

# Certified Home Closing Professional Practice Test Questions and Answers

## 1. What is the primary purpose of title insurance in a real estate transaction?

- A) To insure the property against fire damage
- B) To protect against defects in title ownership and legal challenges
- C) To guarantee the property's market value
- D) To insure the mortgage payment

## 2. Which document transfers ownership of real property from seller to buyer?

- A) Purchase agreement
- B) Deed
- C) Title commitment
- D) HUD-1 Settlement Statement

## 3. What does RESPA regulate in real estate transactions?

- A) Property taxes
- B) Real estate settlement procedures and disclosure requirements
- C) Home inspection standards
- D) Mortgage interest rates

## 4. When must the Closing Disclosure (CD) be provided to borrowers?

- A) At the closing table
- B) At least 3 business days before closing
- C) Within 24 hours of closing
- D) One week after closing

Answers: 1-B 2-B 3-B 4-B

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