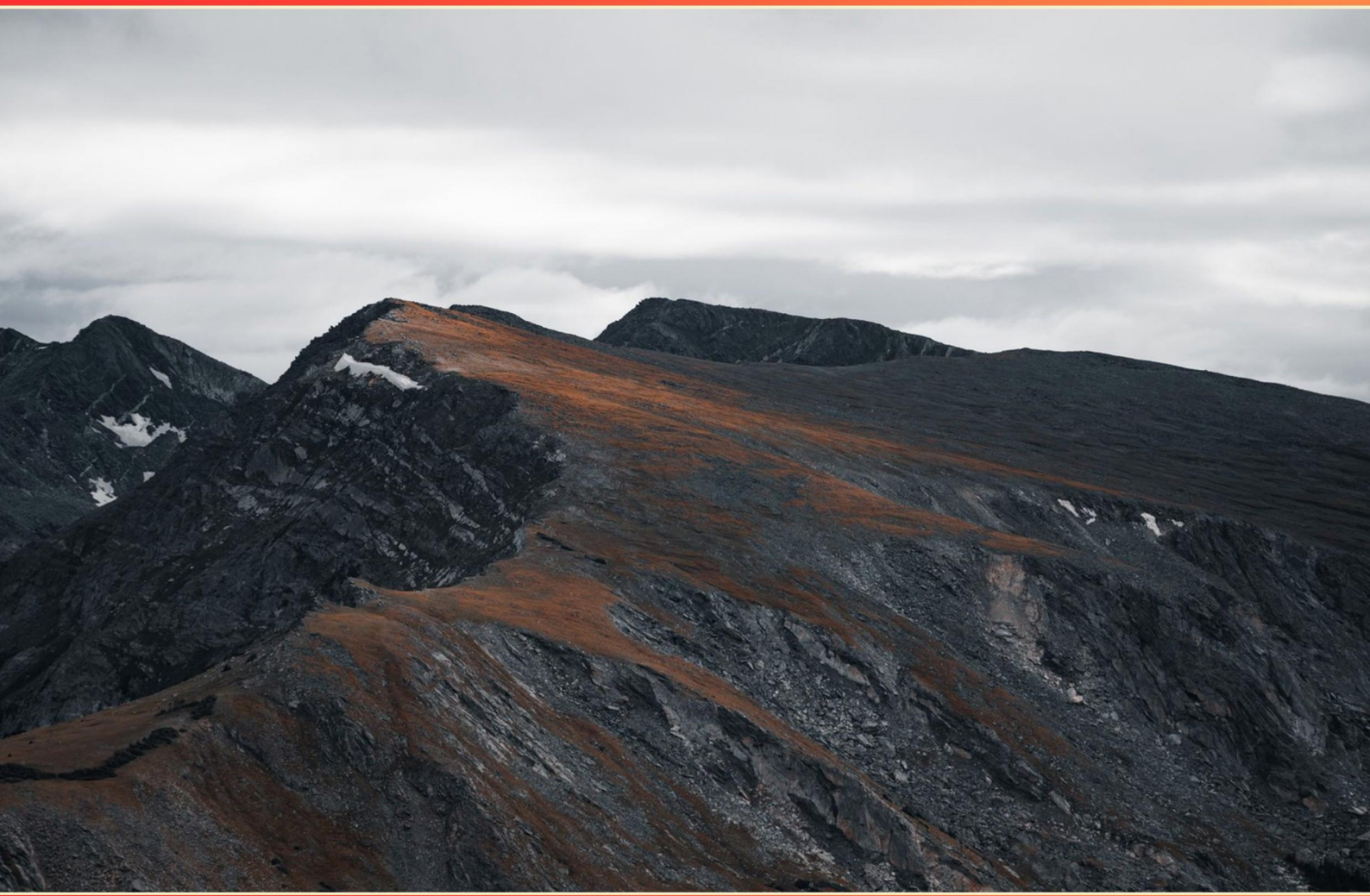
LTGC COLORADO TITLE PRACTICE TEST (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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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.

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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!

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Questions

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1. Which of the following defects, liens, encumbrances, or adverse claims do current title insurance policies indemnify against?

A. Any defect in, or lien, or encumbrance on such title

B. A lien or encumbrance only

C. A defect only

D. No defects are covered

2. What effect does a divorce decree have on a joint tenancy?

A. It has no effect

B. It breaks the joint tenancy

C. It requires a new deed

D. It converts to tenancy by entirety

3. Easements may be extinguished by: title decree against easement holder. This describes which method?

A. Express

B. Merger

C. Quiet

D. Non-Continued

4. A record owner conveyed 'THE N1/2 OF SECTION 18, TOWNSHIP 4 SOUTH, RANGE 67 WEST'. Which additional interests were transferred?

A. The minerals under the surface

B. Easement of necessity

C. The water beneath the described surface

D. The minerals and the easement of necessity

5. In a real estate loan, who receives the property as collateral to secure repayment?

A. Mortgagor

B. Mortgagee

C. Debtor

D. Lienholder

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6. Which policy form is typically used for construction loan financing?

A. Construction Loan Policy

B. Commitment Title Insurance

C. Lender's ALTA Policy

D. ALTA Owner's Policy

7. Which of the following is a standard form of evidence of title?

A. ALTA Owner's Policy

B. Lender's ALTA Policy

C. PNTI 300 Endorsement

D. Commitment Title Insurance

8. Which item is NOT typically identified in an Ownership and Encumbrance Report (O&E)?

A. Last recorded owner

B. Flood zone designation

C. Legal description

D. Recorded unreleased deeds of trust or mortgage

9. Which form of evidence of title is an endorsement to ALTA lender's policy?

A. Endorsement to ALTA lender's policy

B. Owner's ALTA policy

C. ALTA construction loan policy

D. ALTA extended policy

10. Which statement about the Colorado Insurance Commissioner is false?

A. Appointed by the Attorney General

B. Serves as Chief Executive of the Division of Insurance

C. Oversees the regulation of the insurance industry in Colorado

D. Creates an inclusive regulatory approach for only title insurance

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Answers

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

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Explanations

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1. Which of the following defects, liens, encumbrances, or adverse claims do current title insurance policies indemnify against?

A. Any defect in, or lien, or encumbrance on such title

B. A lien or encumbrance only

C. A defect only

D. No defects are covered

Title insurance protects against issues that could affect who owns the property, covering problems with the title itself as well as claims against it. Current title insurance policies indemnify against any defect in the title, or any lien or encumbrance on the title, and against adverse claims that could impair ownership. This means undiscovered defects or encumbrances revealed by the title search are addressed, up to the policy limits. The coverage is broader than just defects or just liens; it includes both, along with adverse claims to the title.

2. What effect does a divorce decree have on a joint tenancy?

A. It has no effect

B. It breaks the joint tenancy

C. It requires a new deed

D. It converts to tenancy by entirety

When property is owned as a joint tenancy, the owners have a right of survivorship, meaning the surviving owner automatically gets the deceased owner's share. A divorce decree serves to sever those shared rights between the former spouses. The four unities of joint tenancy are broken by the divorce, so the ownership becomes tenants in common. Each former spouse then holds an individual, undivided interest, typically equal unless the decree or agreement specifies otherwise, and there is no automatic right of survivorship between them anymore. It does not convert to tenancy by entirety (not a form used in this context) and, generally, a new deed isn't required to implement the severance, though parties may choose to record a deed to reflect the new tenancy form.

3. Easements may be extinguished by: title decree against easement holder. This describes which method?

A. Express

B. Merger

C. Quiet

D. Non-Continued

Extinguishing an easement through a court action that settles who owns the property and its rights is the idea here. A quiet title action is used to resolve disputes over title and encumbrances, including an easement. When a court issues a decree deciding that the easement claim is invalid or no longer applicable against the property, the easement is extinguished and clears the title. This judicial action directly ends the easement by removing it as a recognized right on the property. In contrast, an express grant creates an easement, not extinguishes it; merger ends an easement automatically when the same owner holds both the dominant and servient estates; and non-continuance or abandonment involves giving up the use of the easement without a court determination.

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4. A record owner conveyed 'THE N1/2 OF SECTION 18, TOWNSHIP 4 SOUTH, RANGE 67 WEST'. Which additional interests were transferred?

A. The minerals under the surface

B. Easement of necessity

C. The water beneath the described surface

D. The minerals and the easement of necessity

When a deed describes land by a government survey description, it passes not only the surface but also the rights that are attached to and flow with the property. Minerals under the surface are typically considered an appurtenance that passes with the land unless explicitly reserved, so the mineral interests transfer with the described parcel. An easement of necessity can arise by operation of law when the land is divided in a way that leaves one parcel without reasonable access; that implied easement also travels with the transfer for the benefit of the conveyed land. Water beneath the surface, however, is usually a separate set of rights that may be severed from the land and may require explicit conveyance or a specific determination, so it isn't automatically transferred just by describing the surface. Therefore, the interests that transfer with the described land are the minerals and the easement of necessity.

5. In a real estate loan, who receives the property as collateral to secure repayment?

A. Mortgagor

B. Mortgagee

C. Debtor

D. Lienholder

In a real estate loan, the borrower pledges the property as security for the loan but keeps ownership of it. The lender receives a security interest in the property—a lien—to secure repayment. This lien gives the lender the right to take action, such as foreclosure, if the loan isn't repaid. The party that holds that lien, the lender, is the mortgagee. The other terms describe the borrower or a general lienholder, not the party that holds the security interest in this context.

6. Which policy form is typically used for construction loan financing?

A. Construction Loan Policy

B. Commitment Title Insurance

C. Lender's ALTA Policy

D. ALTA Owner's Policy

Construction loan financing needs a policy that protects the lender's security during the build and accounts for the unique risks that arise as draws are made and mechanics liens can appear. A Construction Loan Policy is designed exactly for that situation. It insures the lender's lien and its priority throughout the construction period, including coverage related to funds disbursed in draws and the possibility of new liens arising before completion. This form is typically issued in lender's coverage to protect the loan while construction is ongoing, and it can be coordinated with endorsements for partial releases as the project progresses. Commitment Title Insurance is the preliminary commitment issued before closing and not the ongoing protection during construction. A Lender's ALTA Policy is a general lender policy, but the construction context calls for the specialized Construction Loan Policy. An ALTA Owner's Policy protects the buyer/owner, not the lender.

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7. Which of the following is a standard form of evidence of title?

A. ALTA Owner's Policy

B. Lender's ALTA Policy

C. PNTI 300 Endorsement

D. Commitment Title Insurance

The essential idea is that evidence of title is provided by a title insurance policy. The standard form used to protect the owner's interest and serve as evidence of ownership is the ALTA Owner's Policy. This policy insures the owner's title against defects that aren't revealed by a title search, making it the typical document used to prove insurable and marketable title to the property. The lender's ALTA Policy is issued to protect the lender's lien position, not the owner's title, so it isn't the standard form of evidence of title for the owner. An endorsement like PNTI 300 modifies coverage but isn't itself the main evidence of title, and a title insurance commitment is a preliminary document outlining what will be insured, not the actual title protection. So the ALTA Owner's Policy is the standard form of evidence of title.

8. Which item is NOT typically identified in an Ownership and Encumbrance Report (O&E)?

A. Last recorded owner

B. Flood zone designation

C. Legal description

D. Recorded unreleased deeds of trust or mortgage

An Ownership and Encumbrance Report focuses on who owns the property and what claims against it could affect title. It includes the current owner and the legal description to identify the exact parcel, and it lists encumbrances such as recorded deeds of trust or mortgages that are tied to the property. A flood zone designation, however, comes from flood hazard maps used for insurance and risk assessment, not from the title or recorded encumbrances. Therefore, flood zone designation is not typically identified in an O&E.

9. Which form of evidence of title is an endorsement to ALTA lender's policy?

A. Endorsement to ALTA lender's policy

B. Owner's ALTA policy

C. ALTA construction loan policy

D. ALTA extended policy

Endorsements attach to an existing ALTA lender's policy to tailor or expand the coverage for the lender. So the form that is itself an endorsement to the ALTA lender's policy is the endorsement to the ALTA lender's policy. Endorsements are not standalone title policies; they modify the lender's policy. The other options describe separate policy forms (an owner's policy, a construction loan policy, or an extended policy) rather than additions to the lender's policy.

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10. Which statement about the Colorado Insurance Commissioner is false?

A. Appointed by the Attorney General

B. Serves as Chief Executive of the Division of Insurance

C. Oversees the regulation of the insurance industry in Colorado

D. Creates an inclusive regulatory approach for only title insurance

The position is filled by the Governor, not the Attorney General. The Colorado Insurance Commissioner heads the Division of Insurance within the Department of Regulatory Agencies and serves as its chief executive, overseeing regulation of the entire insurance industry in Colorado. The idea that the commissioner is appointed by the Attorney General is not correct. Also, the division regulates all types of insurance, not just title insurance, so describing the role as limited to title insurance isn't accurate.

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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://ltgccoloradotitle.examzify.com

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

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